



## Detailed Expected Family Contribution (EFC) Report for Student CA Sample, 2017-18 School Year

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Contribution from Income	Parent		Student	
	FM Institutions	IM Institutions	FM Institutions	IM Institutions
+ Adjusted Gross Income	125,000	125,000	0	0
+ Untaxed Income	0	0	0	0
- Exclusions	0	0	0	0
<b>= Total Income Considered</b>	<b>125,000</b>	<b>125,000</b>	<b>0</b>	<b>0</b>
- U.S. Income Tax	15,687	15,687	0	0
- State (and other) Tax Allowance	7,500	8,750	0	0
- FICA (Social Security Tax)	9,067	9,067	0	0
- Employment Expense Allowance	0	0	N/A	N/A
- Income Protection Allowance	27,440	30,950	0	0
- Medical / Dental Expense Allowance	N/A	0	N/A	N/A
- Tuition and/or Education Loan Allowance	N/A	0	N/A	N/A
- Annual Education Savings Allowance	N/A	0	N/A	N/A
<b>= Available Income</b>	<b>65,307</b>	<b>60,547</b>	<b>0</b>	<b>0</b>
X Assessment Rate Percentage	N/A	N/A	50%	25%
<b>Contribution Expected from Income (minimum for student)</b>	<b>24,266</b>	<b>18,372</b>	<b>0</b>	<b>1,800</b>
Contribution from Assets	Public (FM) Institutions	Some Private Institutions	Public (FM) Institutions	Some Private Institutions
+ Personal Assets	150,000	150,000	0	0
+ Residence	N/A	250,000	N/A	0
+ Business / Farm Assets	0	0	0	0
<b>+ = Net Worth</b>	<b>150,000</b>	<b>400,000</b>	<b>0</b>	<b>0</b>
+ Asset Protection Allowances	20,200	N/A	N/A	N/A
+ Emergency Reserve Allowances	N/A	33,862	N/A	N/A
+ Cumulative Education Saving Allowance	N/A	21,375	N/A	N/A
+ Low Income Asset Allowance	N/A	0	N/A	N/A
+ Business / Farm Discount	0	0	N/A	N/A
<b>- = Total Allowances</b>	<b>20,200</b>	<b>55,237</b>	<b>N/A</b>	<b>N/A</b>
<b>= Discretionary Net Worth</b>	<b>129,800</b>	<b>344,763</b>	<b>0</b>	<b>0</b>
X Percent to convert assets to income	12%	N/A	20%	25%
<b>= Estimated Income Supplement</b>	<b>15,576</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>+ Contribution Expected from Assets</b>	<b>7,321</b>	<b>16,203</b>	<b>0</b>	<b>0</b>
<b>+ Contribution Expected from Income (minimum for student)</b>	<b>24,266</b>	<b>18,372</b>	<b>0</b>	<b>1,800</b>
<b>= Total Contribution</b>	<b>31,587</b>	<b>34,575</b>	<b>0</b>	<b>1,800</b>
<b>Expected Family Contribution (EFC)</b>	<b>31,587</b>	<b>36,375</b>		



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## What-will-college-cost estimate

PARENT

STUDENT

2016 Adjusted Gross Income		125,000	0
2016 U.S. Income Tax Estimate		15,687	0
Assets counted by ALL colleges:	(cash + investments)	150,000	0
Additional Assets counted by SOME colleges:	(primarily your home)	250,000	0

2017-2018	PARENT		STUDENT		EFC
	Public\$ FM	College\$ IM	Public\$ FM	College\$ IM	For the above student.
Contribution expected from income	24,266	18,372	0	1,800	See FUTURE EFC below, in AID ELIGIBILITY box. FM IM 31,587 36,375
Contribution expected from assets	7,321	16,203	0	0	
<b>Expected Family Contribution</b>	<b>31,587</b>	<b>34,575</b>	<b>0</b>	<b>0</b>	

<b>Estimated 2017-2018 EFC</b>	39,967	43,749
<b>Estimated adjustment / gap</b>	0	0
<b>This is what college may cost</b>	39,967	43,749
<b>Four years of college may cost: *</b>	169,719	185,777

AID ELIGIBILITY (for above student):	IM	FM	IM	FM	FM
	Claremont McKenna Coll	Loyola Marymount U	Whitman Coll	California, U of, San Diego	California St U, Chico
17-18 school year Cost of Attendance (COA) est. +	71,737	66,504	63,925	34,741	25,413
<b>17-18 FUTURE Expected Family Contribution - Eligibility for Grants, Work-Study and Loans =</b>	<b>36,375</b>	<b>31,587</b>	<b>36,375</b>	<b>31,587</b>	<b>31,587</b>
	35,362	34,918	27,550	3,154	0

\* This figure includes the Expected Family Contribution plus estimated inflation.

### Aid Eligibility estimate is based upon 5% inflation:

Each school has an official Cost of Attendance (COA). The components include tuition and fees, room and boards, books and supplies, transportation, and personal expenses. The school's COA minus your EFC equals your Aid Eligibility. Remember that your EFC varies according to whether the college uses FM or IM formulas (see below). Aid includes Work-Study jobs and student loans, as well as grants. College aid offers do not always meet the full amount of Aid Eligibility. You could owe more than your EFC. This is what is known as "gap."

### FM and IM:

FM - Public\$ FM (Federal Methodology) formulas are used to award federal (and often state) college financial aid funds at both Public and Private colleges and universities. At many Public schools only federal aid is available. [Under FM, if you qualify to file Form 1040A or 1040EZ and your Adjusted Gross Income is less than \$50,000, your assets will not be counted.] [If FM EFC exceeds IM, an IM school may assess the higher EFC.]

IM - College\$ IM (Institutional Methodology) formulas are used by Private (and some Public) colleges and universities to supplement federal aid with aid from their own Private institutional funds.

### NOTE:

Keep in mind, the Estimated EFC (up top) is only an ESTIMATE. It is NOT the final word. Your College Financial Aid Administrator may use Professional Judgment to adjust your EFC up or down to fairly reflect your situation. So, be sure to fully explain any special circumstances in a direct communication with your ad administrator.



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## Aid Eligibility Comparison Report 1. See footnotes page.

	Claremont McKenna Co Claremont CA Private IM 909 621-8088 www.claremontmckenna.edu	Loyola Marymount U Los Angeles CA Private FM 310 338-2700 www.lmu.edu	Whitman Coll Walla Walla WA Private IM 509 527-5111 www.whitman.edu	California, U of, Sa La Jolla CA Public FM 858 534-2230 www.ucsd.edu	California St U, Chi Chico CA Public FM 530 898-4636 www.csuchico.edu
<b>Cost of Attendance</b> <sup>2</sup>					
Tuition & Fees	0	42,794	46,138	14,042	7,022
Room & Board	16,360	13,630	11,564	12,243	12,234
T&F + R&B	64,325	0	0	0	0
Books and Supplies	900	1,764	1,400	1,502	1,764
Other expenses	1,100	3,299	0	4,333	2,476
Transportation <sup>3</sup>	0	0	0	0	0
15-16 COA	66,325	61,487	59,102	32,120	23,496
15-16 COA Inflation Est	4%	4%	4%	4%	4%
<b>Estimates for You</b>					
17-18 cost est. <sup>4</sup>	71,737	66,504	63,925	34,741	25,413
17-18 EFC est. <sup>4</sup>	36,375	31,587	36,375	31,587	31,587
<b>= Need (Aid Eligibility) Est.</b> <sup>5</sup>					
X Average % Need Met	100%	65%	92%	85%	63%
<b>= Your Aid Estimate</b>	35,362	22,801	25,346	2,681	0
Average % Gift Aid <sup>6</sup>	96%	72%	83%	79%	61%
Your Estimate	33,983	16,417	20,910	2,129	0
X Average % Self-help <sup>7</sup>	4%	28%	18%	21%	39%
Your Estimate	1,379	6,384	4,436	552	0
<b>+ Unmet Need Estimate</b>	0	12,117	2,204	473	0
+ EFC	36,375	31,587	36,375	31,587	31,587
+ Self-help	1,379	6,384	4,436	552	0
<b>= Out-of-pocket Cost Est.</b> <sup>8</sup>					
Eventual Cost	37,754	50,088	43,015	32,612	25,413
Immediate Cost	36,375	43,704	38,579	32,060	25,413
<b>Student Information</b>					
Total Enrollment	1,324	9,515	1,498	29,909	17,462
% freshmen returned	96%	90%	94%	95%	87%
% graduated 4-5-6 years	80-90-90%	69-77-78%	82-87-87%	57-82-86%	17-47-56%
% graduated with debt	27%	59%	49%	60%	83%
\$ Average Debt	23,273	30,243	19,147	21,790	19,690
<b>Need-based Aid</b> <sup>9</sup>					
Required aid forms <sup>10</sup>	3, 4, 5, 6, 7		3, 4, 5, 6, 7		
# that received aid	504	3,446	678	14,346	8,894
% that received aid	38	36	45	48	51
<b>Aid Without Need</b> <sup>9</sup>					
# that received aid	59	1,478	450	562	283
% that received aid	4	16	30	2	2
\$ Athletic (average)	0	25,433	0	1,215	2,744
\$ Non-athletic (average)	20,635	9,432	9,104	9,195	1,868

**Notes:**

If 0 appears above where a number or % should appear, this means that the school did not report data for that item. Data used in this Aid Eligibility Report is copyrighted material under license to Wintergreen Orchard House, a division of Alloy Education, and is reproduced here by permission of and Copyright © 2012 by Wintergreen Orchard House. All rights reserved. This Aid Eligibility Comparison Report is Copyright © 2012 College Cost Navigator. All rights reserved.



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## Footnotes for Aid Eligibility Comparison

1. **This Report *only* provides estimates.** Each school's aid administrators use Professional Judgment and have the final say. Schools that use the PROFILE form to supplement Federal aid with their own institutional aid have varied ways of dealing with each family's financial data. It's also important to keep in mind that the percentages reported by the schools only reflect *past* "averages". Therefore, your aid offer may vary significantly from the *estimates* that are shown in this report.
2. **Cost of Attendance (COA)** is set by each school. Your EFC is subtracted from COA to determine the amount of your eligibility for "need-based" aid. You may pay more than the school's COA if the student travels often, eats in restaurants, etc. Tuition and fees for public colleges are shown as in-state cost if screen 2 shows state residency; otherwise out-of-state cost is used.
3. **Transportation** cost may not be reported in COA. However, some schools will include in COA the cost of two basic round-trips between home and school. For more information, contact the financial aid or admissions office.
4. **Expected Family Contribution (EFC)** is the foundation of "need-based" financial aid. Aid formulas analyze income and assets to determine how much a family must contribute towards college costs. For dependent students, EFC includes both Parent Contribution and Student Contribution, but is NOT all of what college will cost (see footnote 8 below.)
5. **Need (Aid Eligibility) Est.** is calculated by subtracting EFC from COA. Then, your aid estimate is determined by multiplying the *average* need met at each college times its average need met (distributed between gift aid and self-help) as awarded *in the past* to all degree-seeking undergraduates. Being "average" is unlikely, so use this data as a rough guide.
6. **"Gift Aid"** is grants or scholarships that do not need to be repaid.
7. The **"Self-Help"** category in aid packages includes Student loans from all sources (excluding parent loans) *plus* student earnings from Federal Work-Study and State and other work-study/Employment (Parents may borrow PLUS loans to help cover the EFC, these are not "self-help" or "aid.")
8. **Out-of-pocket cost** is the amount that college may cost when adding together everything that both student and parent will be expected to pay. We display two figures. **Eventual cost** is what must be paid "upfront," repaid, or earned, including the EFC **plus** Unmet Need (the "gap" that results if aid does not meet your full Aid Eligibility) **plus** self-help (See footnote 7 above). **Immediate Cost** is what must be paid "upfront" for the selected year of college; it includes EFC **plus** Unmet Need. Because colleges differ in how they treat grant aid, if a known grant amount has been entered that exceeds the Need, the overage has been applied first to self-help, then to unmet need, and Not Known is displayed for both eventual and immediate cost.
9. **Need-based aid** is based on income/asset-driven formulas. **Aid Without Need** is based on "merit" -- the student's characteristics or accomplishments.
10. **Required Financial Aid Forms** [1] FAFSA [2] Institution's own financial aid form [3] CSS/Financial Aid PROFILE [4] State aid form [5] Noncustodial - Divorced/Seperated Parent's Statement [6] Business/Farm



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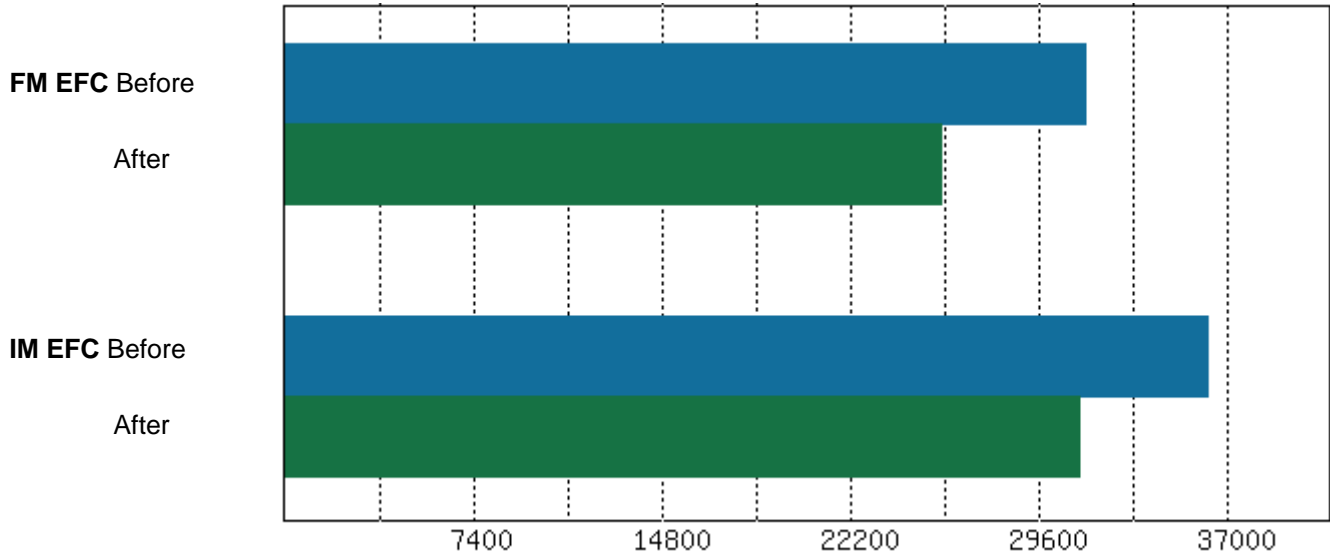
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**This "What-if" Report has been prepared for Student CA Sample as of 08/10/2016 for the 2018-2019 school year**

These items were changed, increased, or decreased:

Parent Personal Assets FM -100,000

The combined effect of all changes is displayed below.



<b>Consequences of change</b>	<b>Before</b>	<b>Change</b>	<b>After</b>
FM Parent Contribution	31,587	-5,640	25,947
FM Student Contribution	0	0	0
<b>FM EFC</b>	<b>31,587</b>	<b>-5,640</b>	<b>25,947</b>
IM Parent Contribution	34,575	-5,000	29,575
IM Student Contribution	1,800	0	1,800
<b>IM EFC</b>	<b>36,375</b>	<b>-5,000</b>	<b>31,375</b>
FM Tax Allowance Change		0	
IM Parent Tax Allowance Change		0	



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<b>Cost of Attendance</b>					
16-17 COA	66,325	61,487	59,102	32,120	23,496
16-17 COA Inflation Est	4%	4%	4%	4%	4%
<b>Estimates for You</b>					
<b>BEFORE - Original Aid Estimate</b>					
17-18 cost est.	71,737	66,504	63,925	34,741	25,413
17-18 EFC est.	36,375	31,587	36,375	31,587	31,587
<b>= Need (Aid Eligibility) Est.</b>	35,362	34,918	27,550	3,154	0
<b>Your Estimate: Need Met</b>	35,362	22,801	25,346	2,681	0
Your Estimate: Gift Aid	33,983	16,417	20,910	2,129	0
<b>= Out-of-pocket Cost Est.</b>					
Eventual Cost	37,754	50,088	43,015	32,612	25,413
Immediate Cost	36,375	43,704	38,579	32,060	25,413
<b>AFTER - What-if Potential Aid</b>					
17-18 cost est.	71,737	66,504	63,925	34,741	25,413
17-18 EFC est.	31,375	25,947	31,375	25,947	25,947
<b>= Need (Aid Eligibility) Est.</b>	40,362	40,558	32,550	8,794	0
<b>Your Estimate: Need Met</b>	40,362	26,484	29,946	7,475	0
Your Estimate: Gift Aid	38,788	19,068	24,705	5,935	0
<b>+ Unmet Need Estimate</b>	0	14,074	2,604	1,319	0
<b>+ EFC</b>	31,375	25,947	31,375	25,947	25,947
<b>+ Self-help</b>	1,574	7,416	5,241	1,540	0
<b>= Out-of-pocket Cost Est.</b>					
Eventual Cost	32,949	47,437	39,220	28,806	25,413
Immediate Cost	31,375	40,021	33,979	27,266	25,413
<b>CHANGE in estimated college cost</b>					
Increase / Decrease in					
Eventual Cost	-4,805	-2,651	-3,795	-3,806	0
Immediate Cost	-5,000	-3,683	-4,600	-4,794	0