



Detailed Expected Family Contribution (EFC) Report for Student WA 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	100,000	100,000	0	0
+ Untaxed Income	0	0	0	0
- Exclusions	0	0	0	0
= Total Income Considered	100,000	100,000	0	0
- U.S. Income Tax	15,687	15,687	0	0
- State (and other) Tax Allowance	2,000	3,000	0	0
- FICA (Social Security Tax)	7,650	7,650	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
= Available Income	47,223	42,713	0	0
X Assessment Rate Percentage	N/A	N/A	50%	25%
Contribution Expected from Income (minimum for student)	15,766	11,364	0	1,800
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
+ = Net Worth	150,000	400,000	0	0
+ 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	17,100	N/A	N/A
+ Low Income Asset Allowance	N/A	0	N/A	N/A
+ Business / Farm Discount	0	0	N/A	N/A
- = Total Allowances	20,200	50,962	N/A	N/A
= Discretionary Net Worth	129,800	349,038	0	0
X Percent to convert assets to income	12%	N/A	20%	25%
= Estimated Income Supplement	15,576	N/A	N/A	N/A
+ Contribution Expected from Assets	7,321	16,417	0	0



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What-will-college-cost estimate

PARENT

STUDENT

2016 Adjusted Gross Income		100,000	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 For the above student.
	Public\$ FM	College\$ IM	Public\$ FM	College\$ IM	
Contribution expected from income	15,766	11,364	0	1,800	See FUTURE EFC below, in AID ELIGIBILITY box. FM IM 23,087 29,581
Contribution expected from assets	7,321	16,417	0	0	
Expected Family Contribution	23,087	27,781	0	0	
Estimated 2017-2018 EFC	29,212	35,152			
Estimated adjustment / gap	0	0			
This is what college may cost	29,212	35,152			
Four years of college may cost: *	124,050	149,270			

AID ELIGIBILITY (for above student):	FM Washington, U of, Seattle	FM Evergreen St Coll	IM Davidson Coll	FM Portland, U of	IM Claremont McKenna Coll
	17-18 school year Cost of Attendance (COA) est. +	30,194	23,982	68,026	59,490
17-18 FUTURE Expected Family Contribution -	23,087	23,087	29,581	23,087	29,581
Eligibility for Grants, Work-Study and Loans =	7,107	895	38,445	36,403	42,156

* 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 aid administrator.



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Aid Eligibility What-if Comparison Report

	Washington, U of Seattle Seattle WA Public FM 206 543-9198 www.washington.edu	Evergreen St Coll Olympia WA Public FM 360 867-6000 www.evergreen.edu	Davidson Coll Davidson NC Private IM 704 894-2000 www.davidson.edu	Portland, U of Portland OR Private FM 503 943-8000 www.up.edu	Claremont McKenna Coll Claremont CA Private IM 909 621-8088 www.claremontmckenna.edu
Cost of Attendance					
16-17 COA	27,916	22,173	62,894	55,002	66,325
16-17 COA Inflation Est	4%	4%	4%	4%	4%
Estimates for You					
BEFORE - Original Aid Estimate					
17-18 cost est.	30,194	23,982	68,026	59,490	71,737
17-18 EFC est.	23,087	23,087	29,581	23,087	29,581
= Need (Aid Eligibility) Est.	7,107	895	38,445	36,403	42,156
Your Estimate:	5,828	627	38,445	25,846	42,156
Need Met					
Your Estimate:	4,727	636	37,099	20,005	40,512
Gift Aid					
= Out-of-pocket Cost Est.					
Eventual Cost	25,467	23,346	30,927	39,485	31,225
Immediate Cost	24,366	23,355	29,581	33,644	29,581
AFTER - What-if Potential Aid					
17-18 cost est.	30,194	23,982	68,026	59,490	71,737
17-18 EFC est.	17,447	17,447	24,581	17,447	24,581
= Need (Aid Eligibility) Est.	12,747	6,535	43,445	42,043	47,156
Your Estimate:	10,453	4,575	43,445	29,851	47,156
Need Met					
Your Estimate:	8,477	4,644	41,924	23,105	45,317
Gift Aid					
+ Unmet Need Estimate	2,294	1,891	0	12,192	0
+ EFC	17,447	17,447	24,581	17,447	24,581
+ Self-help	1,976	0	1,521	6,746	1,839
= Out-of-pocket Cost Est.					
Eventual Cost	21,717	19,338	26,102	36,385	26,420
Immediate Cost	19,741	19,407	24,581	29,639	24,581
CHANGE in estimated college cost					
Increase / Decrease in					
Eventual Cost	-3,750	-4,008	-4,825	-3,100	-4,805
Immediate Cost	-4,625	-3,948	-5,000	-4,005	-5,000



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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



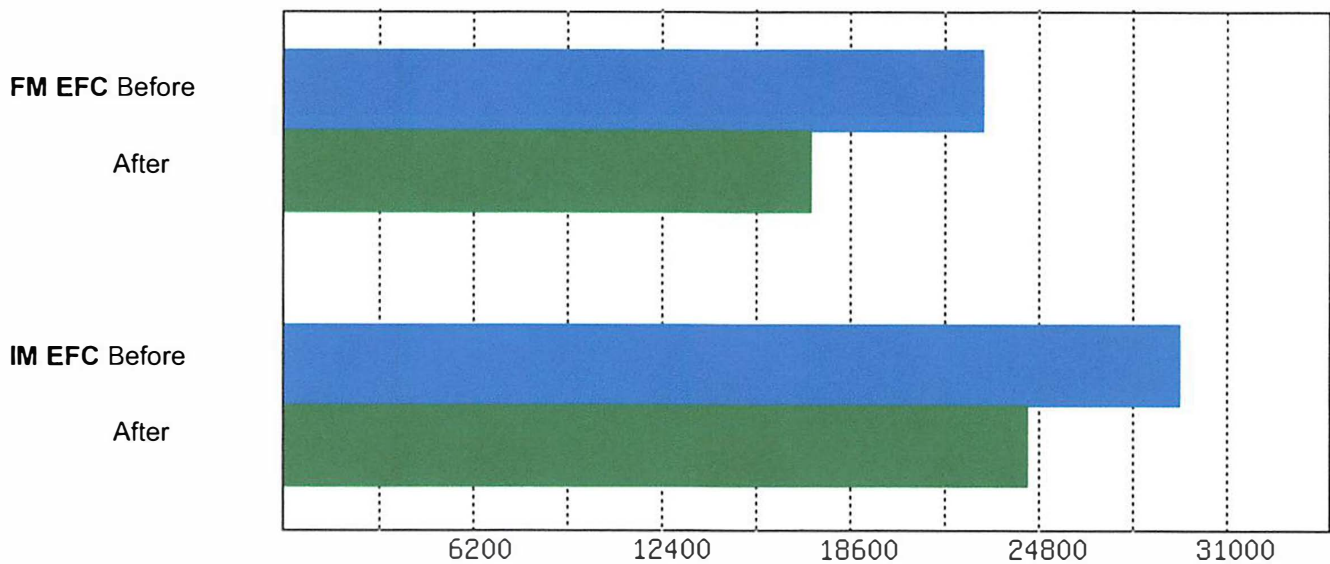
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**This "What-if" Report has been prepared for Student WA
 Sample as of 08/17/2016 for the 2018-2019 school year**

These items were changed, increased, or decreased:

Parent Personal Assets FM -100,000

The combined effect of all changes is displayed below.



<u>Consequences of change</u>	<u>Before</u>	<u>Change</u>	<u>After</u>
FM Parent Contribution	23,087	-5,640	17,447
FM Student Contribution	0	0	0
FM EFC	23,087	-5,640	17,447
IM Parent Contribution	27,781	-5,000	22,781
IM Student Contribution	1,800	0	1,800
IM EFC	29,581	-5,000	24,581
FM Tax Allowance Change		0	
IM Parent Tax Allowance Change		0	



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Aid Eligibility Comparison Report ^{1. See footnotes page.}

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Cost of Attendance ²					
Tuition & Fees	11,839	8,205	46,966	40,250	0
Room & Board	11,310	9,492	13,153	11,902	16,360
T&F + R&B	0	0	0	0	64,325
Books and Supplies	1,206	1,050	1,000	1,080	900
Other expenses	3,561	3,426	1,775	1,770	1,100
Transportation ^{3.}	0	0	0	0	0
15-16 COA	27,916	22,173	62,894	55,002	66,325
15-16 COA Inflation Est	4%	4%	4%	4%	4%
Estimates for You					
17-18 cost est. ^{4.}	30,194	23,982	68,026	59,490	71,737
17-18 EFC est. ^{4.}	23,087	23,087	29,581	23,087	29,581
= Need (Aid Eligibility) Est. ^{5.}	7,107	895	38,445	36,403	42,156
X Average % Need Met	82%	70%	100%	71%	100%
= Your Aid Estimate	5,828	627	38,445	25,846	42,156
Average % Gift Aid ^{6.}	81%	102%	97%	77%	96%
Your Estimate	4,727	636	37,099	20,005	40,512
X Average % Self-help ^{7.}	19%	-2%	4%	23%	4%
Your Estimate	1,101	0	1,346	5,841	1,644
+ Unmet Need Estimate	1,279	259	0	10,557	0
+ EFC	23,087	23,087	29,581	23,087	29,581
+ Self-help	1,101	0	1,346	5,841	1,644
= Out-of-pocket Cost Est. ^{8.}					
Eventual Cost	25,467	23,346	30,927	39,485	31,225
Immediate Cost	24,366	23,355	29,581	33,644	29,581
Student Information					
Total Enrollment	44,784	4,219	1,770	4,169	1,324
% freshmen returned	94%	69%	95%	90%	96%
% graduated 4-5-6 years	61-81-84%	46-54-56%	90-92-93%	73-79-80%	80-90-90%
% graduated with debt	46%	51%	29%	68%	27%
\$ Average Debt	21,532	21,054	22,000	26,490	23,273
Need-based Aid ^{9.}					
Required aid forms ^{10.}			3, 4, 5, 6, 7		3, 4, 5, 6, 7
# that received aid	11,500	2,489	868	2,234	504
% that received aid	26	59	49	54	38
Aid Without Need ^{9.}					
# that received aid	1,250	27	331	1,274	59
% that received aid	3	1	19	31	4
\$ Athletic (average)	11,300	2,512	15,680	27,363	0
\$ Non-athletic (average)	5,800	4,679	23,834	15,305	20,635

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.