



Detailed Expected Family Contribution (EFC) Report for Student WA Sample, 2019-20 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	28,170	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	46,493	42,713	0	0
X Assessment Rate Percentage	N/A	N/A	50%	25%
Contribution Expected from Income (minimum for student)	15,253	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	24,100	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	24,100	50,962	N/A	N/A
= Discretionary Net Worth	125,900	349,038	0	0
X Percent to convert assets to income	12%	N/A	20%	25%
= Estimated Income Supplement	15,108	N/A	N/A	N/A
+ Contribution Expected from Assets	7,101	16,417	0	0
+ Contribution Expected from Income (minimum for student)	15,253	11,364	0	1,800
= Total Contribution	22,354	27,781	0	1,800
Expected Family Contribution (EFC)	22,354	29,581		



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This Report has been prepared for Student WA Sample as of 08/03/2018

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

	Washington U of Seat Seattle WA Public FM 206 543-2100 www.washington.edu	Evergreen St Coll Olympia WA Public FM 360 867-6000 www.evergreen.edu	Davidson Coll Davidson WA Private IM 704 894-2000 www.davidson.edu	Portland U of Portland OR Private FM 503 943-8000 www.up.edu	Claremont McKenna Co Claremont CA Private IM 909 621-8088 www.claremontmckenna.edu
Cost of Attendance ²					
Tuition & Fees	10,753	7,432	49,949	43,856	52,825
Room & Board	11,691	9,681	13,954	15,510	17,320
T&F + R&B	0	0	0	0	0
Books and Supplies	825	750	1,000	864	1,200
Other expenses	2,265	3,195	1,775	1,618	1,500
Transportation ³	0	0	0	0	0
18-19 COA	25,534	21,058	66,678	61,848	72,845
18-19 COA Inflation Est	4%	4%	4%	4%	4%
Estimates for You					
19-20 cost est. ⁴	27,618	22,776	72,119	66,895	78,789
19-20 EFC est. ⁴	22,354	22,354	29,581	22,354	29,581
= Need (Aid Eligibility) Est. ⁵	5,264	422	42,538	44,541	49,208
X Average % Need Met	82%	60%	100%	74%	100%
= Your Aid Estimate	4,316	253	42,538	32,960	49,208
Average % Gift Aid ⁶	79%	78%	93%	76%	92%
Your Estimate	3,388	197	39,688	25,116	45,271
X Average % Self-help ⁷	22%	22%	7%	24%	8%
Your Estimate	928	56	2,850	7,844	3,937
+ Unmet Need Estimate	948	169	0	11,581	0
+ EFC	22,354	22,354	29,581	22,354	29,581
+ Self-help	928	56	2,850	7,844	3,937
= Out-of-pocket Cost Est. ⁸					
Eventual Cost	24,230	22,579	32,431	41,779	33,518
Immediate Cost	23,302	22,523	29,581	33,935	29,581
Student Information					
Total Enrollment	45,591	4,089	1,796	4,383	1,347
% freshmen returned	94%	66%	94%	91%	93%
% graduated 4-5-6 years	65-82-84%	41-52-54%	90-93-93%	75-81-82%	86-92-93%
% graduated with debt	40%	54%	26%	59%	27%
\$ Average Debt	21,900	21,215	20,431	28,249	23,375
Need-based Aid ⁹					
Required aid forms ¹⁰	1	1	1, 3, 4, 5, 6, 7	1	1, 3, 4, 5, 6, 7
# that received aid	10,500	2,266	877	2,199	531
% that received aid	23	55	49	50	39
Aid Without Need ⁹					
# that received aid	1,250	42	262	1,458	78
% that received aid	3	1	15	33	6
\$ Athletic (average)	11,500	4,530	21,576	25,885	0
\$ Non-athletic (average)	6,000	3,062	25,572	17,436	15,744

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 © 2017 by Wintergreen Orchard House. All rights reserved. This Aid Eligibility Comparison Report is Copyright © 2017 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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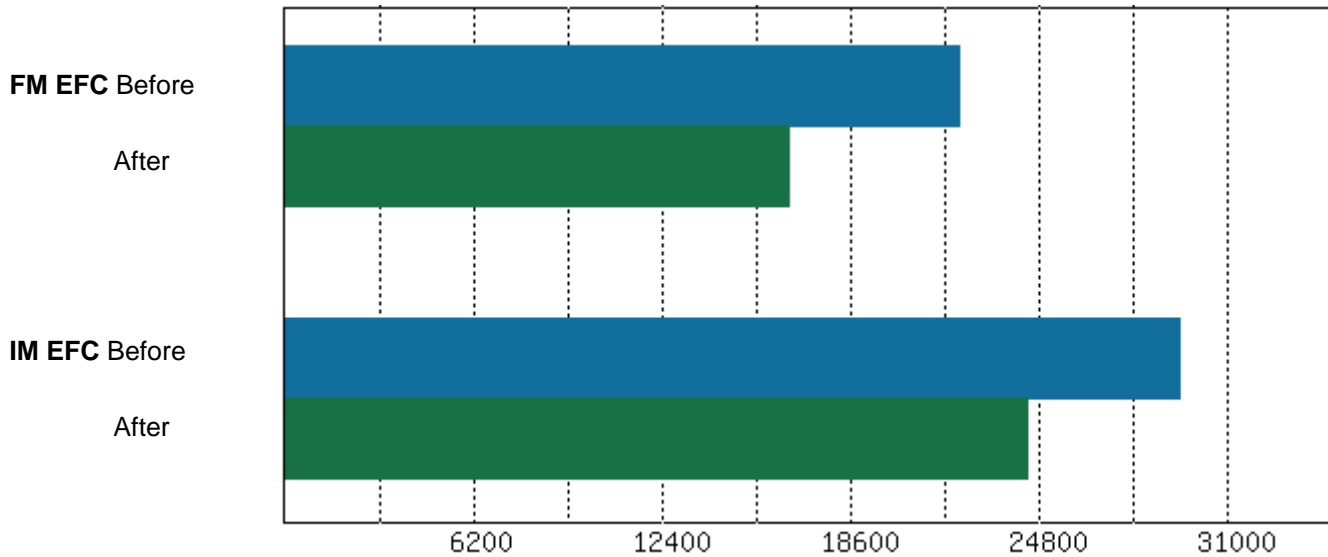
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**This "What-if" Report has been prepared for Student WA Sample
as of 08/03/2018 for the 2019-20 school year**

These items were changed, increased, or decreased:

Parent Personal Assets FM -100,000

The combined effect of all changes is displayed below.



Consequences of change	Before	Change	After
FM Parent Contribution	22,354	-5,640	16,714
FM Student Contribution	0	0	0
FM EFC	22,354	-5,640	16,714
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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