



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

Beatrice Schultz

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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
= Total Income Considered	125,000	125,000	0	0
- U.S. Income Tax	15,687	15,687	0	0
- State (and other) Tax Allowance	8,750	10,000	0	0
- FICA (Social Security Tax)	9,067	9,067	0	0
- Employment Expense Allowance	0	0	N/A	N/A
- Income Protection Allowance	27,540	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	63,957	59,297	0	0
X Assessment Rate Percentage	N/A	N/A	50%	25%
Contribution Expected from Income (minimum for student)	23,606	17,872	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	22,400	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
- = Total Allowances	22,400	55,237	N/A	N/A
= Discretionary Net Worth	127,600	344,763	0	0
X Percent to convert assets to income	12%	N/A	20%	25%
= Estimated Income Supplement	15,312	N/A	N/A	N/A
+ Contribution Expected from Assets	7,197	16,203	0	0
+ Contribution Expected from Income (minimum for student)	23,606	17,872	0	1,800
= Total Contribution	30,803	34,075	0	1,800
Expected Family Contribution (EFC)	30,803	35,875		



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This Report has been prepared for Student CA Sample as of 05/03/2017

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	CaliforniaU ofSan Di La Jolla CA Public FM "858 534-2230" www.ucsd.edu	California St UChico Chico CA Public FM "530 898-4636" www.csuchico.edu
Cost of Attendance ²					
Tuition & Fees	51,190	44,480	47,862	13,631	7,044
Room & Board	16,850	14,115	11,910	12,477	12,234
T&F + R&B	0	0	0	0	0
Books and Supplies	1,200	1,791	1,400	1,542	1,719
Other expenses	1,500	3,168	0	3,762	2,533
Transportation ³	0	0	0	0	0
16-17 COA	70,740	63,554	61,172	31,412	23,530
16-17 COA Inflation Est	4%	4%	4%	4%	4%
Estimates for You					
17-18 cost est. ⁴	73,570	66,096	63,619	32,668	24,471
17-18 EFC est. ⁴	35,875	30,803	35,875	30,803	30,803
= Need (Aid Eligibility) Est. ⁵					
X Average % Need Met	100%	66%	89%	85%	70%
= Your Aid Estimate	37,694	23,293	24,692	1,586	0
Average % Gift Aid ⁶	94%	72%	85%	79%	59%
Your Estimate	35,470	16,701	20,988	1,259	0
X Average % Self-help ⁷	6%	28%	15%	21%	42%
Your Estimate	2,224	6,592	3,704	327	0
+ Unmet Need Estimate	0	12,000	3,052	280	0
+ EFC	35,875	30,803	35,875	30,803	30,803
+ Self-help	2,224	6,592	3,704	327	0
= Out-of-pocket Cost Est. ⁸					
Eventual Cost	38,099	49,395	42,631	31,410	24,471
Immediate Cost	35,875	42,803	38,927	31,083	24,471
Student Information					
Total Enrollment	1,346	9,392	1,470	29,909	17,220
% freshmen returned	95%	91%	93%	95%	87%
% graduated 4-5-6 years	77-89-92%	70-77-79%	79-87-87%	57-82-86%	17-47-56%
% graduated with debt	22%	56%	47%	60%	83%
\$ Average Debt	25,462	30,487	21,192	21,790	19,690
Need-based Aid ⁹					
Required aid forms ¹⁰	1, 3, 4, 5, 6, 7	1	1, 3, 4, 5, 6, 7	1	1
# that received aid	524	3,327	652	14,346	9,662
% that received aid	39	35	44	48	56
Aid Without Need ⁹					
# that received aid	79	1,615	427	562	90
% that received aid	6	17	29	2	1
\$ Athletic (average)	0	28,517	0	1,215	0
\$ Non-athletic (average)	16,059	10,293	9,595	9,195	0

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



Supplement [7] Other.



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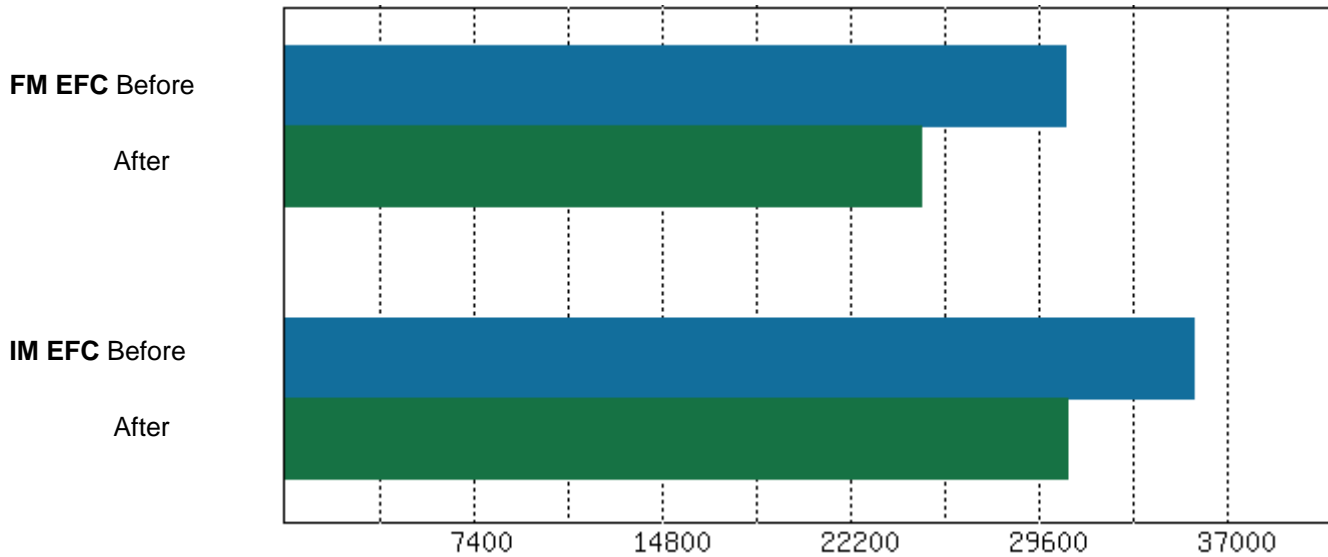
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**This "What-if" Report has been prepared for Student CA Sample
as of 05/03/2017 for the 2018-2019 school year**

These items were changed, increased, or decreased:

Parent Personal Assets FM -100,000

The combined effect of all changes is displayed below.



Consequences of change	Before	Change	After
FM Parent Contribution	30,803	-5,640	25,163
FM Student Contribution	0	0	0
FM EFC	30,803	-5,640	25,163
IM Parent Contribution	34,075	-5,000	29,075
IM Student Contribution	1,800	0	1,800
IM EFC	35,875	-5,000	30,875
FM Tax Allowance Change		0	
IM Parent Tax Allowance Change		0	



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Cost of Attendance					
16-17 COA	70,740	63,554	61,172	31,412	23,530
16-17 COA Inflation Est	4%	4%	4%	4%	4%
Estimates for You					
BEFORE - Original Aid Estimate					
17-18 cost est.	73,570	66,096	63,619	32,668	24,471
17-18 EFC est.	35,875	30,803	35,875	30,803	30,803
= Need (Aid Eligibility) Est.	37,694	35,293	27,744	1,866	0
Your Estimate: Need Met	37,694	23,293	24,692	1,586	0
Your Estimate: Gift Aid	35,470	16,701	20,988	1,259	0
= Out-of-pocket Cost Est.					
Eventual Cost	38,099	49,395	42,631	31,410	24,471
Immediate Cost	35,875	42,803	38,927	31,083	24,471
AFTER - What-if Potential Aid					
17-18 cost est.	73,570	66,096	63,619	32,668	24,471
17-18 EFC est.	30,875	25,163	30,875	25,163	25,163
= Need (Aid Eligibility) Est.	42,694	40,933	32,744	7,506	0
Your Estimate: Need Met	42,694	27,016	29,142	6,380	0
Your Estimate: Gift Aid	40,175	19,370	24,771	5,066	0
+ Unmet Need Estimate	0	13,917	3,602	1,126	0
+ EFC	30,875	25,163	30,875	25,163	25,163
+ Self-help	2,519	7,646	4,371	1,314	0
= Out-of-pocket Cost Est.					
Eventual Cost	33,394	46,726	38,848	27,603	24,471
Immediate Cost	30,875	39,080	34,477	26,289	24,471
CHANGE in estimated college cost					
Increase / Decrease in					
Eventual Cost	-4,705	-2,669	-3,783	-3,807	0
Immediate Cost	-5,000	-3,723	-4,450	-4,794	0



COLLEGE COST NAVIGATOR REPORT DISCLOSURES

Any and all reports, data, calculations of financial aid, school cost, award history, and inflation are estimates based on publicly available data. College Cost Navigator does not warrant the accuracy of the aforementioned data. Any and all information derived from College Cost Navigator should be used only in conjunction with other research to make college and financial decisions. You should consult with your financial and tax advisors before making any financial changes.