



Detailed Expected Family Contribution (EFC) Report for Student WA 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	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	27,540	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	47,123	42,713	0	0
X Assessment Rate Percentage	N/A	N/A	50%	25%
Contribution Expected from Income (minimum for student)	15,694	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	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	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	22,400	50,962	N/A	N/A
= Discretionary Net Worth	127,600	349,038	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	16,417	0	0
+ Contribution Expected from Income (minimum for student)	15,694	11,364	0	1,800
= Total Contribution	22,891	27,781	0	1,800
Expected Family Contribution (EFC)	22,891	29,581		



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Aid Eligibility Comparison Report 1. See footnotes page.

	WashingtonU ofSeattl 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 NC Private IM "704 894-2000" www.davidson.edu	PortlandU 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	11,839	7,239	48,376	42,014	51,190
Room & Board	11,691	9,360	13,547	2,030	16,850
T&F + R&B	0	0	0	0	0
Books and Supplies	1,206	750	1,000	864	1,200
Other expenses	2,298	3,315	1,775	1,618	1,500
Transportation ³	0	0	0	0	0
16-17 COA	27,034	20,664	64,698	46,526	70,740
16-17 COA Inflation Est	4%	4%	4%	4%	4%
Estimates for You					
17-18 cost est. ⁴	28,115	21,491	67,286	48,387	73,570
17-18 EFC est. ⁴	22,891	22,891	29,581	22,891	29,581
= Need (Aid Eligibility) Est. ⁵	5,224	0	37,705	25,496	43,989
X Average % Need Met	82%	62%	100%	71%	100%
= Your Aid Estimate	4,284	0	37,705	18,102	43,989
Average % Gift Aid ⁶	84%	78%	95%	77%	94%
Your Estimate	3,590	0	35,895	14,011	41,394
X Average % Self-help ⁷	16%	22%	5%	23%	6%
Your Estimate	694	0	1,810	4,091	2,595
+ Unmet Need Estimate	940	0	0	7,394	0
+ EFC	22,891	22,891	29,581	22,891	29,581
+ Self-help	694	0	1,810	4,091	2,595
= Out-of-pocket Cost Est. ⁸					
Eventual Cost	24,525	21,491	31,391	34,376	32,176
Immediate Cost	23,831	21,491	29,581	30,285	29,581
Student Information					
Total Enrollment	45,408	4,190	1,784	4,338	1,346
% freshmen returned	94%	66%	96%	92%	95%
% graduated 4-5-6 years	63-82-84%	41-52-54%	90-93-93%	71-77-78%	77-89-92%
% graduated with debt	40%	56%	27%	68%	22%
\$ Average Debt	21,180	21,131	19,929	26,490	25,462
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	11,500	2,323	919	2,234	524
% that received aid	25	55	52	51	39
Aid Without Need ⁹					
# that received aid	1,250	38	292	1,274	79
% that received aid	3	1	16	29	6
\$ Athletic (average)	11,500	2,909	19,892	27,363	0
\$ Non-athletic (average)	5,800	5,330	21,091	15,305	16,059

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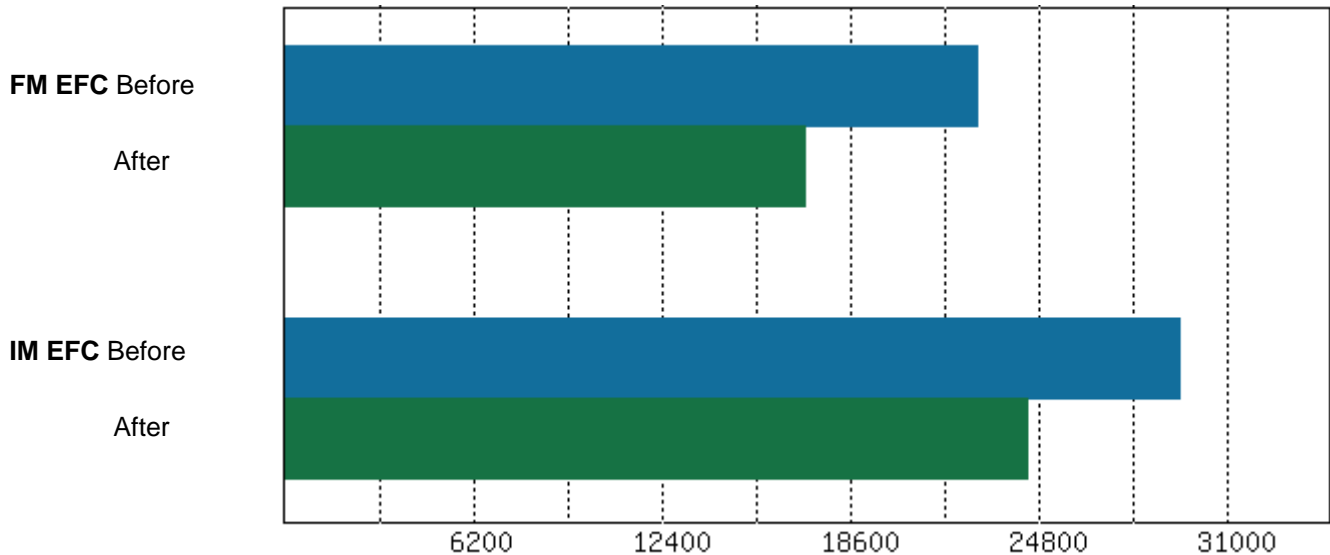
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**This "What-if" Report has been prepared for Student WA Sample
as of 05/03/2017 for the 2018-2019 school year**

These items were changed, increased, or decreased:

Parent Personal Assets FM -100,000

The combined effect of all changes is displayed below.



<u>Consequences of change</u>	<u>Before</u>	<u>Change</u>	<u>After</u>
FM Parent Contribution	22,891	-5,640	17,251
FM Student Contribution	0	0	0
FM EFC	22,891	-5,640	17,251
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 What-if Comparison Report

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Your Estimate:	4,284	0	37,705	18,102	43,989
Need Met					
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Gift Aid					
= Out-of-pocket Cost Est.					
Eventual Cost	24,525	21,491	31,391	34,376	32,176
Immediate Cost	23,831	21,491	29,581	30,285	29,581
AFTER - What-if Potential Aid					
17-18 cost est.	28,115	21,491	67,286	48,387	73,570
17-18 EFC est.	17,251	17,251	24,581	17,251	24,581
= Need (Aid Eligibility) Est.	10,864	4,240	42,705	31,136	48,989
Your Estimate:	8,908	2,629	42,705	22,107	48,989
Need Met					
Your Estimate:	7,465	2,056	40,655	17,111	46,099
Gift Aid					
+ Unmet Need Estimate	1,956	1,611	0	9,029	0
+ EFC	17,251	17,251	24,581	17,251	24,581
+ Self-help	1,443	573	2,050	4,996	2,890
= Out-of-pocket Cost Est.					
Eventual Cost	20,650	19,435	26,631	31,276	27,471
Immediate Cost	19,207	18,862	24,581	26,280	24,581
CHANGE in estimated college cost					
Increase / Decrease in					
Eventual Cost	-3,875	-2,056	-4,760	-3,100	-4,705
Immediate Cost	-4,624	-2,629	-5,000	-4,005	-5,000



COLLEGE COST NAVIGATOR REPORT DISCLOSURES

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