



## Detailed Expected Family Contribution (EFC) Report for Student WA Sample, 2020-21 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
<b>= Total Income Considered</b>	<b>100,000</b>	<b>100,000</b>	<b>0</b>	<b>0</b>
- 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	29,340	29,340	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>45,323</b>	<b>44,323</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>14,429</b>	<b>11,911</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	7,100	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
<b>- = Total Allowances</b>	<b>7,100</b>	<b>50,962</b>	<b>N/A</b>	<b>N/A</b>
<b>= Discretionary Net Worth</b>	<b>142,900</b>	<b>349,038</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>17,148</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>+ Contribution Expected from Assets</b>	<b>8,060</b>	<b>16,417</b>	<b>0</b>	<b>0</b>
<b>+ Contribution Expected from Income (minimum for student)</b>	<b>14,429</b>	<b>11,911</b>	<b>0</b>	<b>1,800</b>
<b>= Total Contribution</b>	<b>22,489</b>	<b>28,328</b>	<b>0</b>	<b>1,800</b>
<b>+ Inflation</b>	<b>1,124</b>	<b>1,506</b>		
<b>Expected Family Contribution (EFC)</b>	<b>23,613</b>	<b>31,634</b>		



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## What-will-college-cost estimate

PARENT

STUDENT

2017 Adjusted Gross Income		100,000	0
2017 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

2020-2021	PARENT		STUDENT		EFC For the above student.
	Public\$ FM	College\$ IM	Public\$ FM	College\$ IM	
Contribution expected from income	14,429	11,911	0	1,800	See FUTURE EFC below, in AID ELIGIBILITY box. FM IM 22,489 30,128
Contribution expected from assets	8,060	16,417	0	0	
<b>Expected Family Contribution</b>	<b>22,489</b>	<b>28,328</b>	<b>0</b>	<b>0</b>	
<b>Estimated 2020-2021 EFC</b>	32,009	40,319			
<b>Estimated adjustment / gap</b>	0	0			
<b>This is what college may cost</b>	32,009	40,319			
<b>Four years of college may cost: *</b>	135,924	171,215			

<b>AID ELIGIBILITY (for above student):</b>	<b>FM Washington, U of, Seattle</b>	<b>FM Evergreen St Coll</b>	<b>IM Davidson Coll</b>	<b>FM Portland, U of</b>	<b>IM Claremont McKenna Coll</b>
20-21 school year Cost of Attendance (COA) est. +	29,893	25,527	76,390	61,928	84,208
<b>20-21 FUTURE Expected Family Contribution -</b>	<b>23,613</b>	<b>23,613</b>	<b>31,634</b>	<b>23,613</b>	<b>31,634</b>
<b>Eligibility for Grants, Work-Study and Loans =</b>	6,280	1,913	44,756	38,315	52,574

\* 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.

	Washington, U of, Se 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 Co Claremont CA Private IM 909 621-8088 www.claremontmckenna.edu
<b>Cost of Attendance</b> <sup>2</sup>					
Tuition & Fees	11,207	7,908	53,049	45,734	56,475
Room & Board	12,798	12,363	14,803	9,040	18,680
T&F + R&B	0	0	0	0	0
Books and Supplies	900	900	1,000	864	1,200
Other expenses	2,733	2,430	1,775	1,618	1,500
Transportation <sup>3</sup>	0	0	0	0	0
18-19 COA	27,638	23,601	70,627	57,256	77,855
COA Inflation Est	4%	4%	4%	4%	4%
<b>Estimates for You</b>					
20-21 cost est.	29,893	25,527	76,390	61,928	84,208
20-21 EFC est. <sup>4</sup>	23,613	23,613	31,634	23,613	31,634
<b>= Need (Aid Eligibility) Est.</b> <sup>5</sup>	6,280	1,913	44,756	38,315	52,574
X Average % Need Met	77%	64%	100%	72%	100%
<b>= Your Aid Estimate</b>	4,836	1,224	44,756	27,587	52,574
Average % Gift Aid <sup>6</sup>	89%	79%	92%	79%	93%
Your Estimate	4,323	962	41,355	21,739	48,841
X Average % Self-help <sup>7</sup>	11%	21%	8%	21%	7%
Your Estimate	513	262	3,401	5,848	3,733
<b>+ Unmet Need Estimate</b>	1,444	689	0	10,728	0
<b>+ EFC</b>	23,613	23,613	31,634	23,613	31,634
<b>+ Self-help</b>	513	262	3,401	5,848	3,733
<b>= Out-of-pocket Cost Est.</b> <sup>8</sup>					
Eventual Cost	25,570	24,564	35,035	40,189	35,367
Immediate Cost	25,057	24,302	31,634	34,341	31,634
<b>Student Information</b>					
Total Enrollment	47,361	3,327	1,843	4,280	1,327
% freshmen returned	94%	65%	95%	90%	96%
% graduated 4-5-6 years	67-81-84%	42-52-55%	90-90-90%	75-82-82%	82-91-93%
% graduated with debt	35%	58%	29%	57%	34%
\$ Average Debt	16,677	19,763	22,599	23,204	19,355
<b>Need-based Aid</b> <sup>9</sup>					
Required aid forms <sup>10</sup>	1	1	1, 3, 4, 5, 6, 7	1	1, 3, 4, 5, 6, 7
# that received aid	11,736	2,162	918	2,181	530
% that received aid	25	65	50	51	40
<b>Aid Without Need</b> <sup>9</sup>					
# that received aid	2,852	43	285	1,492	86
% that received aid	6	1	15	35	6
\$ Athletic (average)	29,859	3,148	21,669	32,890	0
\$ Non-athletic (average)	4,634	3,182	23,064	18,458	18,788

### 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 © 2018 by Wintergreen Orchard House. All rights reserved. This Aid Eligibility Comparison Report is Copyright © 2018 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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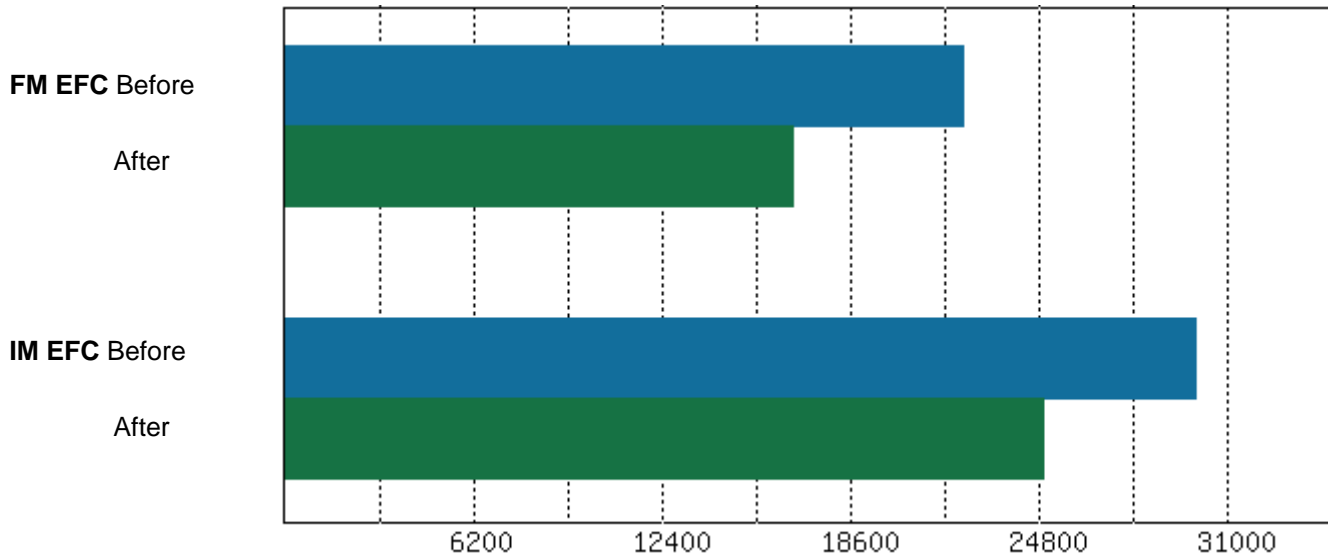
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**This "What-if" Report has been prepared for Student WA Sample  
as of 02/19/2020 for the 2020-21 school year**

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	22,489	-5,640	16,849
FM Student Contribution	0	0	0
<b>FM EFC</b>	<b>22,489</b>	<b>-5,640</b>	<b>16,849</b>
IM Parent Contribution	28,328	-5,000	23,328
IM Student Contribution	1,800	0	1,800
<b>IM EFC</b>	<b>30,128</b>	<b>-5,000</b>	<b>25,128</b>
FM Tax Allowance Change		0	
IM Parent Tax Allowance Change		0	



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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
<b>Cost of Attendance</b>					
18-19 COA	27,638	23,601	70,627	57,256	77,855
COA Inflation Est	4%	4%	4%	4%	4%
<b>Estimates for You</b>					
<b>BEFORE - Original Aid Estimate</b>					
20-21 cost est.	29,893	25,527	76,390	61,928	84,208
20-21 EFC est.	23,613	23,613	31,634	23,613	31,634
<b>= Need (Aid Eligibility) Est.</b>	6,280	1,913	44,756	38,315	52,574
<b>Your Estimate: Need Met</b>	4,836	1,224	44,756	27,587	52,574
Your Estimate: Gift Aid	4,323	962	41,355	21,739	48,841
<b>= Out-of-pocket Cost Est.</b>					
Eventual Cost	25,570	24,564	35,035	40,189	35,367
Immediate Cost	25,057	24,302	31,634	34,341	31,634
<b>AFTER - What-if Potential Aid</b>					
20-21 cost est.	29,893	25,527	76,390	61,928	84,208
20-21 EFC est.	17,691	17,691	26,384	17,691	26,384
<b>= Need (Aid Eligibility) Est.</b>	12,202	7,835	50,006	44,237	57,824
<b>Your Estimate: Need Met</b>	9,396	5,014	50,006	31,851	57,824
Your Estimate: Gift Aid	8,400	3,941	46,206	25,099	53,718
<b>+ Unmet Need Estimate</b>	2,806	2,821	0	12,386	0
+ EFC	17,691	17,691	26,384	17,691	26,384
+ Self-help	996	1,073	3,800	6,752	4,106
<b>= Out-of-pocket Cost Est.</b>					
Eventual Cost	21,493	21,585	30,184	36,829	30,490
Immediate Cost	20,497	20,512	26,384	30,077	26,384
<b>CHANGE in estimated college cost</b>					
Increase / Decrease in					
Eventual Cost	-4,077	-2,979	-4,851	-3,360	-4,877
Immediate Cost	-4,560	-3,790	-5,250	-4,264	-5,250



## **COLLEGE COST NAVIGATOR REPORT DISCLOSURES**

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