
US Department of Education



FAFSA on the Web Redesign Detail Design Document: Estimated Family Contribution

Version 1.0

FAFSA on the Web Redesign	Version: 1.0
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Date	Version	Description	Author
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FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

Table of Contents

1	Introduction	4
2	Object Definitions	4
3	DETERMINATION OF EFC FORMULA TYPE	4
4	Use Case References	57

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

Detail Design Document: Estimated Family Contribution

1 Introduction

These are the common specifications for the Estimated Family Contribution as part of the web application, **FAFSA on the Web**. These specifications apply solely to the Estimated Family Contribution, as determined by 2001-2002 requirements.

2 Object Definitions

EFCBaseForm abstract class

This abstract class sets up the basic functionality for the forms that do the specific calculations.

EFCFormA, EFCFormB, EFCFormC

These objects do the specific calculations based on the data taken from the application.

EFCController

This class controls the process flow for the EFC.

3 DETERMINATION OF EFC FORMULA TYPE

Multiple EFCs will be carried on the applicant record as follows:

- Primary - calculated by CPS for non-rejects
- Secondary - calculated by CPS for non-rejects
- Paid - EFC to be printed on SAR

Specifications for performing the calculations are as follows:

- 1) If the automatic zero EFC flag is set to Y, set the primary EFC to 0 (calculate the formula type, Total Income (TI), Student's Total Income (STI), and FISAP Total Income (FTI) only and carry on record). If the long form data has been completed, no secondary EFC calculation will be performed.
- 2) For all other records, calculate the primary EFC and secondary EFC as described below.

Primary EFC

- | | |
|-------------------------------------|---|
| If the simplified needs test is met | Use the simplified calculation (formula type 4, 5, or 6). |
| If the simplified needs test is not | Use the full data calculation met (formula type 1, 2, or 3) |

Secondary EFC

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

If the simplified needs test is met, and the long form data has been completed

Use the full data calculation (formula type 1, 2, or 3).

The appropriate EFC will be moved into the Paid EFC field using the following priority:

Secondary if it is eligible and Primary is ineligible
Primary

A Paid EFC type code will be set using the following values:

P = Primary
S = Secondary

Intermediate compute values for the primary and secondary EFC will be carried on the record.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

The formula types are determined as follows:

- Formula #1 - Dependent
- Formula #2 - Independent Without Dependents Other Than A Spouse
- Formula #3 - Independent With Dependents Other Than A Spouse
- Formula #4 - Simplified Dependent
- Formula #5 - Simplified Independent Without Dependents Other Than A Spouse
- Formula #6 - Simplified Independent With Dependents Other Than A Spouse

For full application data filers:

Condition: If model is D.

Procedure: Use Formula #1.

Condition: If model is I, and Student's Marital Status is married, and Student's Number of Family Members is less than or equal to 2.

Procedure: Use Formula #2.

Condition: If model is I, and Student's Marital Status is unmarried or separated, and Student's Number of Family Members equals 1.

Procedure: Use Formula #2.

Condition: If model is I, and Student's Marital Status is married, and Student's Number of Family Members is greater than 2.

Procedure: Use Formula #3.

Condition: If model is I, and Student's Marital Status is unmarried or separated, and Student's Number of Family Members is greater than 1.

Procedure: Use Formula #3.

For filers meeting simplified needs test:

Condition: If model is D.

Procedure: Use Formula #4.

Condition: If model is I, Student's Marital Status is married, and Student's Number of Family Members is less than or equal to 2.

Procedure: Use Formula #5.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

Condition: If model is I, Student's Marital Status is unmarried or separated, and Student's Number of Family Members equals 1.

Procedure: Use Formula #5.

Condition: If model is I, Student's Marital Status is married, and Student's Number of Family Members is greater than 2.

Procedure: Use Formula #6.

Condition: If model is I, Student's Marital Status is unmarried or separated, and Student's Number of Family Members is greater than 1.

Procedure: Use Formula #6.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

GUIDELINES FOR COMPUTATIONS

1. Use the amounts assumed as values for the fields referred to. If no amount is assumed then use the reported amount.
2. If any field referred to is blank and has no assumed value, use zero for computation purposes, but retain the reported values for use in verification selection edits.
3. Set any negative amounts on the input data to zero for computation purposes, but retain the reported values for use in verification selection edits.
4. Unless otherwise specified, all calculations should be carried to 3 decimal places and then rounded to the nearest whole numbers upward from .500 and downward from .499. Rounding should be performed after each calculation in the formula. The intermediate value that is the result of each step will not have any decimal digits.

For example, 4.5 would be rounded to 5; 4.499 would be rounded to 4; -4.5 would be rounded to -5.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA #1
DEPENDENT

STEP 1: Total Income (TI)

If parents' tax filing status is tax filer, then sum the following parents' data:

(Parents' AGI + ~~Earned Income Credit~~ + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet B C = TI

If parents' tax filing status is non-tax filer, then sum the following parents' data:

(Father's Income + Mother's Income + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet B C = TI

STEP 2: Allowances Against Total Income (ATI)

a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Parents' State of Legal Residence. If blank or invalid, use Student's State of Legal Residence. If both fields are blank or invalid, use Mailing State. If all three fields are blank or invalid, use rates for blank or invalid State.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 1 - Page 2

2001-2002 State and Other Tax Allowance

State	Total Income	
	0 - 14,999	15,000 or more
AK, NV, TN, TX, WY	3%	2%
FL, LA, SD, WA	4%	3%
AL, MS	5%	4%
AR, AZ, CT, IL, IN, MO, ND, NM, OK, WV	6%	5%
CO, GA, ID, KS, KY, NH, PA	7%	6%
CA, DE, HI, IA, MT, NC, NE, NJ, OH, SC, UT, VA, VT	8%	7%
MA, MD, ME, MI, MN, RI	9%	8%
DC, OR, WI	10%	9%
NY	11%	10%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI	4%	3%

$$ST\% \times TI = STX$$

If STX is less than zero, set it to zero.

EFC FORMULA 1 - Page 3

b) Social Security Tax (SST):

Calculation from table using Father's Income = Father's SST (FSST)

Calculation from table using Mother's Income = Mother's SST (MSST)

SST Calculation Table

Income	Social Security Tax
0 – 76,200	7.65% of income
76,201 or greater	5,829.30 + 1.45% of amount over 76,200

FSST + MSST = SST

SST will never be less than zero.

c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (including student)	Parents' Number in College				
	1	2	3	4	5
2.....	12,760	10,580			
3.....	15,890	13,720	11,540		
4.....	19,630	17,440	15,270	13,090	
5.....	23,160	20,970	18,800	16,620	14,450
6.....	27,090	24,900	22,730	20,550	18,380

For each additional family member add 3,060. For each additional college student subtract 2,170.

If Parents' Number in College is 5 or less, IPA = PIPA.

If Parents' Number in College is 6 or more, IPA = PIPA for 5 in college - (2,170 x (Parents' Number in College - 5)).

NOTE: IPA will never be less than zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 1 - Page 4

d) Employment Allowance (EA):

If Parents' Marital Status is "married" and:

- 1) Father's Income and Mother's Income are both greater than zero, then $.35 \times (\text{the lesser of Father's Income or Mother's Income}) = \text{EA}$
- 2) Father's Income and Mother's Income are not both greater than zero, $0 = \text{EA}$.

If Parents' Marital Status is "single", "separated/divorced", or "widowed" and:

- 1) One of Father's Income or Mother's Income is greater than zero, then $.35 \times \text{Father's Income or Mother's Income (whichever is greater than zero)} = \text{EA}$.
- 2) Neither Father's Income nor Mother's Income is greater than zero, then $0 = \text{EA}$.

If EA is greater than 2,900, set to 2,900.

NOTE: EA will never be less than zero.

e) If parents' tax filing status is tax filer:

$$\text{Parents' Taxes Paid} + \text{SST} + \text{STX} + \text{EA} + \text{IPA} = \text{ATI}$$

If parents' tax filing status is non-tax filer:

$$\text{SST} + \text{STX} + \text{EA} + \text{IPA} = \text{ATI}$$

EFC FORMULA 1 - Page 5

STEP 3: Available Income (AI)

$$TI - ATI = AI$$

AI may be less than zero.

STEP 4: Discretionary Net Worth (DNW)

a) ~~Preliminary Net Worth of Business and Farm (PNW):~~

~~$$\text{Parents' Business Net Worth} + \text{Parents' Investment Farm Net Worth} = \text{PNW}$$~~

a) Adjusted Net Worth of Business/Farm (ANW):

Calculation from table = ANW

Business & Farm Net Worth Adjustment

Preliminary Net Worth of Business/Farm	Adjusted Net Worth
Less than 1	0
1 – 90,000	40% of Net Worth of Business/Farm
90,001 – 275,000	36,000 plus 50% of excess over 90,000
275,001 – 455,000	128,500 plus 60% of excess over 275,000
455,001 or more	236,500 plus 100% of excess over 455,000

b) Net Worth (NW):

$$\text{ANW} + \text{Parents' Real Estate/Investment Net Worth} + \text{Parents' Cash, Savings, and Checking} = \text{NW}$$

c) Education Savings and Asset Protection Allowance (APA):

Amount from table = APA

NOTE: If Age of Older Parent is blank, use age 45 on table.

If Age of Older Parent is less than 25, use age 25 on table.

If Age of Older Parent is greater than 65, use age 65 on table.

EFC FORMULA 1 - Page 6

Education Savings and Asset Protection Allowance

Age of Older Parent	Allowance - Married	Allowance - Single
25 or less 0	0	0
26	2,500	1,500
27	5,000	2,900
28	7,500	4,400
29	10,000	5,800
30	12,500	7,300
31	15,000	8,800
32	17,500	10,200
33	19,900	11,700
34	22,400	13,100
35	24,900	14,600
36	27,400	16,100
37	29,900	17,500
38	32,400	19,000
39	34,900	20,400
40	37,400	21,900
41	38,400	22,300
42	39,300	22,800
43	40,300	23,300
44	41,400	23,800
45	42,400	24,400
46	43,500	24,900
47	44,600	25,500
48	45,700	26,100
49	46,800	26,700
50	48,300	27,200
51	49,500	27,900
52	50,800	28,600
53	52,300	29,400
54	53,600	30,100
55	55,300	30,800
56	56,900	31,500
57	58,700	32,400
58	60,400	33,200
59	62,200	34,200
60	64,100	35,000

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 1 - Page 7

Age of Older Parent	Allowance - Married	Allowance – Single
61	66,000	36,000
62	68,300	37,000
63	70,600	38,000
64	72,700	39,100
65 or over	75,100	40,400

d) Discretionary Net Worth (DNW):

$$NW - APA = DNW$$

DNW may be less than zero.

STEP 5: Parents Contribution From Assets (PCA)

$$DNW \times 12\% = PCA$$

If PCA is less than zero, set it to zero.

STEP 6: Adjusted Available Income (AAI)

$$AI + PCA = AAI$$

AAI may be less than zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 1 - Page 8

STEP 7: Total Parents' Contribution (TPC)

Calculation from table = TPC

AAI Taxation Rates

Parents' AAI	Parents' Contribution
-3,410 or less	-750
-3,409 - 11,400	22% of AAI
11,401 - 14,300	2,508 + 25% of AAI over 11,400
14,301 - 17,200	3,233 + 29% of AAI over 14,300
17,201 - 20,100	4,074 + 34% of AAI over 17,200
20,101 - 23,000	5,060 + 40% of AAI over 20,100
23,001 or more	6,220 + 47% of AAI over 23,000

If TPC is less than zero, set it to zero.

STEP 8: Parents' Contribution (PC)

TPC / Parents' Number in College = (PC)

STEP 9: Student's Total Income (STI)

If the student's tax filing status is tax filer, sum the following student data:

(Student's AGI + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet B C = STI

If the student's tax filing status is non-tax filer, sum the following student data:

(Student's Income + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet B C = STI

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 1 - Page 9

STEP 10: Student Allowances Against Total Income (SATI)

a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Student's State of Legal Residence. If Student's State of Legal Residence is blank or invalid, use Mailing State. If Mailing State is blank or invalid, use Parents' State of Legal Residence. If all three fields are blank or invalid, use rates for blank or invalid State.

2001-2002 State and Other Tax Allowance:

State	
AK, NV, SD, TN, TX, WA, WY	0%
FL, NH	1%
CT, IL, LA, ND	2%
AL, AZ, MO, MS, NJ, PA	3%
AR, CO, GA, IN, KS, MI, NE, NM, OK, RI, VA, VT, WV	4%
CA, DE, IA, ID, KY, MA, ME, MT, NC, OH, SC, UT, WI	5%
HI, MD, MN, OR	6%
DC, NY	7%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI	2%

$$STI \times ST\% = STX$$

If STX is less than zero, set it to zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

b) Social Security Tax (SST):

Calculation from table using Student's Income = Student's SST (FSST)

SST Calculation Table

Income	Social Security Tax
0 - 76,200	7.65% of income
76,201 or greater	5,829.30 + 1.45% of amount over 76,200

SST will never be less than zero.

c) Negative Adjusted Available Income Offset (AIO)

If Parents' AAI is negative, set to positive value = AIO

If Parents' AAI is zero or positive, zero = AIO

d) If student's tax filing status is tax filer:

$$\text{Student's Taxes Paid} + \text{SST} + \text{STX} + \text{AIO} + 2,250 = \text{SATI}$$

If student's tax filing status is non-tax filer:

$$\text{SST} + \text{STX} + \text{AIO} + 2,250 = \text{SATI}$$

STEP 11: Student's Income Contribution (SIC)

a) ~~If Parents' AAI is negative:~~

$$\text{STI} + \text{AAI} = \text{Adjusted STI}$$

$$(\text{Adjusted STI} - \text{SATI}) \times .5 = \text{SIC}$$

b) ~~If Parents' AAI is positive or zero:~~

$$(\text{STI} - \text{SATI}) \times .5 = \text{SIC}$$

If SIC is less than zero, set it to zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 1 - Page 11

STEP 12: Discretionary Net Worth of Student (SDNW)

a) Student's Real Estate/Investment Net Worth + Student's **Business/Farm** Net Worth + ~~Student's Investment Farm Net Worth~~ + Student's Cash, Savings, and Checking = SDNW

STEP 13: Student Contribution From Assets (SCA)

$SDNW \times .35 = SCA$

STEP 14: Expected Family Contribution (EFC)

$PC + SIC + SCA = EFC$

If EFC is greater than 99,999, set it to 99,999.

STEP 15: FISAP Total Income (FTI)

$TI + STI = FTI$

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 2
INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

STEP 1: Total Income (TI)

If student's tax filing status is tax filer sum the following student data:

$$(\text{Student's AGI} + \text{Income From Worksheet A} + \text{Income From Worksheet B}) - \text{Income From Worksheet B C} = \text{TI}$$

If student's tax filing status is non-tax filer sum the following student data:

$$(\text{Student's Income} + \text{Spouse's Income} + \text{Income From Worksheet A} + \text{Income From Worksheet B}) - \text{Income From Worksheet B C} = \text{TI}$$

STEP 2: Allowance Against Total Income (ATI)

- a) State and Other Tax Allowance (STX):
Appropriate rate from table = ST%.

Use Student's State of Legal Residence to find State. If Student's State of Legal Residence is blank or invalid, use Mailing State. If both fields are blank or invalid, use rates for blank or invalid State.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 2 - Page 2

2001-2002 State and Other Tax Allowance

AK, NV, SD, TN, TX, WA, WY	0%
FL, NH	1%
CT, IL, LA, ND	2%
AL, AZ, MO, MS, NJ, PA	3%
AR, CO, GA, IN, KS, MI, NE, NM, OK, RI, VA, VT, WV	4%
CA, DE, IA, ID, KY, MA, ME, MT, NC, OH, SC, UT, WI	5%
HI, MD, MN, OR	6%
DC, NY	7%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI	2%

$$TI \times ST\% = STX$$

If STX is less than zero, set it to zero.

b) Social Security Taxes (SST)

Calculation from table using Student's Income = Student's SST (FSST)
 Calculation from table using Spouse's Income = Spouse's SST (MSST)

$$FSST + MSST = SST$$

SST Calculation Table

Income	Social Security Tax
0 - 76,200	7.65% of income
76,201 or greater	5,829.30 + 1.45% of amount over 76,200

SST will never be less than zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 2 - Page 3

c) Income Protection Allowance (IPA):

If Student's Marital Status is "married" and number in college equals 2, then IPA = 5,110.

If Student's Marital Status is "married" and number in college is less than 2, then IPA = 8,180.

If Student's Marital Status is "unmarried" or "separated", then IPA = 5,110.

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA):

If Student's Marital Status is "married" and:

1) Student's Income and Spouse's Income are both greater than zero, then $.35 \times$ (the lesser of the Student's Income or Spouse's Income) = EA.

2) Student's Income and Spouse's Income are not both greater than zero, then EA = 0.

If Student's Marital Status is "unmarried" or "separated", then EA = 0.

If EA is greater than 2,900, set to 2,900.

NOTE: EA will never be less than zero.

e) If Student's tax filing status is tax filer:

$$\text{Student's Taxes Paid} + \text{STX} + \text{SST} + \text{IPA} + \text{EA} = \text{ATI}$$

If Student's tax filing status is non-tax filer:

$$\text{STX} + \text{SST} + \text{IPA} + \text{EA} = \text{ATI}$$

STEP 3: Available Income (AI)

$$\text{TI} - \text{ATI} = \text{AI}$$

AI may be less than zero.

EFC FORMULA 2 - Page 4

STEP 4: Contribution from Available Income (CAI)

$$AI \times .5 = CAI$$

CAI may be less than zero.

STEP 5: Net Worth (NW)

a) Preliminary Net Worth of Business and Farm (PNW):

$$\text{Student's Business Net Worth} + \text{Student's Investment Farm Net Worth} = \text{PNW}$$

a) Adjusted Net Worth of Business and Farm (ANW):

Calculation from table = ANW

Business/Farm Net Worth Adjustment

Preliminary Net Worth of Business/Farm	Adjusted Net Worth
Less than 1	0
1 – 90,000	40% of Net Worth of Business/Farm
90,001 – 275,000	36,000 plus 50% of excess over 90,000
275,001 – 455,000	128,500 plus 60% of excess over 275,000
455,001 or more	236,500 plus 100% of excess over 455,000

b) Net Worth (NW):

$$ANW + \text{Student's Real Estate/Investment Net Worth} + \text{Student's Cash, Savings, and Checking} = NW$$

STEP 6: Asset Protection Allowance (APA)

Amount from table = APA

EFC FORMULA 2 - Page 5

Asset Protection Allowance

Student's Age as of 12/31/2001	Allowance - Married	Allowance - Single
25 or less 0	0	0
26	2,500	1,500
27	5,000	2,900
28	7,500	4,400
29	10,000	5,800
30	12,500	7,300
31	15,000	8,800
32	17,500	10,200
33	19,900	11,700
34	22,400	13,100
35	24,900	14,600
36	27,400	16,100
37	29,900	17,500
38	32,400	19,000
39	34,900	20,400
40	37,400	21,900
41	38,400	22,300
42	39,300	22,800
43	40,300	23,300
44	41,400	23,800
45	42,400	24,400
46	43,500	24,900
47	44,600	25,500
48	45,700	26,100
49	46,800	26,700
50	48,300	27,200
51	49,500	27,900
52	50,800	28,600
53	52,300	29,400
54	53,600	30,100
55	55,300	30,800
56	56,900	31,500
57	58,700	32,400
58	60,400	33,200
59	62,200	34,200
60	64,100	35,000

EFC FORMULA 2 - Page 6

Student's Age as of 12/31/2001	Allowance - Married	Allowance – Single
61	66,000	36,000
62	68,300	37,000
63	70,600	38,000
64	72,700	39,100
65 or over	75,100	40,400

STEP 7: Discretionary Net Worth (DNW)

$$NW - APA = DNW$$

DNW may be less than zero.

STEP 8: Student's Contribution From Assets (SCA)

$$DNW \times .35 = SCA$$

If SCA is less than zero, set it to zero.

STEP 9: Expected Family Contribution (EFC)

$$(CAI + SCA) / \text{Student's Number in College} = EFC$$

If EFC is less than zero, set it to zero.

If EFC is greater than 99,999, set it to 99,999.

STEP 10: FISAP Total Income (FTI)

$$TI = FTI$$

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA #3
INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

STEP 1: Total Income (TI)

If student's tax filing status is tax filer sum the following data:

$$(\text{Student's AGI} + \text{Earned Income Credit} + \text{Income From Worksheet A} + \text{Income From Worksheet B}) - \text{Income From Worksheet B C} = \text{TI}$$

If student's tax filing status is non-tax filer sum the following data:

$$(\text{Student's Income} + \text{Spouse's Income} + \text{Income From Worksheet A} + \text{Income From Worksheet B}) - \text{Income From Worksheet B C} = \text{TI}$$

STEP 2: Allowances Against Total Income (ATI)

a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Student's State of Legal Residence. If Student's State of Legal Residence is blank or invalid, use Mailing State. If both fields are blank or invalid, use rates for blank or invalid State.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 3 - Page 2

2001-2002 State and Other Tax Allowance

State	Total Income	
	0 - 14,999	15,000 or more
AK, NV, TN, TX, WY	3%	2%
FL, LA, SD, WA	4%	3%
AL, MS	5%	4%
AR, AZ, CT, IL, IN, MO, ND, NM, OK, WV	6%	5%
CO, GA, ID, KS, KY, NH, PA	7%	6%
CA, DE, HI, IA, MT, NC, NE, NJ, OH, SC, UT, VA, VT	8%	7%
MA, MD, ME, MI, MN, RI	9%	8%
DC, OR, WI	10%	9%
NY	11%	10%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI	4%	3%

$$ST\% \times TI = STX$$

If STX is less than zero, set it to zero.

EFC FORMULA 3 - Page 3

b) Social Security Tax (SST):

Calculation from table using Student's Income = Student's SST (FSST)

Calculation from table using Spouse's Income = Spouse's SST (MSST)

SST Calculation Table

Income	Social Security Tax
0 - 76,200	7.65% of income
76,201 or greater	5,829.30 + 1.45% of amount over 76,200

FSST + MSST = SST

SST will never be less than zero.

c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (including student)	Student's Number in College				
	1	2	3	4	5
2.....	12,760	10,580			
3.....	15,890	13,720	11,540		
4.....	19,630	17,440	15,270	13,090	
5.....	23,160	20,970	18,800	16,620	14,450
6.....	27,090	24,900	22,730	20,550	18,380

For each additional family member add 3,060. For each additional college student subtract 2,170.

If Student's Number in College is 5 or less, IPA = PIPA.

If Student's Number in College is 6 or more, IPA = PIPA for 5 in college - (2,170 x (Student's Number in College - 5)).

NOTE: IPA will never be less than zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 3 - Page 4

d) Employment Allowance (EA):

If Student's Marital Status is "married":

$$.35 \times (\text{the lesser of Student's Income or Spouse's Income}) = \text{EA}$$

If Student's Marital Status is "unmarried" or "separated":

$$.35 \times \text{Student's Income} = \text{EA}$$

If EA is greater than 2,900, set to 2,900.

NOTE: EA will never be less than zero.

e) If student's tax filing status is tax filer:

$$\text{Student's Taxes Paid} + \text{SST} + \text{STX} + \text{EA} + \text{IPA} = \text{ATI}$$

If student's tax filing is non-tax filer:

$$\text{SST} + \text{STX} + \text{EA} + \text{IPA} = \text{ATI}$$

STEP 3: Available Income (AI)

$$\text{TI} - \text{ATI} = \text{AI}$$

AI may be less than zero.

STEP 4: Discretionary Net Worth (DNW)

~~a) Preliminary Net Worth of Business and Farm (PNW)~~

~~$$\text{Student's Business Net Worth} + \text{Student's Investment Farm Net Worth} = \text{PNW}$$~~

a) Adjusted Net Worth of Business and Farm (ANW):

Calculation from table = ANW

EFC FORMULA 3 - Page 5

Business/Farm Net Worth Adjustment

Preliminary Net Worth of Business/Farm	Adjusted Net Worth
Less than 1	0
1 – 90,000	40% of Net Worth of Business/Farm
90,001 – 275,000	36,000 plus 50% of excess over 90,000
275,001 – 455,000	128,500 plus 60% of excess over 275,000
455,001 or more	236,500 plus 100% of excess over 455,000

b) Net Worth (NW):

ANW + Student's Real Estate/Investment Net Worth + Student's Cash, Savings, and
Checking = NW

c) Asset Protection Allowance (APA):

Amount from table = APA

Asset Protection Allowance

Student's Age as of 12/31/2001	Allowance - Married	Allowance - Single
25 or less 0	0	0
26	2,500	1,500
27	5,000	2,900
28	7,500	4,400
29	10,000	5,800
30	12,500	7,300
31	15,000	8,800
32	17,500	10,200
33	19,900	11,700
34	22,400	13,100
35	24,900	14,600
36	27,400	16,100
37	29,900	17,500
38	32,400	19,000
39	34,900	20,400
40	37,400	21,900
41	38,400	22,300
42	39,300	22,800
43	40,300	23,300
44	41,400	23,800
45	42,400	24,400
46	43,500	24,900
47	44,600	25,500
48	45,700	26,100
49	46,800	26,700
50	48,300	27,200
51	49,500	27,900
52	50,800	28,600
53	52,300	29,400
54	53,600	30,100
55	55,300	30,800
56	56,900	31,500
57	58,700	32,400
58	60,400	33,200
59	62,200	34,200
60	64,100	35,000

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 3 - Page 7

Student's Age as of 12/31/2001	Allowance – Married	Allowance – Single
61	66,000	36,000
62	68,300	37,000
63	70,600	38,000
64	72,700	39,100
65 or over	75,100	40,400

d) Discretionary Net Worth (DNW):

$$NW - APA = DNW$$

DNW may be less than zero.

STEP 5: Student's Contribution from Assets (SCA)

$$DNW \times 12\% = SCA$$

If SCA is less than zero, set it to zero.

STEP 6: Adjusted Available Income (AAI)

$$AI + SCA = AAI$$

AAI may be less than zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 3 - Page 8

STEP 7: Total Student's Contribution (TSC)

Calculation from table = TSC

AAI Taxation Rates

Student's AAI	Student's Contribution
-3,410 or less	-750
-3,409 - 11,400	22% of AAI
11,401 - 14,300	2,508 + 25% of AAI over 11,400
14,301 - 17,200	3,233 + 29% of AAI over 14,300
17,201 - 20,100	4,074 + 34% of AAI over 17,200
20,101 - 23,000	5,060 + 40% of AAI over 20,100
23,001 or more	6,220 + 47% of AAI over 23,000

If TSC is less than zero, set it to zero.

STEP 8: Expected Family Contribution (EFC)

$TSC / \text{Student's Number in College} = EFC$

If EFC is greater than 99,999, set it to 99,999.

STEP 9: FISAP Total Income (FTI)

$TI = FTI$

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA #4
SIMPLIFIED DEPENDENT

STEP 1: Total Income (TI)

If parents' tax filing status is tax filer, then sum the following parents data:

(Parents' AGI + ~~Earned Income Credit~~ + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet B C = TI

If parents' tax filing status is non-tax filer, then sum the following parents data:

(Father's Income + Mother's Income + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet B C = TI

STEP 2: Allowances Against Total Income (ATI)

State and Other Tax Allowance (STX):

Appropriate rate from table = ST%.

Use Parents' State of Legal Residence. If Parents' Legal State of Residence is blank or invalid, use Student's State of Legal Residence. If both fields are blank or invalid, use Mailing State. If all three fields are blank or invalid, use rates for blank or invalid State.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 4 - Page 2

2001-2002 State and Other Tax Allowance

State	Total Income	
	0 - 14,999	15,000 or more
AK, NV, TN, TX, WY	3%	2%
FL, LA, SD, WA	4%	3%
AL, MS	5%	4%
AR, AZ, CT, IL, IN, MO, ND, NM, OK, WV	6%	5%
CO, GA, ID, KS, KY, NH, PA	7%	6%
CA, DE, HI, IA, MT, NC, NE, NJ, OH, SC, UT, VA, VT	8%	7%
MA, MD, ME, MI, MN, RI	9%	8%
DC, OR, WI	10%	9%
NY	11%	10%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI	4%	3%

$$ST\% \times TI = STX$$

If STX is less than zero, set it to zero.

EFC FORMULA 4 - Page 3

b) Social Security Tax (SST):

Calculation from table using Father's Income = Father's SST (FSST)

Calculation from table using Mother's Income = Mother's SST (MSST)

SST Calculation Table

Income	Social Security Tax
0 – 76,200	7.65% of income
76,201 or greater	5,829.30 + 1.45% of amount over 76,200

FSST + MSST = SST

SST will never be less than zero.

c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (including student)	Parents' Number in College				
	1	2	3	4	5
2.....	12,760	10,580			
3.....	15,890	13,720	11,540		
4.....	19,630	17,440	15,270	13,090	
5.....	23,160	20,970	18,800	16,620	14,450
6.....	27,090	24,900	22,730	20,550	18,380

For each additional family member add 3,060. For each additional college student subtract 2,170.

If Parents' Number in College is 5 or less, IPA = PIPA.

If Parents' Number in College is 6 or more, IPA = PIPA for 5 in college - (2,170 x (Parents' Number in College - 5)).

NOTE: IPA will never be less than zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 4 - Page 4

d) Employment Allowance (EA):

If Parents' Marital Status is "married" and:

- 1) Father's Income and Mother's Income are both greater than zero, then $.35 \times$ (the lesser of Father's Income or Mother's Income) = EA
- 2) Father's Income and Mother's Income are not both greater than zero, then $0 =$ EA.

If Parents' Marital Status is "single," "separated/divorced," or "widowed" and:

- 1) One of Father's Income or Mother's Income is greater than zero, then $.35 \times$ Father's Income or Mother's Income (whichever is greater than zero) = EA.
- 2) Neither Father's Income nor Mother's Income is greater than zero, then $0 =$ EA.

If EA is greater than 2,900, set to 2,900.
NOTE: EA will never be less than zero.

e) If parents' tax filing status is tax filer:

$$\text{Parents' Taxes Paid} + \text{SST} + \text{STX} + \text{EA} + \text{IPA} = \text{ATI}$$

If parents' tax filing status is non-tax filer:

$$\text{SST} + \text{STX} + \text{EA} + \text{IPA} = \text{ATI}$$

STEP 3: Available Income (AI)

$$\text{TI} - \text{ATI} = \text{AI}$$

AI may be less than zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 4 - Page 5

STEP 4: Total Parents' Contribution (TPC)

Calculation from table = TPC

AAI Taxation Rates

NOTE: AI = AAI

Parents' AAI	Parents' Contribution
-3,410 or less	-750
-3,409 - 11,400	22% of AAI
11,401 - 14,300	2,508 + 25% of AAI over 11,400
14,301 - 17,200	3,233 + 29% of AAI over 14,300
17,201 - 20,100	4,074 + 34% of AAI over 17,200
20,101 - 23,000	5,060 + 40% of AAI over 20,100
23,001 or more	6,220 + 47% of AAI over 23,000

If TPC is less than zero, set it to zero.

STEP 5: Parents' Contribution (PC)

TPC / Parents' Number in College = PC

STEP 6: Student's Total Income (STI)

If student's tax filing status is tax filer, sum the following student data:

(Student's AGI + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet B C = STI

If student's tax filing status is non-tax filer, sum the following student data:

(Student's Income + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet B C = STI

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 4 - Page 6

STEP 7: Student Allowances Against Total Income (SATI)

a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Student's State of Legal Residence. If Student's State of Legal Residence is blank or invalid, use Mailing State. If Mailing State is blank or invalid, use Parents' State of Legal Residence. If all three fields are blank or invalid, use rates for blank or invalid State.

2001-2002 State and Other Tax Allowance:

State

AK, NV, SD, TN, TX, WA, WY	0%
FL, NH	1%
CT, IL, LA, ND	2%
AL, AZ, MO, MS, NJ, PA	3%
AR, CO, GA, IN, KS, MI, NE, NM, OK, RI, VA, VT, WV	4%
CA, DE, IA, ID, KY, MA, ME, MT, NC, OH, SC, UT, WI	5%
HI, MD, MN, OR	6%
DC, NY	7%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI	2%

$$STI \times ST\% = STX$$

If STX is less than zero, set it to zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 4 - Page 7

b) Social Security Tax (SST):

Calculation from table using Student's Income = Student's SST

SST Calculation Table

Income	Social Security Tax
0 – 76,200	7.65% of income
76,201 or greater	5,829.30 + 1.45% of amount over 76,200

SST will never be less than zero.

c) Negative Available Income Offset (AIO)

If Parents' AI is negative, set to positive value = AIO

If Parents' AI is zero or positive, zero = AIO

d) If student's tax filing status is tax filer:

$$\text{Student's Taxes Paid} + \text{SST} + \text{STX} + \text{AIO} + 2,250 = \text{SATI}$$

If student's tax filing status is non-tax filer:

$$\text{SST} + \text{STX} + \text{AIO} + 2,250 = \text{SATI}$$

STEP 8: Student's Income Contribution (SIC)

a) ~~If Parents' AI is negative:~~

$$\begin{aligned} \text{STI} + \text{AI} &= \text{Adjusted STI} \\ (\text{Adjusted STI} - \text{SATI}) \times .5 &= \text{SIC} \end{aligned}$$

b) ~~If Parents' AI is positive or zero:~~

$$(\text{STI} - \text{SATI}) \times .5 = \text{SIC}$$

If SIC is less than zero, set it to zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 4 - Page 8

STEP 9: Expected Family Contribution (EFC)

$$PC + SIC = EFC$$

If EFC is greater than 99,999, set it to 99,999.

STEP 10: FISAP Total Income (FTI)

$$TI + STI = FTI$$

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 5
SIMPLIFIED INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

STEP 1: Total Income (TI)

If student's tax filing status is tax filer sum the following student data:

$$(\text{Student's AGI} + \text{Income From Worksheet A} + \text{Income From Worksheet B}) - \text{Income From Worksheet B C} = \text{TI}$$

If student's tax filing status is non-tax filer sum the following student data:

$$(\text{Student's Income} + \text{Spouse's Income} + \text{Income From Worksheet A} + \text{Income From Worksheet B}) - \text{Income From Worksheet B C} = \text{TI}$$

STEP 2: Allowances Against Total Income (ATI)

a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Student's State of Legal Residence to find State. If Student's State of Legal Residence is blank or invalid, use Mailing State. If both fields are blank or invalid, use rates for blank or invalid State.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 5 - Page 2

2001-2002 State and Other Tax Allowance:

State

AK, NV, SD, TN, TX, WA, WY	0%
FL, NH	1%
CT, IL, LA, ND	2%
AL, AZ, MO, MS, NJ, PA	3%
AR, CO, GA, IN, KS, MI, NE, NM, OK, RI, VA, VT, WV	4%
CA, DE, IA, ID, KY, MA, ME, MT, NC, OH, SC, UT, WI	5%
HI, MD, MN, OR	6%
DC, NY	7%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI	2%

$$TI \times ST\% = STX$$

If STX is less than zero, set it to zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 5 - Page 3

b) Social Security Taxes (SST)

Calculation from table using Student's Income = Student's SST (FSST)

Calculation from table using Spouse's Income = Spouse's SST (MSST)

FSST + MSST = SST

SST Calculation Table

Income	Social Security Tax
0 – 76,200	7.65% of income
76,201 or greater	5,829.30 + 1.45% of amount over 76,200

SST will never be less than zero.

c) Income Protection Allowance (IPA)

- 1) If Student's Marital Status is "unmarried" or "separated", then IPA = 5,110.
- 2) If Student's Marital Status is "married" and number in college equals 2, then IPA = 5,110.
- 3) If Student's Marital Status is "married" and number in college is less than 2, then IPA = 8,180.

NOTE: IPA will never be less than zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 5 - Page 4

d) Employment Allowance (EA)

If Student's Marital Status is "married" and:

- 1) Student's Income and Spouse's Income are both greater than zero, then $.35 \times$ (the lesser of Student's Income or Spouse's Income) = EA.
- 2) If Student's Income and Spouse's Income are not both greater than zero, then EA = 0.

If Student's Marital Status is "unmarried," or "separated," then EA = 0.

If EA is greater than 2,900, set to 2,900.

NOTE: EA will never be less than zero.

e) If student's tax filing status is tax filer:

$$\text{Student's Taxes Paid} + \text{STX} + \text{SST} + \text{IPA} + \text{EA} = \text{ATI}$$

If student's tax filing status is non-tax filer:

$$\text{STX} + \text{SST} + \text{IPA} + \text{EA} = \text{ATI}$$

STEP 3: Available Income (AI)

$$\text{TI} - \text{ATI} = \text{AI}$$

AI may be less than zero.

STEP 4: Contribution from Available Income (CAI)

$$\text{AI} \times .5 = \text{CAI}$$

CAI may be less than zero.

STEP 5: Expected Family Contribution (EFC)

$$\text{CAI} / \text{Student's Number in College} = \text{EFC}$$

If EFC is less than zero, set it to zero.

If EFC is greater than 99,999, set it to 99,999.

STEP 6: FISAP Total Income (FTI)

$$\text{TI} = \text{FTI}$$

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA #6
SIMPLIFIED INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

STEP 1: Total Income (TI)

If student's tax filing status is tax filer sum the following student data:

$$(\text{Student's AGI} + \text{Income From Worksheet A} + \text{Income From Worksheet B}) - \text{Income From Worksheet B C} = \text{TI}$$

If student's tax filing status is non-tax filer sum the following student data:

$$(\text{Student's Income} + \text{Spouse's Income} + \text{Income From Worksheet A} + \text{Income From Worksheet B}) - \text{Income From Worksheet B C} = \text{TI}$$

STEP 2: Allowances Against Total Income (ATI)

a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%.

Use Student's State of Legal Residence. If Student's State of Legal Residence is blank or invalid, use Mailing State. If both fields are blank or invalid, use rates for blank or invalid State.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 6 - Page 2

2001-2002 State and Other Tax Allowance

State	Total Income	
	0 - 14,999	15,000 or more
AK, NV, TN, TX, WY	3%	2%
FL, LA, SD, WA	4%	3%
AL, MS	5%	4%
AR, AZ, CT, IL, IN, MO, ND, NM, OK, WV	6%	5%
CO, GA, ID, KS, KY, NH, PA	7%	6%
CA, DE, HI, IA, MT, NC, NE, NJ, OH, SC, UT, VA, VT	8%	7%
MA, MD, ME, MI, MN, RI	9%	8%
DC, OR, WI	10%	9%
NY	11%	10%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI	4%	3%

$$ST\% \times TI = STX$$

If STX is less than zero, set it to zero.

EFC FORMULA 6 - Page 3

b) Social Security Tax (SST):

Calculation from table using Student's Income = Student's SST (FSST)

Calculation from table using Spouse's Income = Spouse's SST (MSST)

SST Calculation Table

Income	Social Security Tax
0 – 76,200	7.65% of income
76,201 or greater	5,829.30 + 1.45% of amount over 76,200

FSST + MSST = SST

SST will never be less than zero.

c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (including student)	Number in College				
	1	2	3	4	5
2.....	12,760	10,580			
3.....	15,890	13,720	11,540		
4.....	19,630	17,440	15,270	13,090	
5.....	23,160	20,970	18,800	16,620	14,450
6.....	27,090	24,900	22,730	20,550	18,380

For each additional family member add 3,060. For each additional college student subtract 2,170.

If Student's Number in College is 5 or less, IPA = PIPA.

If Student's Number in College is 6 or more, IPA = PIPA for 5 in college - (2,170 x (Student's Number in College - 5)).

NOTE: IPA will never be less than zero.

EFC FORMULA 6 - Page 4

d) Employment Allowance (EA):

If Student's Marital Status is "married":

.35 x (the lesser of Student's Income or Spouse's Income) = EA

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

If Student's Marital Status is "unmarried" or "separated":

$$.35 \times \text{Student's Income} = \text{EA}.$$

If EA is greater than 2,900, set to 2,900.

NOTE: EA will never be less than zero.

e) If student's tax filing status is tax filer:

$$\text{Student's Taxes Paid} + \text{SST} + \text{STX} + \text{EA} + \text{IPA} = \text{ATI}$$

If student's tax filing status is non-tax filer:

$$\text{SST} + \text{STX} + \text{EA} + \text{IPA} = \text{ATI}$$

STEP 3: Available Income (AI)

$$\text{TI} - \text{ATI} = \text{AI}$$

AI may be less than zero.

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

EFC FORMULA 6 - Page 5

STEP 4: Total Student Contribution (TSC)

Calculation from table = TSC

AAI Taxation Rates

NOTE: AI = AAI

Student's AAI	Student's Contribution
-3,410 or less	-750
-3,409 - 11,400	22% of AAI
11,401 - 14,300	2,508 + 25% of AAI over 11,400
14,301 - 17,200	3,233 + 29% of AAI over 14,300
17,201 - 20,100	4,074 + 34% of AAI over 17,200
20,101 - 23,000	5,060 + 40% of AAI over 20,100
23,001 or more	6,220 + 47% of AAI over 23,000

If TSC is less than zero, set it to zero.

STEP 5: Expected Family Contribution (EFC)

$TSC / \text{Student's Number in College} = EFC$

If EFC is greater than 99,999, set it to 99,999.

STEP 6: FISAP Total Income (FTI)

$TI = FTI$

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

ALTERNATE EFC CALCULATIONS

Use primary EFC formula type and values to calculate alternate primary EFC's, and secondary formula type and values to calculate alternate secondary EFC's.

ALTERNATE EFC FORMULA #1 ALTERNATE DEPENDENT

STEP 1: EFC's for less than 9 months

$$PC / 9 = \text{Monthly PC}$$

$$SIC/9 = \text{Monthly SIC}$$

$$\begin{aligned} &\text{Monthly PC} + \text{Monthly SIC} + \text{SCA} = \text{EFC1} \\ &(\text{Monthly PC} \times 2) + (\text{Monthly SIC} \times 2) + \text{SCA} = \text{EFC2} \\ &(\text{Monthly PC} \times 3) + (\text{Monthly SIC} \times 3) + \text{SCA} = \text{EFC3} \\ &(\text{Monthly PC} \times 4) + (\text{Monthly SIC} \times 4) + \text{SCA} = \text{EFC4} \\ &(\text{Monthly PC} \times 5) + (\text{Monthly SIC} \times 5) + \text{SCA} = \text{EFC5} \\ &(\text{Monthly PC} \times 6) + (\text{Monthly SIC} \times 6) + \text{SCA} = \text{EFC6} \\ &(\text{Monthly PC} \times 7) + (\text{Monthly SIC} \times 7) + \text{SCA} = \text{EFC7} \\ &(\text{Monthly PC} \times 8) + (\text{Monthly SIC} \times 8) + \text{SCA} = \text{EFC8} \end{aligned}$$

STEP 2: EFC's for greater than 9 months

- a) Alternate AAI = 3,530 + AAI
- b) Alternate TPC = Calculation from table in EFC Formula 1, STEP 7 using Alternate AAI
- c) Alternate TPC / Parents' Number in College = Alternate PC
- d) (Alternate PC - PC) / 12 = Monthly PC
- e) Monthly PC + PC + SIC + SCA = EFC10
 (Monthly PC x 2) + PC + SIC + SCA = EFC11
 (Monthly PC x 3) + PC + SIC + SCA = EFC12

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

ALTERNATE EFC FORMULA #2
ALTERNATE INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

If EFC is 0, alternate EFC for 1-12 will be the same as EFC.

$$\text{EFC} / 9 = \text{Monthly EFC}$$

$$\text{Monthly EFC} = \text{EFC1}$$

$$\text{Monthly EFC} \times 2 = \text{EFC2}$$

$$\text{Monthly EFC} \times 3 = \text{EFC3}$$

$$\text{Monthly EFC} \times 4 = \text{EFC4}$$

$$\text{Monthly EFC} \times 5 = \text{EFC5}$$

$$\text{Monthly EFC} \times 6 = \text{EFC6}$$

$$\text{Monthly EFC} \times 7 = \text{EFC7}$$

$$\text{Monthly EFC} \times 8 = \text{EFC8}$$

$$\text{EFC} = \text{EFC10}$$

$$\text{EFC} = \text{EFC11}$$

$$\text{EFC} = \text{EFC12}$$

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Detail Design Documentation	Date: 3/29/2001

ALTERNATE EFC FORMULA #3
ALTERNATE INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

If EFC is 0, alternate EFC for 1-12 will be the same as EFC.

$$\text{EFC} / 9 = \text{Monthly EFC}$$

$$\text{Monthly EFC} = \text{EFC1}$$

$$\text{Monthly EFC} \times 2 = \text{EFC2}$$

$$\text{Monthly EFC} \times 3 = \text{EFC3}$$

$$\text{Monthly EFC} \times 4 = \text{EFC4}$$

$$\text{Monthly EFC} \times 5 = \text{EFC5}$$

$$\text{Monthly EFC} \times 6 = \text{EFC6}$$

$$\text{Monthly EFC} \times 7 = \text{EFC7}$$

$$\text{Monthly EFC} \times 8 = \text{EFC8}$$

$$\text{EFC} = \text{EFC10}$$

$$\text{EFC} = \text{EFC11}$$

$$\text{EFC} = \text{EFC12}$$

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

ALTERNATE EFC FORMULA #4
ALTERNATE SIMPLIFIED DEPENDENT

STEP 1: EFC's for less than 9 months

$$PC / 9 = \text{Monthly PC}$$

$$SIC/9 = \text{Monthly SIC}$$

$$\text{Monthly PC} + \text{Monthly SIC} = \text{EFC1}$$

$$(\text{Monthly PC} \times 2) + (\text{Monthly SIC} \times 2) = \text{EFC2}$$

$$(\text{Monthly PC} \times 3) + (\text{Monthly SIC} \times 3) = \text{EFC3}$$

$$(\text{Monthly PC} \times 4) + (\text{Monthly SIC} \times 4) = \text{EFC4}$$

$$(\text{Monthly PC} \times 5) + (\text{Monthly SIC} \times 5) = \text{EFC5}$$

$$(\text{Monthly PC} \times 6) + (\text{Monthly SIC} \times 6) = \text{EFC6}$$

$$(\text{Monthly PC} \times 7) + (\text{Monthly SIC} \times 7) = \text{EFC7}$$

$$(\text{Monthly PC} \times 8) + (\text{Monthly SIC} \times 8) = \text{EFC8}$$

STEP 2: EFC's for greater than 9 months

- a) Alternate AAI = AI + 3,530
- b) Alternate TPC = Calculation from table in EFC Formula 4, STEP 4, using Alternate AAI
- c) Alternate TPC / Parents' Number in College = Alternate PC
- d) (Alternate PC - PC) / 12 = Monthly PC
- e) Monthly PC + PC + SIC = EFC10
 - (Monthly PC x 2) + PC + SIC = EFC11
 - (Monthly PC x 3) + PC + SIC = EFC12

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

ALTERNATE EFC FORMULA #5
ALTERNATE SIMPLIFIED INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

If EFC is 0, alternate EFC for 1-12 will be the same as EFC.

4 EFC / 9 = Monthly EFC

Monthly EFC = EFC1
Monthly EFC x 2 = EFC2
Monthly EFC x 3 = EFC3
Monthly EFC x 4 = EFC4
Monthly EFC x 5 = EFC5
Monthly EFC x 6 = EFC6
Monthly EFC x 7 = EFC7
Monthly EFC x 8 = EFC8
EFC = EFC10
EFC = EFC11
EFC = EFC12

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001

ALTERNATE EFC FORMULA #6
ALTERNATE SIMPLIFIED INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

If EFC is 0, alternate EFC for 1-12 will be the same as EFC.

$$\text{EFC} / 9 = \text{Monthly EFC}$$

$$\text{Monthly EFC} = \text{EFC1}$$

$$\text{Monthly EFC} \times 2 = \text{EFC2}$$

$$\text{Monthly EFC} \times 3 = \text{EFC3}$$

$$\text{Monthly EFC} \times 4 = \text{EFC4}$$

$$\text{Monthly EFC} \times 5 = \text{EFC5}$$

$$\text{Monthly EFC} \times 6 = \text{EFC6}$$

$$\text{Monthly EFC} \times 7 = \text{EFC7}$$

$$\text{Monthly EFC} \times 8 = \text{EFC8}$$

$$\text{EFC} = \text{EFC10}$$

$$\text{EFC} = \text{EFC11}$$

$$\text{EFC} = \text{EFC12}$$

INTERMEDIATE COMPUTE VALUES CARRIED ON CAR

Values marked with * are displayed on SAR and ISIR record.

	<u>Value</u>	<u>Formula:</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
*	TI		Y	Y	Y	Y	Y	Y
*	ATI		Y	Y	Y	Y	Y	Y
*	STX		Y	Y	Y	Y	Y	Y
*	EA		Y	Y	Y	Y	Y	Y
*	IPA		Y	Y	Y	Y	Y	Y
*	AI		Y	Y	Y	Y	Y	Y
*	CAI		N	Y	N	N	Y	N
*	DNW		Y	Y	Y	N	N	N
	NW		Y	Y	Y	N	N	N
*	APA		Y	Y	Y	N	N	N
*	PCA		Y	N	N	N	N	N
*	AAI		Y	N	Y	N	N	N
*	TPC		Y	N	N	Y	N	N
*	TSC		N	N	Y	N	N	Y
*	PC		Y	N	N	Y	N	N
	STI		Y	N	N	Y	N	N
	SATI		Y	N	N	Y	N	N
*	SIC		Y	N	N	Y	N	N
	SDNW		Y	N	N	N	N	N
*	SCA		Y	Y	Y	N	N	N
*	FTI		Y	Y	Y	Y	Y	Y

4 Use Case References

- Use Case Specification: Estimated Family Contribution

FAFSA on the Web Redesign	Version: 1.0
Detail Design Documentation	Date: 3/29/2001