U.S. Department of Education

**APPLICATION PROCESSING SYSTEM
SPECIFICATIONS FOR SOFTWARE DEVELOPERS**

ACADEMIC YEAR 2009-2010

**DRAFT
VERSION 1.0**

August 11, 2008

Summary of Updates

Revision Date	Changes
8/11/2008	Draft specifications issued.
10/24/2008	Complete Assumptions - Assumption edits for dependent parents and independent student's earned income revised to include check for marital status equal to married (2020, 2021, 2057)
11/17/2008	Complete Assumptions - Assumption edit for independent student's earned income revised to delete check for marital status (2057) - Calculation of Worksheet A Total revised to include Combat Pay (2024, 2061)

The processing edits included in this specification package have been developed using a priority processing logic. Some steps in the process are contingent upon or use data from previous steps. It is, therefore, necessary that the processing edits be performed in the sequence in which they are presented in these specifications. That sequence is as follows:

1. Valid Field Definitions (17 pages)
2. Model Determination (3 pages)
3. Complete Assumptions (6 pages)
4. Simplified Needs Test (4 pages)
5. Complete Reject Edits (8 pages)
6. Determination of Formula Type (3 pages)
7. Expected Family Contribution Formula Calculation (43 pages)
8. Alternate EFC Calculations (6 pages)

All edits or formula steps that are additions or revisions to the prior year's specifications have been marked with an exclamation mark (!) next to the edit number, step, or field.

All values that are variables, and subject to change during the year, are marked with an @.

Unless otherwise specified, all calculations should be carried to 3 decimal places and then rounded to the nearest whole number (upward from .500 and downward from .499).

For example, 4.500 would be rounded to 5; 4.499 would be rounded to 4; -4.500 would be rounded to -5.

Do not process applications dated prior to 1/1/2009.

The Department of Education will provide a test file for use by developers in self-testing of their system. Expected results will be included on the file for 100% of the test cases. The Department is not testing or certifying systems for 2009-2010 and, therefore, will not accept test results for review.

The test data will be provided in Social Security Number (SSN) order and in the 2009-2010 Institutional Student Information Record (ISIR) format. The ISIR record layout can be found in the 2009-2010 Electronic Data Exchange Technical Reference available from the Federal Student Aid Download (FSAdownload) Web site, located at https://fsadownload.ed.gov. To locate the specifications for viewing or downloading from the FSAdownload home page, select the "Technical References and Guides" link, then select "2009-2010" under "Electronic Data Exchange Technical Reference".

If you have questions related to the specifications package or the test data, please contact Teri Hunt, Macro International, at Teri.Hunt@macrointernational.com or at (301) 572-0263.

For the 2009-2010 cycle, there are several significant changes to the specifications. All changes to edits, text or formula steps are marked with an exclamation mark (!). All tables in the formulas have been updated to account for inflation. The following is a general summary of the substantive changes that have been made to each section of the specifications.

<u>Valid Field Definitions</u>

- The following data elements were added:
  - Completing Teacher Coursework
  - In Legal Guardianship
  - Emancipated Minor
  - Homeless Youth Determined by School
  - Homeless Youth Determined by HUD
  - At Risk of Homelessness
  - Student Dislocated Worker
  - Parent Dislocated Worker
  - Student's/Parents' Education Credits
  - Student's/Parents' Child Support Paid
  - Student's/Parents' Need-Based Employment
  - Student's/Parents' Grant/Scholarship Aid
  - Student's/Parents' Combat Pay
  - Student's/Parents' Pension Payments
  - Student's/Parents' IRA Payments
  - Student's/Parents' Child Support Received
  - Student's/Parents' Interest Income
  - Student's/Parents' IRA Distributions
  - Student's/Parents' Untaxed Pensions
  - Student's/Parents' Military/Clergy Allowances
  - Student's/Parents' Veterans Noneducation Benefits
  - Student's/Parents' Other Untaxed Income
  - Student's Other Non-Reported Money Received
- The following data elements were deleted:
  - Income from Worksheet A
  - Income from Worksheet B
  - Income from Worksheet C
- The following data elements were revised:
  - Responses to High School Diploma question revised
  - Responses to Selective Service Registration revised
  - Veterans Benefits Amount and Months fields revised to Are You Receiving Benefits and Type of Benefits
  - Responses to Housing Plans reordered
- Date Fields incremented.

- Fields renumbered to match the FAFSA.

Model Determination

- Dates have been updated in the applicable edits.
- Independent student edit revised to include new dependency questions

Complete Assumptions

- Edits added to calculate Worksheet A Total and Worksheet B Total for parents and students.
- Assumption edits for Income from Worksheet C revised to use calculated Worksheet A Total and Worksheet B Total amounts.
- Assumption edits for dependent parents and independent student's earned income revised to include check for marital status equal to married.

Simplified Needs Test

- Logic for skipping Simplified Needs Test edits revised to use calculated Worksheet B Total.
- Simplified Needs Test and Auto Zero EFC edits revised to include Dislocated Worker question.
- Auto Zero EFC parameter changed to $30,000.

Complete Reject Edits

- Date parameters incremented in rejects A and B.
- Reject 2 edits revised to use calculated Worksheet B Total.
- Reject 6, 7, and 18 edits revised to include SSN Match Flag value of 6.

Formula Calculations

- Total Income calculation revised to use calculated Worksheet A and Worksheet B Totals
- STX rates revised for parents of dependent students and independent students with dependents.
- STX rates revised for dependent students and independent students without dependents.
- SST, IPA, EA, ANW, APA, and AAI rates and tables updated.
- Alternate EFC adjustment updated.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
01	01	Last Name	16	Blank or Valid characters for name: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash)	If non-blank, first character must be A through Z and second character must be non-numeric. Correct by left justifying last name if present.
02	02	First Name	12	Blank or characters listed above.	Correct by replacing first name as it appears on application or set to blank. Left justify. If non-blank, first character must be A through Z.
03	03	Middle Initial	1	Blank or Alpha (A-Z).	Correct by replacing middle initial as it appears on application or set to blank. Left justify.
04	04	Street Address (student permanent mailing address)	35	Blank or valid characters for address: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash) / (slash) # (number) @ (at) % (percent or care of) & (ampersand) , (comma)	For street address and city: Set non-valid characters to blank. Left justify.
05	05	City (student permanent mailing address)	16	Blank or characters listed above.	Left Justify
06	06	Mailing State (mailing address)	2	Blank or valid alpha postal code. For specific State codes, see list that follows these edits.	If numeric, invalid, or illegible, set to blank.
07	07	Zip Code	5	All blank or all numeric; 00000-99999.	
08	08	Social Security Number	9	All numeric (except all zeroes):	

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
				001-01-0001 - 999-99-9999	
09	09	Date of Birth	8	All blank or all numeric in CCYYMMDD format where MM = 01-12, DD = 01-31, CC = 19, YY = 00-99.	Set DOB to blank if month, day, century or year is blank, illegible, or invalid.
10	10	Student's Permanent Telephone Number	10	All blank or all numeric: 0000000000-9999999999	If less than 10 digits, invalid, or illegible, set to blank.
11	11	Student's Driver's License Number	20	All blank or valid characters: Alpha/numeric (A-Z) (0-9) - (dash), or * (asterisk)	If less than 20 characters, left justify. Set invalid characters to blank.
12	12	Student's Driver's License State	2	Blank or valid alpha postal code. For specific State codes, see list that follows these edits.	If blank, numeric, invalid, or illegible, set to blank.
13	13	Student's E-Mail Address	50	0-9, Uppercase A to Z, Lowercase a to z, Space, Period, Apostrophe, Dash, Number Sign, At Sign, Percent, Ampersand, Slash, Comma, Underscore, Blank	
14	14	Citizenship	1	Blank, 1, 2, or 3. 1 = U. S. Citizen 2 = Eligible non-citizen 3 = Neither 1 or 2	Set multiple responses to blank.
15	15	Alien Registration Number	9	Blank or 000000001 - 999999999.	If number is less than 7 digits or greater than 9 digits, set it to blank. If number is 7 digits, add two preceding zeroes. If number is 8 digits, add one preceding zero. Set 000000000 to blank.
16	16	Student's Marital Status	1	Blank, 1, 2 or 3. 1 = (unmarried (single, divorced,widowed)) 2 = (married/remarried) 3 = (separated)	Set multiple response to blank.

	QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
!	17	17	Student's Marital Status Date	6	190001-201012 All blank or all numeric in CCYYMM format where MM = 01-12, CC = 19-20, YY = 00-99.	Set to blank if month, century or year is blank, illegible, or invalid.
	18	18	Student's State of Legal Residence	2	Blank or valid two letter postal code. See attached list.	If numeric, invalid, or illegible, set to blank.
	19	19	Student Legal Resident Before 01/01/04	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	20	20	Student's Legal Residence Date	6	190001-201012 All blank or all numeric in CCYYMM format where MM = 01-12, CC = 19-20, YY = 00-99.	Set to blank if month, century or year is blank, illegible, or invalid.
	21	21	Are You Male or Female	1	Blank, 1 or 2. 1 = Male 2 = Female	Set multiple responses to blank.
!	22	22	Selective Service Registration	1	Blank or 1. 1 = Yes (Register Me)	Set multiple responses to blank.
	23	23	Drug Conviction Affecting Eligibility	1	Blank, 1, 2, or 3. 1 = Eligible for aid 2 = Part-year Eligibility 3 = Ineligible/Don't Know	
	24	24	Father's Highest Educational Level	1	Blank, 1, 2, 3, or 4. 1 = Middle School/Jr. High 2 = High School 3 = College or beyond 4 = Unknown	Set multiple responses to blank.
	25	25	Mother's Highest Educational	1	Blank, 1, 2, 3, or 4.	Set multiple responses to blank.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
		Level		1 = Middle School/Jr. High 2 = High School 3 = College or beyond 4 = Unknown	
! 26	26	High School Diploma or Equivalent	1	Blank, 1, 2, 3, or 4. 1 = High School Diploma 2 = GED 3 = Home Schooled 4 = None of the Above	Set multiple responses to blank.
27	27	Bachelor's Degree	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
28	28	Grade Level in College	1	Blank, 0, 1, 2, 3, 4, 5, 6 or 7. 0 = 1st, never attended 1 = 1st, attended before 2 = 2nd year/sophomore 3 = 3rd year/junior 4 = 4th year/senior 5 = 5th year or more undergraduate 6 = 1st year graduate/professional 7 = continuing graduate/professional	Set multiple responses to blank.
29	29	Degree/Certificate	1	Blank, 1-9. For specific codes see list that follows these edits.	Set multiple responses to blank.
30	30	Enrollment Status	1	Blank, 1-5. 1 = Full time 2 = ¾ time 3 = ½ time 4 = Less than ½ time 5 = Don't Know	Set multiple responses to blank.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
31	31	Types of Aid Interested in Receiving	1	Blank, 1, 2, 3, 4, or 5. 1 = Work Study 2 = Loans 3 = Both Work Study and Loans 4 = Neither 5 = Don't Know	Set multiple responses to blank.
! 32	32	Completing Teacher Coursework	1	Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't Know	Set multiple responses to blank.
33	33	Student's Tax Return Status	1	Blank, 1, 2, or 3. 1 = Already completed 2 = Will file 3 = Will not file	Set multiple responses to blank.
34	34	Student's Type of Tax Return	1	Blank, 1, 2, 3 or 4. 1 = 1040 2 = 1040A/EZ 3 = Foreign tax return 4 = Trust Territory tax return	Set multiple responses to blank.
35	35	Student Eligible for 1040A/EZ	1	Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't know	Set multiple responses to blank.
36	36	Student's AGI	6	Blank or -999999 - 999999.	
37	37	Student's Taxes Paid	5	Blank or 00000 – 99999.	Set to positive if negative is given.
38	38	Student's Exemptions	2	Blank or 00 - 99.	Set to positive if negative is given.

	QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
						If greater than 99, set to 99.
	39	39	Student's Income	6	Blank or -999999 - 999999.	
	40	40	Spouse's Income	6	Blank or -999999 - 999999.	
	41	41	Student's Cash, Savings, and Checking	6	Blank or 000000 - 999999.	Set to positive if negative is given.
	42	42	Student's Real Estate/Investment Worth	6	Blank or 000000 - 999999.	Set to positive if negative is given.
	43	43	Student's Business/Farm Net Worth	6	Blank or 000000 - 999999.	Set to positive if negative is given.
!	44	44	Receiving Veterans Benefits	1	Blank 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	45	45	Type of Veterans Benefits	1	Blank, 1, 2, 3, 4, 5, 6, or 7. 1 = Montgomery GI Bill - Active Duty (Chapter 30) 2 = Post-9/11 GI Bill (Chapter 33) 3 = Montgomery GI Bill - Selected Reserve (Chapter 1606) 4 = Reserve Educational Assistance Program (Chapter 1607) 5 = Vocational Rehabilitation and Employment (Chapter 31) 6 = Dependents' Educational Assistance (Chapter 35) 7 = Any other type of veterans education benefits	If invalid or illegible, set to blank.
!	46a	46	Student's Education Credits	5	Blank or 00000 – 99999.	
!	46b	47	Student's Child Support Paid	5	Blank or 00000 – 99999.	
!	46c	48	Student's Need-Based Employment	5	Blank or 00000 – 99999.	

	QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
!	46d	49	Student's Grant/Scholarship Aid	5	Blank or 00000 – 99999.	
!	46e	50	Student's Combat Pay	5	Blank or 00000 – 99999.	
!	47a	51	Student's Pension Payments	5	Blank or 00000 – 99999.	
!	47b	52	Student's IRA Payments	5	Blank or 00000 – 99999.	
!	47c	53	Student's Child Support Received	5	Blank or 00000 – 99999.	
!	47d	54	Student's Interest Income	5	Blank or 00000 – 99999.	
!	47e	55	Student's IRA Distributions	5	Blank or 00000 – 99999.	
!	47f	56	Student's Untaxed Pensions	5	Blank or 00000 – 99999.	
!	47g	57	Student's Miliary/Clergy Allowances	5	Blank or 00000 – 99999.	
!	47h	58	Student's Veterans Noneducation Benefits	5	Blank or 00000 – 99999.	
!	47i	59	Student's Other Untaxed Income	5	Blank or 00000 – 99999.	
!	47j	60	Student's Other Non-Reported Money Received	5	Blank or 00000 – 99999.	
	48	61	Born Before 1/1/86	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
	49	62	Is Student Married	1	Blank, 1 or 2. 1 = Yes	Set multiple responses to blank.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
				2 = No	
50	63	Graduate or Professional Student	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
51	64	Active Duty Military	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
52	65	Veteran Status	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
53	66	Do You Have Children	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
54	67	Dependents Other Than Children/ Spouse	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
55	68	Orphan or Ward of the Court	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
! 56	69	Emancipated Minor	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
! 57	70	In Legal Guardianship	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.

	QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
!	58	71	Homeless Youth Determined By School	1	Blank, 1, 2 or 3. 1 = Yes 2 = No	Set multiple responses to blank.
!	59	72	Homeless Youth Detemined By HUD	1	Blank, 1, 2 or 3. 1 = Yes 2 = No	Set multiple responses to blank.
!	60	73	At Risk of Homelessness	1	Blank, 1, 2 or 3. 1 = Yes 2 = No	Set multiple responses to blank.
	61	74	Parents' Marital Status	1	Blank, 1, 2, 3 or 4. 1 = (married/remarried) 2 = (single) 3 = (separated/divorced) 4 = (widowed)	Set multiple responses to blank.
!	62	75	Parents' Marital Status Date	6	190001-201012 All blank or all numeric in CCYYMM format where MM = 01-12, CC = 19-20, YY = 00-99.	Set to blank if month, century or year is blank, illegible, or invalid.
	63	76	Father's SSN	9	Blank or all numeric: 000-00-0000 - 999-99-9999	
	64	77	Father's Last Name	16	Blank or Valid characters for name: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash)	If non-blank, first position must be A through Z. Correct by left justifying last name if present.
	65	78	Father's First Initial	1	Blank or Alpha (A-Z).	
	66	79	Father's Date of Birth	8	19000101-19991231	Set DOB to blank if month, day, century or year

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
				All blank or all numeric in CCYYMMDD format where MM = 01-12, DD = 01-31, CC = 19, YY = 00-99.	is blank, illegible, or invalid.
67	80	Mother's SSN	9	Blank or all numeric: 000-00-0000 - 999-99-9999	
68	81	Mother's Last Name	16	Blank or Valid characters for name: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash)	If non-blank, first position must be A through Z. Correct by left justifying last name if present.
69	82	Mother's First Initial	1	Blank or Alpha (A-Z).	
70	83	Mother's Date of Birth	8	19000101-19991231 All blank or all numeric in CCYYMMDD format where MM = 01-12, DD = 01-31, CC = 19, YY = 00-99.	Set DOB to blank if month, day, century or year is blank, illegible, or invalid.
71	84	Parent's E-Mail Address	50	0-9, Uppercase A to Z, Lowercase a to z, Space, Period, Apostrophe, Dash, Number Sign, At Sign, Percent, Ampersand, Slash, Comma, Underscore, Blank	
72	85	Parents' State of Legal Residence	2	Blank or valid two letter postal code. For specific State codes, see list that follows these edits.	Determine from application.
73	86	Parents Legal Residents Before 1/1/04	1	Blank, 1 or 2.	Set multiple responses to blank.
! 74	87	Parents' Legal Residence Date	6	190001-201012 All blank or all numeric in CCYYMM format where MM = 01-12, CC= 19-20, YY = 00-99.	Set to blank if month, century or year is blank, illegible or invalid.
75	88	Parents' Number of Family Members	2	Blank or 00 - 99.	Set to positive if negative is given. If greater than 99, set to 99.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
76	89	Parents' Number in College	1	Blank or 0 - 9.	Set to positive if negative is given. If greater than 9, set to 9.
77	90	Parents' SSI Benefits	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
78	91	Parents' Food Stamps	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
79	92	Parents' Free/Reduced Price Lunch	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
80	93	Parents' TANF Benefits	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
81	94	Parents' WIC Benefits	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
82	95	Parents' Tax Return Status	1	Blank, 1, 2 or 3. 1 = Already completed 2 = Will file 3 = Will not file	Set multiple responses to blank.
83	96	Parents' Type of Tax Return	1	Blank, 1, 2, 3 or 4. 1 = 1040 2 = 1040A/EZ 3 = Foreign tax return 4 = Trust Territory tax return	Set multiple responses to blank.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
84	97	Parents' Eligible for 1040A/EZ	1	Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't know	Set multiple responses to blank.
! 85	98	Parent Dislocated Worker	1	Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't Know	Set multiple responses to blank.
86	99	Parents' AGI	6	Blank or -999999 - 999999.	
87	100	Parents' Taxes Paid	6	Blank or 000000 - 999999.	Set to positive if negative is given.
88	101	Parents' Exemptions	2	Blank or 00 - 99.	Set to positive if negative is given. If greater than 99, set to 99.
89	102	Father's Income	6	Blank or -999999 - 999999.	
90	103	Mother's Income	6	Blank or -999999 - 999999.	
91	104	Parents' Cash, Savings, and Checking	6	Blank or 000000 - 999999.	Set to positive if negative is given.
92	105	Parents' Real Estate/Investment Net Worth	6	Blank or 000000 - 999999.	Set to positive if negative is given.
93	106	Parents' Business/Farm Net Worth	6	Blank or 000000 - 999999.	Set to positive if negative is given.
! 94a	107	Parents' Education Credits	5	Blank or 00000 – 99999.	
! 94b	108	Parents' Child Support Paid	5	Blank or 00000 – 99999.	

	QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
!	94c	109	Parents' Need-Based Employment	5	Blank or 00000 – 99999.	
!	94d	110	Parents' Grant/Scholarship Aid	5	Blank or 00000 – 99999.	
!	94e	111	Parents' Combat Pay	5	Blank or 00000 – 99999.	
!	95a	112	Parents' Pension Payments	5	Blank or 00000 – 99999.	
!	95b	113	Parents' IRA Payments	5	Blank or 00000 – 99999.	
!	95c	114	Parents' Child Support Received	5	Blank or 00000 – 99999.	
!	95d	115	Parents' Interest Income	5	Blank or 00000 – 99999.	
!	95e	116	Patents' IRA Distributions	5	Blank or 00000 – 99999.	
!	95f	117	Parents' Untaxed Pensions	5	Blank or 00000 – 99999.	
!	95g	118	Parents' Miliary/Clergy Allowances	5	Blank or 00000 – 99999.	
!	95h	119	Parents' Veterans Noneducation Benefits	5	Blank or 00000 – 99999.	
!	95i	120	Parents' Other Untaxed Income	5	Blank or 00000 – 99999.	
	96	121	Student's Number of Family Members	2	Blank or 01 - 99.	Set to positive if negative is given. If greater than 99, set to 99.
	97	122	Student's Number in College	1	Blank or 1 - 9.	Set to positive if negative is given. If greater than 9, set to 9.
	98	123	Student's SSI Benefits	1	Blank, 1 or 2. 1 = Yes	Set multiple responses to blank.

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
				2 = No	
99	124	Student's Food Stamps	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
100	125	Student's Free/Reduced Price Lunch	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
101	126	Student's TANF Benefits	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
102	127	Student's WIC Benefits	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
! 103	128	Student/Spouse Dislocated Worker	1	Blank, 1, 2 or 3. 1 = Yes 2 = No 3 = Don't Know	Set multiple responses to blank.
104a 104c 104e 104g	129 131 133 135	College Choices	6	Blank or 000000-099999. 0, B, E, and G valid for 1st position.	
! 104b 104d 104f 104h	130 132 134 136	Housing Plans	1	Blank, 1-3. 1 = On-Campus 2 = With Parent 3 = Off Campus	
! 105	149	Date Completed	8	20090101-20101231	Set to blank if multiple responses checked in

QUES. NO.	FIELD NO.	NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
				Blank or all numeric in CCYYMMDD format, where MM = 01-12, DD = 01-31, CC = 20, YY = 09-10.	year.
106	150	Signed By	1	Blank, A, P or B. A = Signed by Applicant P = Signed by Parent B = Signed by Applicant and Parent	Determine from application.

FORMAT INSTRUCTIONS

Key only the dollar amount of any financial field, subject to right justify and left zero fill.

Set to negative nines (-99999) when a negative amount is given that is larger than what the field allows.

Set to positive nines (99999) when a positive amount is given that is larger than what the field allows.

STATE CODES

ALABAMA	AL	* MILITARY LOCATIONS:	AA	SOUTH CAROLINA	SC
ALASKA	AK		AE	SOUTH DAKOTA	SD
ALBERTA	AB		AP	TENNESSEE	TN
AMERICAN SAMOA	AS	MINNESOTA	MN	TEXAS	TX
ARIZONA	AZ	MISSISSIPPI	MS	UTAH	UT
ARKANSAS	AR	MISSOURI	MO	VERMONT	VT
BRITISH COLUMBIA	BC	MONTANA	MT	VIRGIN ISLANDS	VI
CALIFORNIA	CA	NEBRASKA	NE	VIRGINIA	VA
CANADA	CN	NEVADA	NV	WASHINGTON	WA
COLORADO	CO	NEW BRUNSWICK	NB	WEST VIRGINIA	WV
CONNECTICUT	CT	NEWFOUNDLAND	NF	WISCONSIN	WI
DELAWARE	DE	NEW HAMPSHIRE	NH	WYOMING	WY
DISTRICT OF COLUMBIA	DC	NEW JERSEY	NJ	YUKON	YT
FEDERATED STATES OF		NEWFOUNDLAND/LABRADOR	NL		
MICRONESIA	FM	NEW MEXICO	NM		
FLORIDA	FL	NUNAVUT	NU		
FOREIGN COUNTRY	FC	NEW YORK	NY	* Codes are valid for mailing state	
GEORGIA	GA	NORTH CAROLINA	NC	only.	
GUAM	GU	NORTH DAKOTA	ND		
HAWAII	HI	NORTHERN MARIANAS	MP		
IDAHO	ID	NORTHWEST TERRITORIES	NT		
ILLINOIS	IL	NOVA SCOTIA	NS		
INDIANA	IN	OHIO	OH		
IOWA	IA	OKLAHOMA	OK		
KANSAS	KS	ONTARIO	ON		
KENTUCKY	KY	OREGON	OR		
LOUISIANA	LA	PENNSYLVANIA	PA		
MAINE	ME	PRINCE EDWARD ISLAND	PE		
MANITOBA	MB	PUERTO RICO	PR		
MARSHALL ISLAND	MH	QUEBEC	PQ		
MARYLAND	MD		QC		
MASSACHUSETTS	MA	REPUBLIC OF PALAU	PW		
MEXICO	MX	RHODE ISLAND	RI		
MICHIGAN	MI	SASKATCHEWAN	SK		

DEGREE/CERTIFICATE CONVERSIONS

Degree/Certificate
Code   Literal
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1   1ST BA
2   2ND BA
3   ASSOC. TECHNICAL
4   ASSOC. GENERAL
5   CERT/DIPLOMA
6   CERT/DIPLOMA 2 YR
7   TEACHING
8   GRAD/PROF
9   OTHER/UNDECIDED

MODEL DETERMINATION

The result of completing the model determination edits is to determine if applicants are dependent on their parents for financial support or if they can be considered independent from their parents. The determination of dependency status is critical to the rest of the application process; therefore, it is essential to perform this step first.

When performing the following edits to determine model, use reported data only. No assumptions should be made except those included in these edits. If multiple responses are given for a data element, set the field to blank.

Invalid date of birth is defined as follows:

-       Month is less than 01 or greater than 12

-       Day is out of following range:

        Month Valid Day Range

        01   01-31
        02   01-28 (unless year is divisible by 4 when 01-29 is valid)
        03   01-31
        04   01-30
        05   01-31
        06   01-30
        07   01-31
        08   01-31
        09   01-30
        10   01-31
        11   01-30
        12   01-31

Date of Birth year equal to current year is considered valid for these edits.

	Edit No.	Condition	Procedure
!	1001	Born Before 1/1/86 is blank or "No", and Date of Birth is not blank or invalid and is less than 1/1/86	Assume "Yes" for Born Before 1/1/86.
!	1002	Born Before 1/1/86 is blank or "Yes" and Date of Birth is not blank or invalid and is greater than 12/31/85.	Assume "No" for Born Before 1/1/86.
	1003	Born Before 1/1/86 is blank, and Date of Birth is blank or invalid.	Assume "No" for Born Before 1/1/86.
	1004	Is Student Married is blank or "No," and Student's Marital Status is married or separated.	Assume Yes for Is Student Married.
	1005	Is Student Married is blank or "Yes," and Student's Marital Status is unmarried.	Assume No for Is Student Married.
	1006	Is Student Married is blank, or "Yes," Student's Marital Status is blank and Student's Number of Family Members is 01 or blank.	Assume No for Is Student Married.
	1007	Is Student Married is blank, Student's Marital Status is blank, Student's Number of Family Members is 02, Do You Have Children is "No", and Legal Dependents Other Than Children/Spouse is "No."	Assume Yes for Is Student Married.
	1008	Is Student Married is blank or "Yes," Student's Marital Status is blank, Student's Family Members is 02, and (Do You Have Children is "Yes") or (Legal Dependents Other Than Children/Spouse is "Yes").	Assume No for Is Student Married.
	1009	Is Student Married is blank or "No," Student's Marital Status is blank, Student's Family Members is 02, Do You Have Children is blank, Legal Dependents Other Than Children/Spouse is blank, and Spouse's Income is non-blank and non-zero.	Assume Yes for Is Student Married.
	1010	Is Student Married is blank or "Yes," Student's Marital Status is blank, Student's Family Members is 02, Do You Have Children is blank, Legal Dependents Other Than Children/Spouse is blank, and Spouse's Income is blank or zero.	Assume No for Is Student Married.
	1011	Is Student Married is blank or "No" Student's Marital Status is blank, Student's Family Members is greater than 02, and Spouse's Income is non-blank and non-zero.	Assume Yes for Is Student Married.

	Edit No.	Condition	Procedure
	1012	Is Student Married is blank or "Yes," Student's Marital Status is blank, Student's Family Members is greater than 02, and Spouse's Income is blank or zero.	Assume No for Is Student Married.
	1013	(Do You Have Children is "Yes") or (Legal Dependents Other Than Children/Spouse is "Yes") and Student's Number Family Members is blank or 1.	Assume No for Do You Have Children and/or Legal Dependents Other Than Children/Spouse, whichever field was reported as "Yes".
!	1014	Any one of Born Before 1/1/86, Graduate or Professional Student, Is Student Married, Orphan or Ward, Do You Have Children, Legal Dependents Other Than Children/Spouse, Active Military Duty, Veteran Status, Emancipated Minor, In Legal Guardianship, Homeless Youth Determined by School, Homeless Youth Determined by HUD, or At Risk of Homelessness is "Yes".	Set application model to Independent.
	1015	For records not meeting the above edit.	Set application model to Dependent.
	1016	Application model is Dependent and Dependency Override code is set to 1.	Set application model to Independent.

COMPLETE ASSUMPTIONS FOR FORMULA CALCULATIONS

Assumption edits should be performed in the order presented below. Once a value has been assumed for a data field, the assumed value should be used for subsequent edits which use that data field.

PARENTS' DATA ELEMENTS

	Edit No.	Condition	Procedure
	2001	Parents' Marital Status is blank and Parents' Number of Family Members is 3 or greater.	Assume Parents' Marital Status is married.
	2002	Parents' Marital Status is blank and Parents' Number of Family Members is 2.	Assume Parents' Marital Status is single.
	2003	Parents' Number of Family Members is blank, 1, or 2 and Parents' Marital Status is married.	Assume Parents' Number of Family Members is 3.
	2004	Parents' Number of Family Members is blank or 1 and Parents' Marital Status is single, separated/divorced, or widowed.	Assume Parents' Number of Family Members is 2.
	2005	Parents' Number in College is blank.	Assume Parents' Number in College is 1.
	2006	Parents' Number in College is equal to Parents' Number of Family Members, both are greater than 1, and Professional Judgment Flag is not set to 1.	Assume Parents' Number in College is 1.
	2007	Parents' Number in College is greater than 6.	Assume Parents' Number in College is 1.
	2008	Parents' Number in College re-entered as greater than 6 on correction record.	Make no assumption for Parents' Number in College.
	2009	Parents' Number in College is greater than Parents' Number of Family Members.	Assume Parent's Number in College is 1.
	2010	Parents' Number in College is greater than Parents' Number of Family Members minus 2, Parents' Marital Status is married, and Professional Judgment Flag is not set to 1.	Assume Parents' Number in College is equal to Parents' Number of Family Members minus 2.
	2011	Parents' AGI is blank or zero, ((Parents' Type of Tax Return is non-blank) or (Type of Tax Return is blank and Parents' Tax Return Status is filed or will file)), and Father's Income or Mother's Income is positive or negative.	Assume Parents' AGI is equal to sum of Father's Income plus Mother's Income. (If sum of earnings is greater than 6 digits, use 999999 or -999999.)

	Edit No.	Condition	Procedure
	2012	Parents' AGI is re-entered as zero on a correction record.	Make no assumption for Parents' AGI.
	2013	Parents' AGI is positive, Parents' Tax Return Status is will not file, and Father's Income and Mother's Income are blank or zero.	Assume Father's Income is equal to Parents' AGI.
	2014	Parents' Type of Tax Return is non-blank.	Assume parents' tax filing status is tax filer.
	2015	Parents' Tax Return Status is filed or will file and Parents' Type of Tax Return is blank.	Assume parents' tax filing status is tax filer.
	2016	Parents' AGI is positive or negative, Parents' Tax Return Status is blank, and Parents' Type of Tax Return is blank.	Assume parents' tax filing status is tax filer.
	2017	Parents' Tax Return Status is will not file and Parents' Type of Tax Return is blank.	Assume parents' tax filing status is non-tax filer.
	2018	Parents' AGI is blank or zero, Parents' Tax Return Status is blank, and Parents' Type of Tax Return is blank.	Assume parents' tax filing status is non-tax filer.
	2019	Parents' Taxes Paid is blank and Parents' tax filing status is tax filer.	Assume zero for Parents' Taxes Paid.
!	2020	Father's Income is blank, Mother's Income is blank or zero, Parents' AGI is non-blank and non-zero, and Parent's Marital Status is married.	Assume Father's Income equals Parents' AGI.
!	2021	Mother's Income is blank, Father's Income is zero, Parents' AGI is non-blank and non-zero, and Parent's Marital Status is married.	Assume Mother's Income equals Parents' AGI.
	2022	Father's Income is negative and parents' tax filing status is non-tax filer.	Assume same positive value for Father's Income.
	2023	Mother's Income is negative and parents' tax filing status is non-tax filer.	Assume same positive value for Mother's Income.
!	2024	Calculate Worksheet A Total	Set to the sum of Parents' Education Credits, Child Support Paid, Need-Based Employment, Grant/ Scholarship Aid, and Combat Pay. If greater than 99,999, set it to 99,999.

	Edit No.	Condition	Procedure
!	2025	Calculate Worksheet B Total	Set to the sum of Parents' Pension Payments, IRA Payments, Child Support Received, Interest Income, IRA Distributions, Untaxed Pensions, Military/Clergy Allowances, Veterans Noneducation Benefits, and Other Untaxed Income. If greater than 99,999, set it to 99,999.
!	2026	Parents' Worksheet A Total is greater than zero, and greater than 50% of the sum* of: (Parents' AGI plus Parents' Worksheet B Total if Parents' Tax Filling Status is tax filer) or (Father's Income plus Mother's Income plus Parents' Worksheet B Total if Parents' Tax Filling Status is non-tax filer). * use zero if any value in the calculation is negative or blank.	Assume zero for Parents' Worksheet A Total.
!	2027	Parents' Worksheet A Total re-entered as greater than 50% of the sum of total income on a correction record.	Make no assumption for Parents' Worksheet A Total.

STUDENT & SPOUSE DATA ELEMENTS

	Edit No.	Condition	Procedure
	2028	Citizenship is blank and Alien Registration Number is non-blank and valid.	Assume Citizenship is eligible non-citizen.
	2029	Citizenship is ((blank) or (eligible non-citizen and Alien registration number is blank)) and (SSN Match Flag is 4 and SSA citizenship status code is A or blank).	Assume Citizenship is citizen.
	2030	Independent, Student's Marital Status is blank, and Student's Number of Family Members is 1.	Assume Student's Marital Status is unmarried.
	2031	Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, Do You Have Children is "No", and Legal Dependents Other Than Spouse is "No".	Assume Student's Marital Status is married.
	2032	Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, (Do You	Assume Student's Marital Status is unmarried.

Edit No.	Condition	Procedure
	Have Children is "Yes") or (Legal Dependents Other Than Spouse is "Yes").	
2033	Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, and Spouse's Income is non-blank and non-zero.	Assume Student's Marital Status is married.
2034	Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, and Spouse's Income is blank or zero.	Assume Student's Marital Status is unmarried.
2035	Independent, Student's Marital Status is blank, Student's Number of Family Members is greater than 2, and Spouse's Income is non-blank and non-zero.	Assume Student's Marital Status is married.
2036	Independent, Student's Marital Status is blank, Student's Number of Family Members is greater than 2, and Spouse's Income is blank or zero.	Assume Student's Marital Status is unmarried.
2037	Independent, Student's Number of Family Members is blank, and Student's Marital Status is married.	Assume Student's Number of Family Members is 2.
2038	Independent, Student's Number of Family Members is blank, and Student's Marital Status is unmarried or separated.	Assume Student's Number of Family Members is 1.
2039	Independent, Student's Number of Family Members is 1, Student's Marital Status is married, and Spouse's Income is non-blank and non-zero.	Assume Student's Number of Family Members is 2.
2040	Independent, Student's Number of Family Members is greater than 1, Student's Marital Status is not married, Do You Have Children is "No", and Legal Dependents Other Than Spouse is "No".	Assume Student's Number of Family Members is 1.
2041	Independent and Student's Number in College is blank.	Assume Student's Number in College is 1.
2042	Independent, Student's Number in College is equal to Student's Number of Family Members, and both are greater than 2.	Assume Student's Number in College is 1.
2043	Student's Number in College and Student's Number of Family Members re-entered as equal and both greater than 2 on a correction record.	Make no assumption for Student's Number in College.

Edit No.	Condition	Procedure
2044	Independent, Student's Number in College is greater than Student's Number of Family Members.	Assume Student's Number in College is 1.
2045	Dependent, Student's Marital Status is blank.	Assume Student's Marital Status is unmarried.
2046	Dependent, Spouse's Income is non-blank and non-zero, and Student's Marital Status is unmarried.	Assume zero for Spouse's Income.
2047	Student's AGI is blank or zero, ((Student's Type of Tax Return is non-blank) or (Type of Tax Return is blank and Student's Tax Return Status is filed or will file)), and Student's Income or Spouse's Income is positive or negative.	Assume Student's AGI is equal to Student's Income plus Spouse's Income. (If sum of earnings is greater than 6 digits, use 999999 or -999999.)
2048	Student's AGI re-entered as zero on a correction record.	Make no assumption for Student's AGI.
2049	Student's AGI is positive, Student's Tax Return Status is will not file, and Student's Income and Spouse's Income are blank or zero.	Assume Student's Income is equal to Student's AGI.
2050	Student's Type of Tax Return is non-blank.	Assume student's tax filing status is tax filer.
2051	Student's Tax Return Status is filed or will file and Student's Type of Tax Return is blank.	Assume student's tax filing status is tax filer.
2052	Student's AGI is positive or negative, Student's Tax Return Status is blank, and Student's Type of Tax Return is blank.	Assume student's tax filing status is tax filer.
2053	Student's Tax Return Status is will not file and Student's Type of Tax Return is blank.	Assume student's tax filing status is non-tax filer.
2054	Student's AGI is blank or zero, Student's Tax Return Status is blank, and Student's Type of Tax Return is blank.	Assume student's tax filing status is non-tax filer.
2055	Student's Taxes Paid is blank and student's tax filing status is tax filer.	Assume zero for Student's Taxes Paid.
2056	Dependent, Student's Income is blank, and Student's AGI is non-blank and non-zero.	Assume Student's Income equals Student's AGI.

	Edit No.	Condition	Procedure
!	2057	Independent, Student's Income is blank, Spouse's Income is blank or zero, and Student's AGI is non-blank and non-zero.	Assume Student's Income equals Student's AGI.
	2058	Student's Income is negative and student's tax filing status is non-tax filer.	Assume same positive value for Student's Income.
	2059	Independent, Spouse's Income is blank, Student's Income is zero, Student's Marital Status is married, and AGI is non-blank and non-zero.	Assume Spouse's Income is equal to AGI.
	2060	Independent, Spouse's Income is negative and student's tax filing status is non-tax filer.	Assume same positive value for Spouse's Income.
!	2061	Calculate Worksheet A Total	Set to the sum of Student's Education Credits, Child Support Paid, Need-Based Employment, Grant/ Scholarship Aid, and Combat Pay. If greater than 99,999, set it to 99,999.
!	2062	Calculate Worksheet B Total	Set to the sum of Student's Pension Payments, IRA Payments, Child Support Received, Interest Income, IRA Distributions, Untaxed Pensions, Military/Clergy Allowances, Veterans Noneducation Benefits, Other Untaxed Income, and Other Non-Reporrted Money Received. If greater than 99,999, set it to 99,999.
!	2063	Student's Worksheet A Total is greater than zero, and greater than 50% of the sum* of: (Student's AGI plus Student's Worksheet B Total if Student's Tax Filing Status is tax filer) or (Student's Income plus Spouse's Income plus Student's Worksheet B Total if Student's Tax Filing Status is non-tax filer). * use zero, if any value in the calculation is negative or blank.	Assume zero for Student's Worksheet A Total.
!	2064	Student's Worksheet A Total re-entered as greater than 50% of the sum of total income.	Make no assumption for Student's Worksheet A Total.

SIMPLIFIED NEEDS TEST

Perform the appropriate simplified needs analysis calculation if one of the following conditions is met. Place the results of the calculations in the primary EFC field. Also perform the full data calculation if supplemental data that matches the model is provided and place the results in the secondary EFC field.

If a value has been assumed for a data field, then the assumed value should be used for the edits that use that data field, unless otherwise stated in the edit. If an income field is blank, use zero for the calculations in these edits.

DEPENDENT MODEL

! If the Parents' AGI, Father's Income, Mother's Income, and Parents' Worksheet B Total are all blank, do not perform simplified needs test.

	Edit No.	Condition	Procedure
!	3001	One of parents' SSI, Food Stamps, Free/Reduced Price Lunch, TANF, WIC or Dislocated Worker is Yes, and (parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@) or (parents' reported AGI is blank and father's income plus mother's income is less than $50,000@).	Set simplified needs.
	3002	Parents' type of tax return is 1040A/EZ or Trust Territory (2 or 4), parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@.	Set simplified needs.
	3003	Parents' tax return status is will not file, parents' type of tax return is blank, and father's income plus mother's income is less than $50,000@.	Set simplified needs.
	3004	Parents eligible for 1040A is Yes, parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@.	Set simplified needs.
!	3005	One of parents' SSI, Food Stamps, Free/Reduced Price Lunch, TANF, WIC or Dislocated Worker is Yes, and (parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is $30,000@ or less) or (parents' reported AGI is blank and father's income plus mother's income is $30,000@ or less).	Set Automatic Zero EFC flag.

@ These values are variables.

	Edit No.	Condition	Procedure
!	3006	Parents' type of tax return is 1040A/EZ or Trust Territory (2 or 4), parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is $30,000@ or less.	Set Automatic Zero EFC flag.
!	3007	Parents' tax return status is will not file, parents' type of tax return is blank, and father's income plus mother's income is $30,000@ or less.	Set Automatic Zero EFC flag.
!	3008	Parents eligible for 1040A is Yes, parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is $30,000@ or less.	Set Automatic Zero EFC flag.

INDEPENDENT MODEL

!   If Student's AGI, Student's Income, Spouse's Income, and Student's Worksheet B Total are all blank, do not perform simplified needs test.

	Edit No.	Condition	Procedure
!	3009	One of student's SSI, Food Stamps, Free/Reduced Price Lunch, TANF, WIC or Dislocated Worker is Yes, and (student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@) or (student's reported AGI is blank and student's income plus spouse's income is less than $50,000@).	Set simplified needs.
	3010	Student's type of tax return is 1040A/EZ or Trust Territory (2 or 4) and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@.	Set simplified needs.
	3011	Student's tax return status is will not file, student's type of tax return is blank, and student's income plus spouse's income is less than $50,000@.	Set simplified needs.
	3012	Student eligible for 1040A is Yes, student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@.	Set simplified needs.
!	3013	Student's marital status is married, student's number of family members is greater than 2, one of student's SSI, Food Stamps, Free/Reduced Price Lunch, TANF, WIC or Dislocated Worker is Yes, and	Set Automatic Zero EFC flag.

@ These values are variables.

	Edit No.	Condition	Procedure
		(student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $30,000@ or less) or (student's reported AGI is blank and student's income plus spouse's income is $30,000@ or less).	
!	3014	Student's marital status is married, student's number of family members is greater than 2, student's type of tax return is 1040A/EZ or Trust Territory (2 or 4), and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $30,000@ or less.	Set Automatic Zero EFC flag.
!	3015	Student's marital status is married, student's number of family members is greater than 2, student's tax return status is will not file, student's type of tax return is blank, and student's income plus spouse's income is $30,000@ or less.	Set Automatic Zero EFC flag.
!	3016	Student's marital status is married, student's number of family members is greater than 2, student eligible for 1040A is Yes, student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $30,000@ or less.	Set Automatic Zero EFC flag.
!	3017	Student's marital status is unmarried or separated, student's number of family members is greater than 1, one of student's SSI, Food Stamps, Free/Reduced Price Lunch, TANF, WIC or Dislocated Worker is Yes, and (student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $30,000@ or less) or (student's reported AGI is blank and student's income plus spouse's income is $30,000@ or less).	Set Automatic Zero EFC flag.
!	3018	Student's marital status is unmarried or separated, student's number of family members is greater than 1, student's type of tax return is 1040A/EZ or Trust Territory (2 or 4), and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $30,000@ or less.	Set Automatic Zero EFC flag.
!	3019	Student's marital status is unmarried or separated, student's number of family members is greater than 1, student's tax return status is will not file, student's type of tax return is blank, and student's income is $30,000@ or less.	Set Automatic Zero EFC flag.

@ These values are variables.

	Edit No.	Condition	Procedure
!	3020	Student's marital status is unmarried or separated, student's number of family members is greater than 1, student eligible for 1040A is Yes, and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $30,000@ or less.	Set Automatic Zero EFC flag.

@ These values are variables.

COMPLETE REJECT EDIT SPECIFICATIONS

Reject reason codes are alphabetic and numeric. The codes are listed below in priority order.
When an application has been rejected for more than one reason, use the highest priority code.

If a value has been assumed for a data field, then the assumed value should be used for the reject
edits that use that data field unless otherwise stated in the reject edit.

2009-2010 REJECT CODES AND REASONS

Code	Edit	Reason
2	4001 4002	All income questions blank
1	4003 4004	Family does not qualify for simplified needs test and didn't complete supplemental data
17	4005	Citizenship status blank or not eligible
13	4006	First and last name blank
N	4007	First or last name blank
18	4009	SSN not valid on SSA database
R	4010	SSN match but no Date of Birth match
D	4012	SSN match but no Name match
8	4014	SSN match with Date of Death
5	4015	Date of birth blank or invalid
A	4016	Date of birth year is 1900 through 1934
B	4018	Independent status in question because of student's age
12	4020	Parents' Taxes Paid greater than or equal to AGI
3	4021	Student's Taxes Paid greater than or equal to AGI

Code	Edit	Reason
C	4022 4024	Taxes paid greater than or equal to 40% of AGI (parent, indep. student)
G	4026	Taxes paid greater than or equal to 40% of AGI (dependent student)
20	4028 4029 4030 4031 4032	Non-filer, income meets IRS filing requirements (parent, indep. student)
10	4033 4034	Marital status and family members blank
4	4035	Marital status date is greater than date signed on application
W	4036 4038	Number of family member appears high
11	4040 4041	Marital status inconsistent with base year income
15	4042	Parent's signature missing
14	4043	Student's signature missing
9	4044	Dependent, Father's and Mother's SSN blank
6	4045	Father's SSN not valid on SSA database
7	4046	Mother's SSN not valid on SSA database
S	4047	Father's SSN match but no Date of Birth match
T	4049	Mother's SSN match but no Date of Birth match
E	4051	Father's SSN match but no Name match
F	4053	Mother's SSN match but no Name match
J	4055	Father's SSN all zeroes but filed tax return
K	4057	Mother's SSN all zeroes but filed tax return

	Edit No.	Condition	Procedure
!	4001	Dependent, and reported values for Parents' AGI, Father's Income, Mother's Income, and Parents' Worksheet B Total are all blank.	Set reject reason 2.
!	4002	Independent, and reported values for Student's AGI, Student's Income, Spouse's Income, and Student's Worksheet B Total are all blank.	Set reject reason 2.
	4003	Dependent, simplified needs test is not met, automatic zero EFC flag is not set, and all of reported values for supplemental data fields for parent and student are blank. Supplemental data is defined as follows: Parents'/Student's Cash, Savings and Checking, Parents'/Student's Real Estate/Investment Net Worth, Parents'/Student's Business/Farm Net Worth.	Set reject reason 1.
	4004	Independent, simplified needs test is not met, automatic zero EFC flag not set, and all of reported data for supplemental data fields for students are blank. Supplemental data is defined as follows: Student's Cash, Savings and Checking, Student's Real Estate/Investment Net Worth, Student's Business/Farm Net Worth.	Set reject reason 1.
	4005	Citizenship is blank or not eligible.	Set reject reason 17.
	4006	First Name and Last Name are blank.	Set reject reason 13.
	4007	One of First Name or Last Name is blank.	Set reject reason N.
	4008	One of First Name or Last Name is re-entered as blank on a correction record.	Suppress reject N.
!	4009	Student SSN Match Flag equals 1 or 6.	Set reject reason 18.
	4010	Student SSN Match Flag equals 2.	Set reject reason R.

	Edit No.	Condition	Procedure
	4011	Date of Birth is re-entered as same value on a correction record.	Suppress reject R.
	4012	Student SSN Match Flag equals 3.	Set reject reason D.
	4013	First and Last Name are re-entered as same value on a correction record.	Suppress reject D.
	4014	Student SSN Match Flag equals 5.	Set reject reason 8.
	4015	Date of Birth is blank or day is out of range. Month Valid Day Range (inclusive) 01 01-31 02 01-28 (unless year is divisible by 4 when 01-29 is valid) 03 01-31 04 01-30 05 01-31 06 01-30 07 01-31 08 01-31 09 01-30 10 01-31 11 01-30 12 01-31	Set reject reason 5.
!	4016	Date of Birth year is equal to 1900 through 1934 and Student SSN Match Flag is not equal to 4.	Set reject reason A.
!	4017	Date of Birth year is re-entered as same value of 1900 through 1934 on a correction record.	Suppress reject A.
!	4018	Independent, Date of Birth is 09/01/93 or greater and not out of range, answer to Orphan or Ward is "No" or blank, and Student SSN Match Flag is not equal to 4.	Set reject reason B.
	4019	Date of Birth is re-entered as same value on a correction record.	Suppress reject B.
	4020	Dependent and Parents' Taxes Paid is greater than zero and equal to or greater than Parents' AGI.	Set reject reason 12.
	4059	Reject 12 override code is set by Financial Aid Administrator.	Suppress reject 12.

Edit No.	Condition	Procedure
4021	Student's Taxes Paid is greater than zero and equal to or greater than Student's AGI.	Set reject reason 3.
4060	Reject 3 override code is set by Financial Aid Administrator.	Suppress reject 3.
4022	Dependent and Parents' Taxes Paid is greater than zero, not equal to or greater than Parents' AGI, greater than or equal to 40% of Parents' AGI, and Professional Judgment Flag is not set to 1.	Set reject reason C.
4023	Parents' Taxes Paid is re-entered as same value on a correction record.	Suppress reject C.
4024	Independent and Student's Taxes Paid is greater than zero, not equal to or greater than Student's AGI, greater than or equal to 40% of Student's AGI, and Professional Judgment Flag is not set to 1.	Set reject reason C.
4025	Student's Taxes Paid is re-entered as same value on a correction record.	Suppress reject C.
4026	Dependent and Student's Taxes Paid is greater than zero, not equal to or greater than Student's AGI, greater than or equal to 40% of Student's AGI, and Professional Judgment Flag is not set to 1.	Set reject reason G.
4027	Student's Taxes Paid is re-entered as same value on a correction record.	Suppress reject G.
4028	Dependent, Parents' Tax Return Status is Will not file, Parents' Marital Status is single, separated/divorced, or widowed, and Father's Income or Mother's Income is greater than $11,250@.	Set reject reason 20.
4029	Dependent, Parents' Tax Return Status is Will not file, Parents' Marital Status is married, and Father's Income plus Mother's Income is greater than $17,500@.	Set reject reason 20.
4030	Independent, Student's Tax Return Status is Will not file, Student's Marital Status is single or separated, Number of Family Members is 1, and Student's Income is greater than $8,750@.	Set reject reason 20.

Edit No.	Condition	Procedure
4031	Independent, Student's Tax Return Status is Will not file, Student's Marital Status is single or separated, Number of Family Members is greater than 1, and Student's Income is greater than $11,250@.	Set reject reason 20.
4032	Independent, Student's Tax Return Status is Will not file, Student's Marital Status is married, and Student's Income plus Spouse's Income is greater than $17,500@.	Set reject reason 20.
4061	Reject 20 override code is set by Financial Aid Administrator.	Suppress reject 20.
4033	Dependent, Parents' Marital Status is blank, and Parents' Number of Family Members is blank or 01.	Set reject reason 10.
4034	Independent, Student's Marital Status is blank, and Student's Family Members is blank.	Set reject reason 10.
4035	Student's Marital Status Date is non-blank and greater than the Date Completed.	Set reject reason 4.
4062	Reject 4 override code is set by Financial Aid Administrator.	Suppress reject 4.
4036	Dependent, Parents' Number of Family Members is 15 or more, and Professional Judgment Flag is not set to 1.	Set reject reason W.
4037	Parents' Number of Family Members is re-entered as the same value on a correction record.	Suppress reject W.
4038	Independent, Student's Number of Family Members is 15 or more, and Professional Judgment Flag is not set to 1.	Set reject reason W.
4039	Student's Number of Family Members is re-entered as the same value on a correction record.	Suppress reject W.
4040	Dependent, Father's Income and Mother's Income are both non-zero and non-blank, Parents' Marital Status is single, separated/divorced, or widowed, and Professional Judgment Flag is not set to 1.	Set reject reason 11.

	Edit No.	Condition	Procedure
	4041	Independent, Spouse's Income is non-blank and non-zero, Student's Marital Status is separated or unmarried, and Professional Judgment Flag is not set to 1.	Set reject reason 11.
	4042	Dependent and parent did not sign application.	Set reject reason 15.
	4043	Student did not sign application.	Set reject reason 14.
	4044	Dependent and (any one of Father's SSN, Last Name and Date of Birth is blank) and (any one of Mother's SSN, Last Name and Date of Birth is blank).	Set reject reason 9.
!	4045	Dependent, Father's SSN Match Flag is equal to 1 or 6 and Mother's SSN Match Flag is not equal to 4.	Set reject reason 6.
!	4046	Dependent, Mother's SSN Match Flag is equal to 1 or 6 and Father's SSN Match Flag is not equal to 4.	Set reject reason 7.
	4047	Dependent, Father's SSN Match Flag is equal to 2 and Mother's SSN Match Flag is not equal to 4.	Set reject reason S.
	4048	Dependent and Father's Date of Birth is re-entered as same value on a correction record.	Suppress reject S.
	4049	Dependent, Mother's SSN Match Flag is equal to 2 and Father's SSN Match Flag is not equal to 4.	Set reject reason T.
	4050	Dependent and Mother's Date of Birth is re-entered as same value on a correction record.	Suppress reject T.
	4051	Dependent, Father's SSN Match Flag is equal to 3 and Mother's SSN Match Flag is not equal to 4.	Set reject reason E.
	4052	Dependent and Father's Last Name and First Initial are re-entered as same value on a correction record.	Suppress reject E.
	4053	Dependent, Mother's SSN Match Flag is equal to 3 and Father's SSN Match Flag is not equal to 4.	Set reject reason F.
	4054	Dependent and Mother's Last Name and First Initial are re-entered as same value on a correction record.	Suppress reject F.
	4055	Dependent, Father's SSN is all zeroes, Mother's SSN is blank or all zeroes, Parents' Tax Return Status is filed or will file, and Type of Tax Return is not foreign.	Set reject reason J.

Edit No.	Condition	Procedure
4056	Dependent and Father's SSN is re-entered as same value on a correction record.	Suppress reject J.
4057	Dependent, Mother's SSN is all zeroes, Father's SSN is blank or all zeroes, Parents' Tax Return Status is filed or will file, and Type of Tax Return is not foreign.	Set reject reason K.
4058	Dependent and Mother's SSN is re-entered as same value on a correction record.	Suppress reject K.

The specifications in this section define which EFC formula should be used for the primary or secondary calculations.

Two calculations, a primary and a secondary, will be performed if an applicant has met the simplified needs test and has reported supplemental data that matches their model.

For dependent applicants, supplemental data is defined as follows:

> Parents'/Student's Cash, Savings and Checking, Parents'/Student's Real Estate/Investment Net Worth, Parents'/Student's Business/Farm Net Worth.

For independent applicants, supplemental data is defined as follows:

> Student's Cash, Savings and Checking, Student's Real Estate/Investment Net Worth, Student's Business/Farm Net Worth.

When the simplified needs test is met, the simplified calculation will always be the primary number.

If the automatic zero EFC flag is set to Y, set the primary EFC to 0 (calculate formula type, Total Income (TI), Student Total Income (STI) and FISAP Total Income (FTI) only and carry on the record). Do not calculate a secondary EFC or Alternate EFCs.

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

Secondary EFC
If the simplified needs test is met and the supplemental data has been completed	Use the full data calculation (formula type 1, 2, or 3).

Determination of EFC Formula Type

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:

	Edit No.	Condition	Procedure
	5001	If model is D.	Use Formula #1.
	5002	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.	Use Formula #2.
	5003	If model is I, and Student's Marital Status is unmarried or separated, and Student's Number of Family Members equals 1.	Use Formula #2.
	5004	If model is I, and Student's Marital Status is married, and Student's Number of Family Members is greater than 2.	Use Formula #3.
	5005	If model is I, and Student's Marital Status is unmarried or separated, and Student's Number of Family Members is greater than 1.	Use Formula #3.
!	5006	If model is I and the following fields are non-blank: - One of Parents' AGI, Father's Income, Mother's Income, Parents' Worksheet A Total, Parents' Worksheet B Total - Parents' Marital Status - Parents' Number of Family Members - Parents' Number in College	Calculate Parents' Contribution (PC) using Formula #1, Steps 1-8. If Parents' AGI is non-blank, assume status is tax filer. If Parents' AGI is blank, assume status is non-tax filer. If any financial field is blank, assume zero for calculation.

<u>For filers meeting simplified needs test:</u>

	Edit No.	Condition	Procedure
	5007	If model is D.	Use Formula #4.
	5008	If model is I, Student's Marital Status is married, and Student's Number of Family Members is less than or equal to 2.	Use Formula #5.
	5009	If model is I, Student's Marital Status is unmarried or separated, and Student's Number of Family Members equals 1.	Use Formula #5.
	5010	If model is I, Student's Marital Status is married, and Student's Number of Family Members is greater than 2.	Use Formula #6.
	5011	If model is I, Student's Marital Status is unmarried or separated, and Student's Number of Family Members is greater than 1.	Use Formula #6.
!	5012	If model is I and the following fields are non-blank: - One of Parents' AGI, Father's Income, Mother's Income, Parents' Worksheet A Total, Parents' Worksheet B Total - Parents' Marital Status - Parents' Number of Family Members - Parents' Number in College	Calculate Parents' Contribution (PC) using Formula #4, Steps 1-5. If Parents' AGI is non-blank, assume status is tax filer. If Parents' AGI is blank, assume status is non-tax filer. If any financial field is blank, assume zero for calculation.

2009-2010 EFC Formula Specifications

Guidelines for Computations

1. Use the amounts assumed as values for the fields referred to. If no amount is assumed, use the reported amount.

2. If any field referred to is blank and has no assumed value, use zero for computation purposes.

3. Set any negative amounts on the input data to zero for computation purposes.

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.

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 + Worksheet B Total) - Worksheet A Total = TI

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

(Father's Income + Mother's Income + Worksheet B Total) - Worksheet A Total = 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.

2009-2010 State and Other Tax Allowance		
	Total Income	
State	0 - 14,999	15,000 or more
AK, SD, TN, WY	2%	1%
AL, FL, LA, MS, ND, NM, NV, TX, WV	3%	2%
AR, AZ, DE, IN, OK, WA	4%	3%
CO, GA, HI, ID, IL, IA, KS, KY, MI, MO, MT, NE, NH, SC, UT, VT	5%	4%
ME, MN, NC, OH, PA, VA	6%	5%
DC, MA, OR, RI, WI	7%	6%
CA, CT, MD	8%	7%
NJ, NY	9%	8%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	3%	2%

ST% x TI = STX

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

!   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 – 102,000	7.65% of income
102,001 or greater	7,803.00 + 1.45% of amount over 102,000

FSST + MSST = SST

SST will never be less than zero.

!   c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (include student)	Parents' Number in College				
	1	2	3	4	5
2	$15,840	$13,130			
3	$19,730	$17,030	$14,320		
4	$24,370	$21,660	$18,960	$16,250	
5	$28,750	$26,040	$23,340	$20,630	$17,940
6	$33,630	$30,920	$28,220	$25,510	$22,820

For each additional family member add 3,800. For each additional college student subtract 2,700.

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 - (2,700 x (Parents' Number in College - 5)).

NOTE: IPA will never be less than zero.

!   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 x
                 (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, 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 x
                 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 3,500, set to 3,500.

        NOTE: EA will never be less than zero.

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

        Parents' Taxes Paid + SST + STX + EA + IPA = ATI

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

        SST + STX + EA + IPA = ATI

STEP 3:   Available Income (AI)

                 TI - ATI = AI

                 AI may be less than zero.

STEP 4:   Discretionary Net Worth (DNW)

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

                 Calculation from table = ANW

                 Business & Farm Net Worth Adjustment

Net Worth of Business/Farm	Adjusted Net Worth
Less than 1	0
1 – 115,000	40% of Net Worth of Business/Farm
115,001 – 340,000	46,000 plus 50% of NW over 115,000
340,001 – 565,000	158,500 plus 60% of NW over 340,000
565,001 or more	293,500 plus 100% of NW over 565,000

          b) Net Worth (NW):

                 ANW + Parents' Real Estate/Investment Net Worth + Parents' Cash, Savings, and
                 Checking = 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.

Education Savings and Asset Protection Allowance

Age of Older Parent as of 12/31/2009	Allowance - Married	Allowance - Single
25 or less 0	0	0
26	2,900	1,200
27	5,800	2,400
28	8,700	3,600
29	11,600	4,800
30	14,500	6,000
31	17,400	7,200
32	20,300	8,400
33	23,100	9,500
34	26,000	10,700
35	28,900	11,900
36	31,800	13,100
37	34,700	14,300
38	37,600	15,500
39	40,500	16,700
40	43,400	17,900
41	44,200	18,200
42	45,300	18,600
43	46,400	19,100
44	47,600	19,500
45	48,700	19,900
46	49,900	20,400
47	51,200	20,900
48	52,400	21,400
49	53,700	21,900
50	55,300	22,400
51	56,700	22,900
52	58,000	23,500
53	59,800	24,000
54	61,200	24,600
55	63,000	25,300
56	64,900	25,900
57	66,400	26,500
58	68,300	27,200
59	70,300	27,900
60	72,300	28,700

Age of Older Parent as of 12/31/2009	Allowance - Married	Allowance – Single
61	74,400	29,500
62	76,600	30,300
63	79,100	31,100
64	81,300	32,000
65 or over	84,000	32,800

d) Discretionary Net Worth (DNW):

NW - APA = DNW

DNW may be less than zero.

STEP 5:   Parents Contribution From Assets (PCA)

DNW x 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.

STEP 7: ! Total Parents' Contribution (TPC)

Calculation from table = TPC

AAI Taxation Rates

Parents' AAI	Parents' Contribution
-3,410 or less	-750
-3,409 – 14,200	22% of AAI
14,201 – 17,800	3,124 + 25% of AAI over 14,200
17,801 – 21,400	4,024 + 29% of AAI over 17,800
21,401 – 25,000	5,068 + 34% of AAI over 21,400
25,001 – 28,600	6,292 + 40% of AAI over 25,000
28,601 or more	7,732 + 47% of AAI over 28,600

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 + Worksheet B Total) - Worksheet A Total = STI

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

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

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.

2009-2010 State and Other Tax Allowance	
AK	0%
FL, NV, NH, ND, SD, TN, TX, WA, WY	1%
AL, IL, LA, MS, WV	2%
AR, AZ, CO, DE, ID, IA, IN, KS, MI, MO, MT, NE, NM, OK, PA, SC, VT,	3%
CT, GA, HI, KY, MA, ME, MN, NJ, NC, OH, RI, UT, VA, WI	4%
CA, MD, OR	5%
DC, NY	6%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	2%

STI x ST% = STX

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

!   b) Social Security Tax (SST):

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

SST Calculation Table

Income	Social Security Tax
0 – 102,000	7.65% of income
102,001 or greater	7,803.00 + 1.45% of amount over 102,000

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:

Student's Taxes Paid + SST + STX + AIO + 3,750 = SATI

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

SST + STX + AIO + 3,750 = SATI

STEP 11:   Student's Income Contribution (SIC)

(STI - SATI) x .5 = SIC

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

STEP 12:   Discretionary Net Worth of Student (SDNW)

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

STEP 13:   Student Contribution From Assets (SCA)

           SDNW x .20 = 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

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:

                   (Student's AGI + Worksheet B Total) - Worksheet A Total = TI

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

                   (Student's Income + Spouse's Income + Worksheet B Total) - Worksheet A Total = 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.

2009-2010 State and Other Tax Allowance	
AK	0%
FL, NV, NH, ND, SD, TN, TX, WA, WY	1%
AL, IL, LA, MS, WV	2%
AR, AZ, CO, DE, ID, IA, IN, KS, MI, MO, MT, NE, NM, OK, PA, SC, VT,	3%
CT, GA, HI, KY, MA, ME, MN, NJ, NC, OH, RI, UT, VA, WI	4%
CA, MD, OR	5%
DC, NY	6%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	2%

TI x 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 – 102,000	7.65% of income
102,001 or greater	7,803.00 + 1.45% of amount over 102,000

SST will never be less than zero.

!   c) Income Protection Allowance (IPA):

          If Student's Marital Status is "married" and number in college equals 2, then IPA = 7,000.

          If Student's Marital Status is "married" and number in college is less than 2, then IPA = 11,220

          If Student's Marital Status is "unmarried" or "separated", then IPA = 7,000.

          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 x (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 3,500, set to 3,500.

          NOTE: EA will never be less than zero.

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

                    Student's Taxes Paid + STX + SST + IPA + EA = ATI

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

                    STX + SST + IPA + EA = ATI

STEP 3:   Available Income (AI)

          TI - ATI = AI

          AI may be less than zero.

STEP 4:   Contribution from Available Income (CAI)

            AI x .5 = CAI

            CAI may be less than zero.

STEP 5:   Net Worth (NW)

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

            Calculation from table = ANW

            Business/Farm Net Worth Adjustment

Net Worth of Business/Farm	Adjusted Net Worth
Less than 1	0
1 – 115,000	40% of Net Worth of Business/Farm
115,001 – 340,000	46,000 plus 50% of NW over 115,000
340,001 – 565,000	158,500 plus 60% of NW over 340,000
565,001 or more	293,500 plus 100% of NW over 565,000

       b) Net Worth (NW):

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

STEP 6: ! Asset Protection Allowance (APA)

            Amount from table = APA

Asset Protection Allowance

Student's Age as of 12/31/2009	Allowance - Married	Allowance - Single
25 or less 0	0	0
26	2,900	1,200
27	5,800	2,400
28	8,700	3,600
29	11,600	4,800
30	14,500	6,000
31	17,400	7,200
32	20,300	8,400
33	23,100	9,500
34	26,000	10,700
35	28,900	11,900
36	31,800	13,100
37	34,700	14,300
38	37,600	15,500
39	40,500	16,700
40	43,400	17,900
41	44,200	18,200
42	45,300	18,600
43	46,400	19,100
44	47,600	19,500
45	48,700	19,900
46	49,900	20,400
47	51,200	20,900
48	52,400	21,400
49	53,700	21,900
50	55,300	22,400
51	56,700	22,900
52	58,000	23,500
53	59,800	24,000
54	61,200	24,600
55	63,000	25,300
56	64,900	25,900
57	66,400	26,500
58	68,300	27,200
59	70,300	27,900
60	72,300	28,700

Student's Age as of 12/31/2009	Allowance - Married	Allowance – Single
61	74,400	29,500
62	76,600	30,300
63	79,100	31,100
64	81,300	32,000
65 or over	84,000	32,800

STEP 7:   Discretionary Net Worth (DNW)

NW - APA = DNW

DNW may be less than zero.

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

DNW x .20 = SCA

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

STEP 9:   Expected Family Contribution (EFC)

(CAI + SCA)/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

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:

(Student's AGI + Worksheet B Total) - Worksheet A Total = TI

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

(Student's Income + Spouse's Income + Worksheet B Total) - Worksheet A Total = 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.

2009-2010 State and Other Tax Allowance		
	Total Income	
State	0 - 14,999	15,000 or more
AK, SD, TN, WY	2%	1%
AL, FL, LA, MS, ND, NM, NV, TX, WV	3%	2%
AR, AZ, DE, IN, OK, WA	4%	3%
CO, GA, HI, ID, IL, IA, KS, KY, MI, MO, MT, NE, NH, SC, UT, VT	5%	4%
ME, MN, NC, OH, PA, VA	6%	5%
DC, MA, OR, RI, WI	7%	6%
CA, CT, MD	8%	7%
NJ, NY	9%	8%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	3%	2%

ST% X TI = STX

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

!   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 – 102,000	7.65% of income
102,001 or greater	7,803.00 + 1.45% of amount over 102,000

FSST + MSST = SST

SST will never be less than zero.

!   c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (include student)	Student's Number in College				
	1	2	3	4	5
2	$17,720	$14,690			
3	$22,060	$19,050	$16,020		
4	$27,250	$24,220	$21,210	$18,170	
5	$32,150	$29,120	$26,100	$23,070	$20,060
6	$37,600	$34,570	$31,570	$28,520	$25,520

For each additional family member add 4,240. For each additional college student subtract 3,020.

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 - (3,020 x (Student's Number in College – 5)).

NOTE: IPA will never be less than zero.

 ! d) Employment Allowance (EA):

   If Student's Marital Status is "married":

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

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

    .35 x Student's Income = EA.

   If EA is greater than 3,500, set to 3,500.

   NOTE: EA will never be less than zero.

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

    Student's Taxes Paid + SST + STX + EA + IPA = ATI

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

    SST + STX + EA + IPA = ATI

STEP 3: Available Income (AI)

   TI - ATI = AI

   AI may be less than zero.

STEP 4: Discretionary Net Worth (DNW)

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

   Calculation from table = ANW

Business/Farm Net Worth Adjustment

Net Worth of Business/Farm	Adjusted Net Worth
Less than 1	0
1 – 115,000	40% of Net Worth of Business/Farm
115,001 – 340,000	46,000 plus 50% of NW over 115,000
340,001 – 565,000	158,500 plus 60% of NW over 340,000
565,001 or more	293,500 plus 100% of NW over 565,000

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 12/31/2009	Allowance - Married	Allowance - Single
25 or less 0	0	0
26	2,900	1,200
27	5,800	2,400
28	8,700	3,600
29	11,600	4,800
30	14,500	6,000
31	17,400	7,200
32	20,300	8,400
33	23,100	9,500
34	26,000	10,700
35	28,900	11,900
36	31,800	13,100
37	34,700	14,300
38	37,600	15,500
39	40,500	16,700
40	43,400	17,900
41	44,200	18,200
42	45,300	18,600
43	46,400	19,100
44	47,600	19,500
45	48,700	19,900
46	49,900	20,400
47	51,200	20,900
48	52,400	21,400
49	53,700	21,900
50	55,300	22,400
51	56,700	22,900
52	58,000	23,500
53	59,800	24,000
54	61,200	24,600
55	63,000	25,300
56	64,900	25,900
57	66,400	26,500
58	68,300	27,200
59	70,300	27,900
60	72,300	28,700

Student's Age as of 12/31/2009	Allowance – Married	Allowance – Single
61	74,400	29,500
62	76,600	30,300
63	79,100	31,100
64	81,300	32,000
65 or over	84,000	32,800

     d) Discretionary Net Worth (DNW):

       NW - APA = DNW

       DNW may be less than zero.

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

       DNW x 7% = 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.

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 - 14,200	22% of AAI
14,201 – 17,800	3,124 + 25% of AAI over 14,200
17,801 – 21,400	4,024 + 29% of AAI over 17,800
21,401 – 25,000	5,068 + 34% of AAI over 21,400
25,001 – 28,600	6,292 + 40% of AAI over 25,000
28,601 or more	7,732 + 47% of AAI over 28,600

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

STEP 8: Expected Family Contribution (EFC)

TSC / 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

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 + Worksheet B Total) - Worksheet A Total = TI

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

(Father's Income + Mother's Income + Worksheet B Total) - Worksheet A Total = 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 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.

2009-2010 State and Other Tax Allowance		
	Total Income	
State	0 - 14,999	15,000 or more
AK, SD, TN, WY	2%	1%
AL, FL, LA, MS, ND, NM, NV, TX, WV	3%	2%
AR, AZ, DE, IN, OK, WA	4%	3%
CO, GA, HI, ID, IL, IA, KS, KY, MI, MO, MT, NE, NH, SC, UT, VT	5%	4%
ME, MN, NC, OH, PA, VA	6%	5%
DC, MA, OR, RI, WI	7%	6%
CA, CT, MD	8%	7%
NJ, NY	9%	8%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	3%	2%

ST% X TI = STX

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

> !   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 – 102,000	7.65% of income
102,001 or greater	7,803.00 + 1.45% of amount over 102,000

>   FSST + MSST = SST
>
>   SST will never be less than zero.

> !   c) Income Protection Allowance (IPA):
>
>   Value from table = PIPA (Preliminary IPA)

Family Size (include student)	Parents' Number in College				
	1	2	3	4	5
2	$15,840	$13,130			
3	$19,730	$17,030	$14,320		
4	$24,370	$21,660	$18,960	$16,250	
5	$28,750	$26,040	$23,340	$20,630	$17,940
6	$33,630	$30,920	$28,220	$25,510	$22,820

For each additional family member add 3,800. For each additional college student subtract 2,700.

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 - (2,700 x (Parents' Number in College – 5)).

NOTE: IPA will never be less than zero.

!   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 x (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 x 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 3,500, set to 3,500.
NOTE: EA will never be less than zero.

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

Parents' Taxes Paid + SST + STX + EA + IPA = ATI

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

SST + STX + EA + IPA = ATI

STEP 3:   Available Income (AI)

TI - ATI = AI

AI may be less than zero.

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 - 14,200	22% of AAI
14,201 – 17,800	3,124 + 25% of AAI over 14,200
17,801 – 21,400	4,024 + 29% of AAI over 17,800
21,401 – 25,000	5,068 + 34% of AAI over 21,400
25,001 – 28,600	6,292 + 40% of AAI over 25,000
28,601 or more	7,732 + 47% of AAI over 28,600

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 + Worksheet B Total) - Worksheet A Total = STI

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

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

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.

2009-2010 State and Other Tax Allowance	
AK	0%
FL, NV, NH, ND, SD, TN, TX, WA, WY	1%
AL, IL, LA, MS, WV	2%
AR, AZ, CO, DE, ID, IA, IN, KS, MI, MO, MT, NE, NM, OK, PA, SC, VT,	3%
CT, GA, HI, KY, MA, ME, MN, NJ, NC, OH, RI, UT, VA, WI	4%
CA, MD, OR	5%
DC, NY	6%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	2%

          STI x ST% = STX

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

!   b) Social Security Tax (SST):

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

SST Calculation Table

Income	Social Security Tax
0 – 102,000	7.65% of income
102,001 or greater	7,803.00 + 1.45% of amount over 102,000

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:

Student's Taxes Paid + SST + STX + AIO + 3,750 = SATI

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

SST + STX + AIO + 3,750 = SATI

STEP 8:   Student's Income Contribution (SIC)

(STI - SATI) x .5 = SIC

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

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

! STEP 1:   Total Income (TI)

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

      (Student's AGI + Worksheet B Total) - Worksheet A Total = TI

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

      (Student's Income + Spouse's Income + Worksheet B Total) - Worksheet A Total = 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.

2009-2010 State and Other Tax Allowance	
AK	0%
FL, NV, NH, ND, SD, TN, TX, WA,WY	1%
AL, IL, LA, MS, WV	2%
AR, AZ, CO, DE, ID, IA, IN, KS, MI, MO, MT, NE, NM, OK, PA, SC, VT,	3%
CT, GA, HI, KY, MA, ME, MN, NJ, NC, OH, RI, UT, VA, WI	4%
CA, MD, OR	5%
DC, NY	6%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	2%

TI x 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 – 102,000	7.65% of income
102,001 or greater	7,803.00 + 1.45% of amount over 102,000

SST will never be less than zero.

!   c) Income Protection Allowance (IPA)

1)   If Student's Marital Status is "unmarried" or "separated", then IPA = 7,000.

2)   If Student's Marital Status is "married" and number in college equals 2, then IPA = 7,000.

3)   If Student's Marital Status is "married" and number in college is less than 2, then IPA = 11,220

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 x (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 3,500, set to 3,500.
        NOTE: EA will never be less than zero.

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

        Student's Taxes Paid + STX + SST + IPA + EA = ATI

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

      STX + SST + IPA + EA = ATI

STEP 3:   Available Income (AI)

        TI - ATI = AI
        AI may be less than zero.

STEP 4:   Contribution from Available Income (CAI)

        AI x .5 = CAI
        CAI may be less than zero.

STEP 5:   Expected Family Contribution (EFC)

        CAI / 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 6:   FISAP Total Income (FTI)
        TI = FTI

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:

                    (Student's AGI + Worksheet B Total) - Worksheet A Total = TI

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

                    (Student's Income + Spouse's Income + Worksheet B Total) - Worksheet A Total = 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.

2009-2010 State and Other Tax Allowance		
	Total Income	
State	0 - 14,999	15,000 or more
AK, SD, TN, WY	2%	1%
AL, FL, LA, MS, ND, NM, NV, TX, WV	3%	2%
AR, AZ, DE, IN, OK, WA	4%	3%
CO, GA, HI, ID, IL, IA, KS, KY, MI, MO, MT, NE, NH, SC, UT, VT	5%	4%
ME, MN, NC, OH, PA, VA	6%	5%
DC, MA, OR, RI, WI	7%	6%
CA, CT, MD	8%	7%
NJ, NY	9%	8%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	3%	2%

ST% X TI = STX

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

!   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 – 102,000	7.65% of income
102,001 or greater	7,803.00 + 1.45% of amount over 102,000

FSST + MSST = SST

SST will never be less than zero.

!   c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (include student)	Student's Number in College				
	1	2	3	4	5
2	$17,720	$14,690			
3	$22,060	$19,050	$16,020		
4	$27,250	$24,220	$21,210	$18,170	
5	$32,150	$29,120	$26,100	$23,070	$20,060
6	$37,600	$34,570	$31,570	$28,520	$25,520

For each additional family member add 4,240. For each additional college student subtract 3,020.

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 - (3,020 x (Student's Number in College – 5)).

NOTE: IPA will never be less than zero.

> !   d) Employment Allowance (EA):
>
> If Student's Marital Status is "married":
>
> .35 x (the lesser of Student's Income or Spouse's Income) = EA
>
> If Student's Marital Status is "unmarried" or "separated":
>
> .35 x Student's Income = EA.
>
> If EA is greater than 3,500, set to 3,500.
>
> NOTE: EA will never be less than zero.
>
> e) If student's tax filing status is tax filer:
>
> Student's Taxes Paid + SST + STX + EA + IPA = ATI
>
> If student's tax filing status is non-tax filer:
>
> SST + STX + EA + IPA = ATI

STEP 3:   Available Income (AI)

TI - ATI = AI

AI may be less than zero.

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 - 14,200	22% of AAI
14,201 – 17,800	3,124 + 25% of AAI over 14,200
17,801 – 21,400	4,024 + 29% of AAI over 17,800
21,401 – 25,000	5,068 + 34% of AAI over 21,400
25,001 – 28,600	6,292 + 40% of AAI over 25,000
28,601 or more	7,732 + 47% of AAI over 28,600

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

STEP 5:   Expected Family Contribution (EFC)

TSC / 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

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 - DEPENDENT

STEP 1:   EFC's for less than 9 months

            PC / 9 = Monthly PC
            SIC/9 = Monthly SIC

            Monthly PC + Monthly SIC + SCA = EFC1
            (Monthly PC x 2) + (Monthly SIC x 2) + SCA = EFC2
            (Monthly PC x 3) + (Monthly SIC x 3) + SCA = EFC3
            (Monthly PC x 4) + (Monthly SIC x 4) + SCA = EFC4
            (Monthly PC x 5) + (Monthly SIC x 5) + SCA = EFC5
            (Monthly PC x 6) + (Monthly SIC x 6) + SCA = EFC6
            (Monthly PC x 7) + (Monthly SIC x 7) + SCA = EFC7
            (Monthly PC x 8) + (Monthly SIC x 8) + SCA = EFC8

STEP 2:   EFC's for greater than 9 months

      !   a) Alternate AAI = 4,380 + 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

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

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

      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

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

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

       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

ALTERNATE EFC FORMULA #4 - SIMPLIFIED DEPENDENT

STEP 1:   EFC's for less than 9 months

                    PC / 9 = Monthly PC
                    SIC/9 = Monthly SIC

            Monthly PC + Monthly SIC = EFC1
            (Monthly PC x 2) + (Monthly SIC x 2) = EFC2
            (Monthly PC x 3) + (Monthly SIC x 3) = EFC3
            (Monthly PC x 4) + (Monthly SIC x 4) = EFC4
            (Monthly PC x 5) + (Monthly SIC x 5) = EFC5
            (Monthly PC x 6) + (Monthly SIC x 6) = EFC6
            (Monthly PC x 7) + (Monthly SIC x 7) = EFC7
            (Monthly PC x 8) + (Monthly SIC x 8) = EFC8

STEP 2:   EFC's for greater than 9 months

     !   a) Alternate AAI = AI + 4,380

            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

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

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

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

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

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

        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