
WORKSHEETS AND TABLES

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Other Than A Spouse.....pages 21-22**
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NOTE: Do NOT complete the shaded areas in the simplified worksheets; asset information is not required in the simplified formulas.

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2002-03 EFC FORMULA A: DEPENDENT STUDENT

REGULAR
WORKSHEET
Page 1

A

PARENTS' INCOME IN 2001	
1. Parents' Adjusted Gross Income (FAFSA/SAR #73) (If negative, enter zero.)	_____
2. a. Father's income earned from work (FAFSA/SAR #76)	_____
2. b. Mother's income earned from work (FAFSA/SAR #77)	+ _____
Total parents' income earned from work	= 2.
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	_____
4. Untaxed income and benefits:	_____
• Total from FAFSA Worksheet A (FAFSA/SAR #78)	_____
• Total from FAFSA Worksheet B (FAFSA/SAR #79)	+ _____
Total untaxed income and benefits	= 4.
5. Taxable and untaxed income (sum of line 3 and line 4)	_____
6. Total from FAFSA Worksheet C (FAFSA/SAR #80)	- _____
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	= _____

ALLOWANCES AGAINST PARENTS' INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #74) (tax filers only); if negative, enter zero.	_____
9. State and other tax allowance (Table A1. If negative, enter zero.)	+ _____
10. Father's Social Security tax allow. (Table A2)	+ _____
11. Mother's Social Security tax allow. (Table A2)	+ _____
12. Income protection allowance (Table A3)	+ _____
13. Employment expense allowance:	_____
• Two working parents: 35% of the lesser of the earned incomes, or \$3,000, whichever is less	_____
• One-parent families: 35% of earned income, or \$3,000, whichever is less	_____
• Two-parent families, one working parent: enter zero	+ _____
14. TOTAL ALLOWANCES	= _____

AVAILABLE INCOME	
Total income (from line 7)	_____
Total allowances (from line 14)	- _____
15. AVAILABLE INCOME (AI) May be a negative number.	= _____

*STOP HERE if **both** of the following are true: line 3 is \$13,000 or less, plus the student **and** parents are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. If both circumstances are true, the Expected Family Contribution is automatically zero.

PARENTS' CONTRIBUTION FROM ASSETS	
16. Net worth of investments** (FAFSA/SAR #81) If negative, enter zero.	_____
17. Net worth of business and/or investment farm (FAFSA/SAR #82) If negative, enter zero.	_____
18. Adjusted net worth of business/farm (Calculate using Table A4.)	+ _____
19. Cash, savings, & checking (FAFSA/SAR #83)	+ _____
20. Net worth (sum of lines 16, 18, and 19)	= _____
21. Education savings and asset protection allowance (Table A5)	- _____
22. Discretionary net worth (line 20 minus line 21)	= _____
23. Asset conversion rate	X .12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	= _____

PARENTS' CONTRIBUTION	
Available Income (AI) (from line 15)	_____
Contribution from assets (from line 24)	+ _____
25. Adjusted Available Income (AAI) May be a negative number.	= _____
26. Total parents' contribution from AAI (Calculate using Table A6; if negative, enter zero.)	_____
27. Number in college in 2002-03 (Exclude parents) (FAFSA/SAR #65)	÷ _____
28. PARENTS' CONTRIBUTION (standard contribution for 9-month enrollment)*** If negative, enter zero.	= _____

**Do not include the family's home.

***To calculate the parents' contribution for other than 9-month enrollment, see page 11.

continued on reverse

STUDENT'S INCOME IN 2001

29. Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
30. Income earned from work (FAFSA/SAR #42)	
31. Taxable Income (If tax filer, enter the amount from line 29. If non-tax filer, enter the amount from line 30.)	
32. Untaxed income and benefits: • Total from FAFSA Worksheet A (FAFSA/SAR #44) _____ • Total from FAFSA Worksheet B (FAFSA/SAR #45) + _____	
Total untaxed income and benefits	= 32.
33. Taxable and untaxed income (sum of line 31 and line 32)	
34. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
35. TOTAL INCOME (line 33 minus line 34) May be a negative number.	=

ALLOWANCES AGAINST STUDENT INCOME

36. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
37. State and other tax allowance (Table A7. If negative, enter zero.)	+
38. Social Security tax allowance (Table A2)	+
39. Income protection allowance	+
40. Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.)	+
41. TOTAL ALLOWANCES	=

STUDENT'S CONTRIBUTION FROM ASSETS

45. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	
46. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	+
47. Cash, savings, & checking (FAFSA/SAR #49)	+
48. Net worth (sum of lines 45 through 47)	=
49. Assessment rate	X .35
50. STUDENT'S CONTRIBUTION FROM ASSETS =	

EXPECTED FAMILY CONTRIBUTION

PARENTS' CONTRIBUTION (from line 28)	
STUDENT'S CONTRIBUTION FROM AI (from line 44)	+
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50)	+
51. EXPECTED FAMILY CONTRIBUTION (standard contribution for 9-month enrollment)** If negative, enter zero.	=

*Do not include the student's home.

** To calculate the EFC for other than 9-month enrollment,
see the next page.

STUDENT'S CONTRIBUTION FROM INCOME

Total income (from line 35)	
Total allowances (from line 41)	-
42. Available income (AI)	=
43. Assessment of AI	X .50
44. STUDENT'S CONTRIBUTION FROM AI If negative, enter zero.	=

NOTE: Use this additional page to prorate the EFC only if the student will be enrolled for other than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

REGULAR
WORKSHEET
Page 3

A

Calculation of Parents' Contribution for a Student Enrolled LESS Than 9 Months

A1. Parents' contribution (standard contribution for 9-month enrollment, from line 28)	
A2. Divide by 9	÷ 9
A3. Parents' contribution per month	=
A4. Multiply by number of months of enrollment	X
A5. Parents' contribution for LESS than 9-month enrollment	=

Calculation of Parents' Contribution for a Student Enrolled MORE Than 9 Months

B1. Parents' Adjusted Available Income (AAI) (from line 25—may be a negative number)	
B2. Difference between the income protection allowance for a family of four and a family of five, with one in college	+ 3,660
B3. Alternate parents' AAI for more than 9-month enrollment (line B1 + line B2)	=
B4. Total parents' contribution from alternate AAI (calculate using Table A6)	
B5. Number in college (FAFSA/SAR #65)	÷
B6. Alternate parents' contribution for student (line B4 divided by line B5)	=
B7. Standard parents' contribution for the student for 9-month enrollment (from line 28)	-
B8. Difference (line B6 minus line B7)	=
B9. Divide line B8 by 12 months	÷ 12
B10. Parents' contribution per month	=
B11. Number of months student will be enrolled that exceed 9	X
B12. Adjustment to parents' contribution for months that exceed 9 (multiply line B10 by line B11)	=
B13. Standard parents' contribution for 9-month enrollment (from line 28)	+
B14. Parents' contribution for MORE than 9-month enrollment	=

Calculation of Student's Contribution from Available Income (AI) for a Student Enrolled LESS Than 9 Months*

C1. Student's contribution from AI (standard contribution for 9-month enrollment, from line 44)	
C2. Divide by 9	÷ 9
C3. Student's contribution from AI per month	=
C4. Multiply by number of months of enrollment	X
C5. Student's contribution from AI for LESS than 9-month enrollment	=

*For students enrolled more than 9 months, the standard contribution from AI is used (the amount from line 44).

Use next page to calculate total EFC for enrollment periods other than 9 months

Calculation of Total Expected Family Contribution for Periods of Enrollment Other Than 9 Months

Parents' Contribution—use ONE appropriate amount from previous page: • Enter amount from line A5 for enrollment periods less than 9 months OR • Enter amount from line B14 for enrollment periods greater than 9 months	
Student's Contribution from Available Income—use ONE appropriate amount from previous page: • Enter amount from line C5 for enrollment periods less than 9 months OR • Enter amount from line 44 for enrollment periods greater than 9 months	+
Student's Contribution from Assets • Enter amount from line 50	+
Expected Family Contribution for periods of enrollment other than 9 months	=

2002-03 EFC FORMULA A : DEPENDENT STUDENT

SIMPLIFIED
WORKSHEET
Page 1

A

PARENTS' INCOME IN 2001	
1. Parents' Adjusted Gross Income (FAFSA/SAR #73) (If negative, enter zero.)	
2. a. Father's income earned from work (FAFSA/SAR #76)	
2. b. Mother's income earned from work (FAFSA/SAR #77)	
Total parents' income earned from work	= 2.
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #78)	
• Total from FAFSA Worksheet B (FAFSA/SAR #79)	
Total untaxed income and benefits	= 4.
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #80)	-
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	=

ALLOWANCES AGAINST PARENTS' INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #74) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table A1. If negative, enter zero.)	
10. Father's Social Security tax (Table A2)	
11. Mother's Social Security tax (Table A2)	
12. Income protection allowance (Table A3)	
13. Employment expense allowance:	
• Two working parents: 35% of the lesser of the earned incomes, or \$3,000, whichever is less	
• One-parent families: 35% of earned income, or \$3,000, whichever is less	
• Two-parent families, one working parent: enter zero	
14. TOTAL ALLOWANCES	=

AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14)	-
15. AVAILABLE INCOME (AI) May be a negative number.	=

*STOP HERE if **both** of the following are true: line 3 is \$13,000 or less, plus the student **and** parents are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. If both circumstances are true, the Expected Family Contribution is automatically zero.

PARENTS' CONTRIBUTION FROM ASSETS	
16. Net worth of investments** (FAFSA/SAR #81) If negative, enter zero.	
17. Net worth of business and/or investment farm (FAFSA/SAR #82) If negative, enter zero.	
18. Adjusted net worth of business/farm (Calculate using Table A4.)	
19. Cash, savings, & checking (FAFSA/SAR #83)	
20. Net worth (sum of lines 16, 18, and 19)	=
21. Education savings and asset protection allowance (Table A5)	
22. Discretionary net worth (line 20 minus line 21)	
23. Asset conversion rate	X .12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	=

PARENTS' CONTRIBUTION	
Available Income (AI) (from line 15)	
Contribution from assets (from line 24)	
25. Adjusted Available Income (AAI) May be a negative number.	=
26. Total parents' contribution from AAI (Calculate using Table A6; if negative, enter zero.)	
27. Number in college in 2002-03 (Exclude parents) (FAFSA/SAR #65)	
28. PARENTS' CONTRIBUTION (standard contribution for 9-month enrollment)*** If negative, enter zero.	=

**Do not include the family's home.

***To calculate the parents' contribution for other than 9-month enrollment, see page 15.

**NOTE: Do NOT complete the shaded areas;
asset information is not required in the simplified formula.**

continued on reverse

Worksheets - 13

STUDENT'S INCOME IN 2001

29. Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
30. Income earned from work (FAFSA/SAR #42)	
31. Taxable Income (If tax filer, enter the amount from line 29. If non-tax filer, enter the amount from line 30.)	
32. Untaxed income and benefits: • Total from FAFSA Worksheet A (FAFSA/SAR #44) _____ • Total from FAFSA Worksheet B (FAFSA/SAR #45) + _____	
Total untaxed income and benefits	= 32.
33. Taxable and untaxed income (sum of line 31 and line 32)	
34. Total from FAFSA Worksheet C (FAFSA/SAR #46) -	
35. TOTAL INCOME (line 33 minus line 34) May be a negative number. =	

ALLOWANCES AGAINST STUDENT INCOME

36. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
37. State and other tax allowance (Table A7. If negative, enter zero.)	+ _____
38. Social Security tax allowance (Table A2)	+ _____
39. Income protection allowance	+ 2,330
40. Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.)	+ _____
41. TOTAL ALLOWANCES	=

STUDENT'S CONTRIBUTION FROM INCOME

Total income (from line 35)	
Total allowances (from line 41)	- _____
42. Available income (AI)	= _____
43. Assessment of AI	X .50
44. STUDENT'S CONTRIBUTION FROM AI (If negative, enter zero.)	=

STUDENT'S CONTRIBUTION FROM ASSETS

45. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	
46. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	+
47. Cash, savings, & checking (FAFSA/SAR #49)	+
48. Net worth (sum of lines 45 through 47)	=
49. Assessment rate	X .35
50. STUDENT'S CONTRIBUTION FROM ASSETS =	

EXPECTED FAMILY CONTRIBUTION

PARENTS' CONTRIBUTION (from line 28)	
STUDENT'S CONTRIBUTION FROM AI (from line 44)	+
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50)	+
51. EXPECTED FAMILY CONTRIBUTION standard contribution for 9-month enrollment** (If negative, enter zero.)	=

*Do not include the student's home.

** To calculate the EFC for other than 9-month enrollment,
see the next page.

**NOTE: Do NOT complete the shaded areas;
asset information is not required in the simplified formula.**

NOTE: Use this additional page to prorate the EFC only if the student will be enrolled for other than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

SIMPLIFIED
WORKSHEET
Page 3

A

Calculation of Parents' Contribution for a Student Enrolled LESS Than 9 Months

A1. Parents' contribution (standard contribution for 9-month enrollment, from line 28)		
A2. Divide by 9	÷	9
A3. Parents' contribution per month	=	
A4. Multiply by number of months of enrollment	X	
A5. Parents' contribution for LESS than 9-month enrollment	=	

Calculation of Parents' Contribution for a Student Enrolled MORE Than 9 Months

B1. Parents' Adjusted Available Income (AAI) (from line 25—may be a negative number)		
B2. Difference between the income protection allowance for a family of four and a family of five, with one in college	+	3,660
B3. Alternate parents' AAI for more than 9-month enrollment (line B1 + line B2)	=	
B4. Total parents' contribution from alternate AAI (calculate using Table A6)		
B5. Number in college (FAFSA/SAR #65)	÷	
B6. Alternate parents' contribution for student (line B4 divided by line B5)	=	
B7. Standard parents' contribution for the student for 9-month enrollment (from line 28)	-	
B8. Difference (line B6 minus line B7)	=	
B9. Divide line B8 by 12 months	÷	12
B10. Parents' contribution per month	=	
B11. Number of months student will be enrolled that exceed 9	X	
B12. Adjustment to parents' contribution for months that exceed 9 (multiply line B10 by line B11)	=	
B13. Standard parents' contribution for 9-month enrollment (from line 28)	+	
B14. Parents' contribution for MORE than 9-month enrollment	=	

Calculation of Student's Contribution from Available Income (AI) for a Student Enrolled LESS Than 9 Months*

C1. Student's contribution from AI (standard contribution for 9-month enrollment, from line 44)		
C2. Divide by 9	÷	9
C3. Student's contribution from AI per month	=	
C4. Multiply by number of months of enrollment	X	
C5. Student's contribution from AI for LESS than 9-month enrollment	=	

*For students enrolled more than 9 months, the standard contribution from AI is used (the amount from line 44).

Use next page to calculate total EFC for enrollment periods other than 9 months

Parents' Contribution—use ONE appropriate amount from previous page: • Enter amount from line A5 for enrollment periods less than 9 months OR • Enter amount from line B14 for enrollment periods greater than 9 months	
Student's Contribution from Available Income—use ONE appropriate amount from previous page: • Enter amount from line C5 for enrollment periods less than 9 months OR • Enter amount from line 44 for enrollment periods greater than 9 months	+
Expected Family Contribution for periods of enrollment other than 9 months	=

Table A1: State and Other Tax Allowance
for Worksheet A (parents only)

STATE	PERCENT OF TOTAL INCOME		STATE	PERCENT OF TOTAL INCOME	
	\$0-14,999	\$15,000 or more		\$0-14,999	\$15,000 or more
Alabama	5%	4%	Missouri	6%	5%
Alaska	3%	2%	Montana	8%	7%
American Samoa	4%	3%	Nebraska	8%	7%
Arizona	6%	5%	Nevada	3%	2%
Arkansas	6%	5%	New Hampshire	7%	6%
California	8%	7%	New Jersey	8%	7%
Canada	4%	3%	New Mexico	6%	5%
Colorado	7%	6%	New York	11%	10%
Connecticut	6%	5%	North Carolina	8%	7%
Delaware	8%	7%	North Dakota	6%	5%
District of Columbia	10%	9%	Northern Mariana Islands	4%	3%
Federated States of Micronesia	4%	3%	Ohio	8%	7%
Florida	4%	3%	Oklahoma	6%	5%
Georgia	7%	6%	Oregon	10%	9%
Guam	4%	3%	Palau	4%	3%
Hawaii	8%	7%	Pennsylvania	7%	6%
Idaho	7%	6%	Puerto Rico	4%	3%
Illinois	6%	5%	Rhode Island	9%	8%
Indiana	6%	5%	South Carolina	8%	7%
Iowa	8%	7%	South Dakota	4%	3%
Kansas	7%	6%	Tennessee	3%	2%
Kentucky	7%	6%	Texas	3%	2%
Louisiana	4%	3%	Utah	8%	7%
Maine	9%	8%	Vermont	8%	7%
Marshall Islands	4%	3%	Virgin Islands	4%	3%
Maryland	9%	8%	Virginia	8%	7%
Massachusetts	9%	8%	Washington	4%	3%
Mexico	4%	3%	West Virginia	6%	5%
Michigan	9%	8%	Wisconsin	10%	9%
Minnesota	9%	8%	Wyoming	3%	2%
Mississippi	5%	4%	Blank or Invalid State	4%	3%
			OTHER	4%	3%

Multiply parents' total income (from Worksheet A, line 7) by the appropriate rate from the table above to get the "state and other tax allowance." Use the parents' *state of legal residence* (FAFSA/SAR #66). If this item is blank or invalid, use the student's *state of legal residence* (FAFSA/SAR #24). If both items are blank or invalid, use the *state* in the student's mailing address (FAFSA/SAR #6). If all three items are blank or invalid, use the rate for a blank or invalid state above.

Table A2: Social Security Tax

Calculate separately the Social Security tax of father, mother, and student.

Income Earned from Work*

Social Security Tax

\$0 - \$80,400

7.65% of income

\$80,401 or greater

\$6,150.60 + 1.45% of amount over \$80,400

*Father's 2001 income earned from work is FAFSA/SAR #76.

Mother's 2001 income earned from work is FAFSA/SAR #77.

Student's 2001 income earned from work is FAFSA/SAR #42.

Social Security tax will never be less than zero.

Table A3: Income Protection Allowance

Number in parents' household, including student (FAFSA/SAR #64)	Number of college students in household (FAFSA/SAR #65)				
	1	2	3	4	5
2	\$13,210	\$10,950	_____	_____	_____
3	16,450	14,210	\$11,940	_____	_____
4	20,320	18,060	15,810	\$13,550	_____
5	23,980	21,720	19,470	17,210	\$14,960
6	28,050	25,790	23,540	21,280	19,030

NOTE: For each additional family member, add \$3,170.

For each additional college student (except parents), subtract \$2,250.

Table A4: Business/Farm Net Worth Adjustment

for EFC Formula Worksheet A (parents only)

If the net worth of a business or farm is—

Then the adjusted net worth is—

Less than \$1

\$0

\$1 to \$95,000

40% of net worth of business/farm

\$95,001 to \$285,000

\$ 38,000 + 50% of excess over \$95,000

\$285,001 to \$470,000

\$133,000 + 60% of excess over \$285,000

\$470,001 or more

\$244,000 + 100% of excess over \$470,000

**Table A5: Education Savings and Asset Protection Allowance
for EFC Formula Worksheet A (parents only)**

Age of older parent*	Allowance if there are two parents	Allowance if there is only one parent	Age of older parent*	Allowance if there are two parents	Allowance if there is only one parent
25 or less..	0	0	45	38,600	18,600
26	2,300	1,100	46	39,600	18,900
27	4,600	2,200	47	40,600	19,400
28	6,900	3,300	48	41,900	19,900
29	9,100	4,500	49	42,900	20,300
30	11,400	5,600	50	44,000	20,800
31	13,700	6,700	51	45,100	21,200
32	16,000	7,800	52	46,500	21,700
33	18,300	8,900	53	47,600	22,400
34	20,600	10,000	54	49,100	22,900
35	22,900	11,100	55	50,300	23,400
36	25,200	12,200	56	51,800	24,000
37	27,400	13,400	57	53,300	24,700
38	29,700	14,500	58	54,900	25,300
39	32,000	15,600	59	56,600	26,000
40	34,300	16,700	60	58,300	26,600
41	35,200	17,000	61	60,000	27,400
42	36,100	17,400	62	62,000	28,100
43	36,700	17,800	63	63,800	28,900
44	37,700	18,200	64	66,000	29,700
			65 or more	68,200	30,700

*If age of older parent (FAFSA/SAR #69) is blank, use age 45 on the table.

Table A6: Parents' Contribution From AAI

If parents' AAI is—	The parents' contribution from AAI is—
-\$3,410 or less	-\$750
-\$3,409 to \$11,800	22% of AAI
\$11,801 to \$14,800	\$2,596 + 25% of AAI over \$11,800
\$14,801 to \$17,800	\$3,346 + 29% of AAI over \$14,800
\$17,801 to \$20,800	\$4,216 + 34% of AAI over \$17,800
\$20,801 to \$23,900	\$5,236 + 40% of AAI over \$20,800
\$23,901 or more	\$6,476 + 47% of AAI over \$23,900

**Table A7: State and Other Tax Allowance
for Worksheet A (student only)**

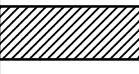
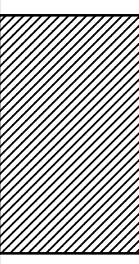
Alabama	3%	Missouri	3%
Alaska	0%	Montana	5%
American Samoa	2%	Nebraska	4%
Arizona	3%	Nevada	0%
Arkansas	4%	New Hampshire	1%
California.....	5%	New Jersey	3%
Canada	2%	New Mexico	4%
Colorado	4%	New York	7%
Connecticut	2%	North Carolina	5%
Delaware	5%	North Dakota	2%
District of Columbia	7%	Northern Mariana Islands	2%
Federated States of Micronesia.....	2%	Ohio	5%
Florida	1%	Oklahoma	4%
Georgia	4%	Oregon	6%
Guam	2%	Palau.....	2%
Hawaii	6%	Pennsylvania	3%
Idaho	5%	Puerto Rico	2%
Illinois	2%	Rhode Island.....	4%
Indiana	4%	South Carolina	5%
Iowa	5%	South Dakota	0%
Kansas	4%	Tennessee	0%
Kentucky	5%	Texas	0%
Louisiana	2%	Utah	5%
Maine	5%	Vermont	4%
Marshall Islands	2%	Virgin Islands	2%
Maryland	6%	Virginia	4%
Massachusetts	5%	Washington	0%
Mexico	2%	West Virginia	4%
Michigan	4%	Wisconsin	5%
Minnesota	6%	Wyoming	0%
Mississippi	3%	Blank or Invalid State	2%
		OTHER	2%

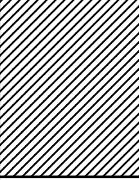
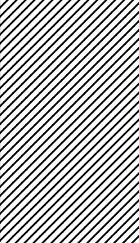
Multiply the total income of student (Worksheet A, line 35) by the appropriate rate from the table above to get the "state and other tax allowance" (line 37 of Regular Worksheet A). Use the student's *state of legal residence* (FAFSA/SAR #24). If this item is blank or invalid, use the *state* in student's mailing address (FAFSA/SAR #6). If both items are blank or invalid, use the parents' *state of legal residence* (FAFSA/SAR #66). If all three items are blank or invalid, use the rate for a blank or invalid state above.

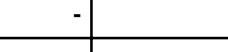
2002-03 EFC FORMULA **B : INDEPENDENT STUDENT
Without Dependent(s) Other Than A Spouse**

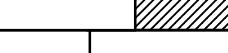
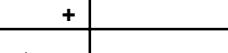
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STUDENT/SPOUSE INCOME IN 2001	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	+ 
2. a. Student's income earned from work (FAFSA/SAR #42)	+ 
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+ 
Total student/spouse income earned from work	= 2.
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)	+ 
4. Untaxed income and benefits:	+ 
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	+ 
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ 
Total untaxed income and benefits	= 4.
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #46)	-
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	=

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table B1. If negative, enter zero.)	+ 
10. Student's Social Security tax (Table B2)	+ 
11. Spouse's Social Security tax (Table B2)	+ 
12. Income protection allowance:	+ 
• \$5,300 for unmarried or separated student;	
• \$5,300 for married student if both student & spouse are enrolled at least 1/2 time;	
• \$8,470 for married student if only the student is enrolled at least 1/2 time.	+ 
13. Employment expense allowance:	+ 
• If student is not married or is separated, the allowance is zero.	
• If student is married but only one person is working (the student or spouse), the allowance is zero.	
• If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or \$3,000, whichever is less.	+ 
14. TOTAL ALLOWANCES	=

CONTRIBUTION FROM AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14)	- 
15. AVAILABLE INCOME (AI)	=
16. Assessment rate	X .50
17. CONTRIBUTION FROM AI May be a negative number.	=

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
18. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	
19. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	+ 
20. Adjusted net worth of business/farm (Calculate using Table B3.)	+ 
21. Cash, savings, & checking (FAFSA/SAR #49)	+ 
22. Net worth (sum of lines 18, 20, and 21)	=
23. Asset protection allowance (Table B4)	- 
24. Discretionary net worth (line 22 minus line 23)	=
25. Asset conversion rate	X .35
26. CONTRIBUTION FROM ASSETS If negative, enter zero.	

EXPECTED FAMILY CONTRIBUTION	
Contribution from AI (from line 17) May be a negative number.	
Contribution from assets (from line 26)	+ 
27. Contribution from AI and assets	=
28. Number in college in 2002-03 (FAFSA/SAR #85)	÷
29. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)**	=

*Do not include the student's home.

**To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 29 above).

NOTE: Use this additional page to prorate the EFC only if the student will be enrolled for less than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

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Calculation of Expected Family Contribution for a Student Enrolled for Less Than 9 Months

Expected Family Contribution (standard contribution for 9-month enrollment, from line 29)		
Divide by 9	÷	9
Expected Family Contribution per month	=	
Multiply by number of months of enrollment	X	
Expected Family Contribution for less than 9-month enrollment*	=	

*Substitute the student's EFC for less than 9-month enrollment in place of the EFC for the standard 9-month enrollment (Worksheet B, line 29).

2002-03 EFC FORMULA B : INDEPENDENT STUDENT
Without Dependent(s) Other Than A Spouse

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STUDENT/SPOUSE INCOME IN 2001	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
2. a. Student's income earned from work (FAFSA/SAR #42)	
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+ _____
Total student/spouse income earned from work	= 2.
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	_____
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ _____
Total untaxed income and benefits	= 4.
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #46)	-
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	=
ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table B1. If negative, enter zero.)	+
10. Student's Social Security tax (Table B2)	+
11. Spouse's Social Security tax (Table B2)	+
12. Income protection allowance:	
• \$5,300 for unmarried or separated student;	
• \$5,300 for married student if both student & spouse are enrolled at least 1/2 time;	
• \$8,470 for married student if only the student is enrolled at least 1/2 time.	+
13. Employment expense allowance:	
• If student is not married or is separated, the allowance is zero.	
• If student is married but only one person is working (the student or spouse), the allowance is zero.	
• If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or \$3,000, whichever is less.	+
14. TOTAL ALLOWANCES	=

CONTRIBUTION FROM AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14)	-
15. AVAILABLE INCOME (AI)	=
16. Assessment rate	X
17. CONTRIBUTION FROM AI May be a negative number.	=
STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
18. Net worth of investments* (FAFSA/SAR #47) If negative, enter zero.	
19. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	+
20. Adjusted net worth of business/farm (Calculate using Table B3.)	+
21. Cash, savings, & checking (FAFSA/SAR #49)	+
22. Net worth (sum of lines 18, 20, and 21)	=
23. Asset protection allowance (Table B4)	-
24. Discretionary net worth (line 22 minus line 23)	=
25. Asset conversion rate	X
26. CONTRIBUTION FROM ASSETS If negative, enter zero.	=

EXPECTED FAMILY CONTRIBUTION	
Contribution from AI (from line 17) May be a negative number.	
Contribution from assets (from line 26)	+
27. Contribution from AI and assets	=
28. Number in college in 2002-03 (FAFSA/SAR #85)	÷
29. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)**	=

*Do not include the student's home.

**To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 29 above).

**NOTE: Do NOT complete the shaded areas;
asset information is not required in the simplified formula.**

NOTE: Use this additional page to prorate the EFC only if the student will be enrolled for less than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

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Page 2

B

Calculation of Expected Family Contribution for a Student Enrolled for Less Than 9 Months

Expected Family Contribution (standard contribution for 9-month enrollment, from line 29)	
Divide by 9	÷ 9
Expected Family Contribution per month	=
Multiply by number of months of enrollment	X
Expected Family Contribution for less than 9-month enrollment*	=

*Substitute the student's EFC for less than 9-month enrollment in place of the EFC for the standard 9-month enrollment (Worksheet B, line 29).

Table B1: State and Other Tax Allowance

Alabama	3%	Missouri	3%
Alaska	0%	Montana	5%
American Samoa	2%	Nebraska	4%
Arizona	3%	Nevada	0%
Arkansas	4%	New Hampshire	1%
California	5%	New Jersey	3%
Canada	2%	New Mexico	4%
Colorado	4%	New York	7%
Connecticut	2%	North Carolina	5%
Delaware	5%	North Dakota	2%
District of Columbia	7%	Northern Mariana Islands	2%
Federated States of Micronesia	2%	Ohio	5%
Florida	1%	Oklahoma	4%
Georgia	4%	Oregon	6%
Guam	2%	Palau	2%
Hawaii	6%	Pennsylvania	3%
Idaho	5%	Puerto Rico	2%
Illinois	2%	Rhode Island	4%
Indiana	4%	South Carolina	5%
Iowa	5%	South Dakota	0%
Kansas	4%	Tennessee	0%
Kentucky	5%	Texas	0%
Louisiana	2%	Utah	5%
Maine	5%	Vermont	4%
Marshall Islands	2%	Virgin Islands	2%
Maryland	6%	Virginia	4%
Massachusetts	5%	Washington	0%
Mexico	2%	West Virginia	4%
Michigan	4%	Wisconsin	5%
Minnesota	6%	Wyoming	0%
Mississippi	3%	Blank or Invalid State	2%
		OTHER	2%

Multiply the total income of student and spouse (EFC Formula Worksheet B, line 7) by the appropriate rate from the table above to get the "state and other tax allowance" (line 9 of Worksheet B). Use the student's *state of legal residence* (FAFSA/SAR #24) reported on the FAFSA. If this item is blank or invalid, use the state in the student's mailing address (FAFSA/SAR #6). If both items are blank or invalid, use rate for blank or invalid state above.

Table B2: Social Security Tax

Calculate separately the Social Security tax of student and spouse.

Income Earned from Work*	Social Security Tax
\$0 - \$80,400	7.65% of income
\$80,401 or greater	\$6,150.60 + 1.45% of amount over \$80,400

*Student's 2001 income earned from work is FAFSA/SAR #42.

Spouse's 2001 income earned from work is FAFSA/SAR #43.

Social Security tax will never be less than zero.

Table B3: Business/Farm Net Worth Adjustment

If the net worth of a business or farm is—	Then the adjusted net worth is—
Less than \$1	\$0
\$1 to \$95,000	40% of net worth of business/farm
\$95,001 to \$285,000	\$ 38,000 + 50% of excess over \$95,000
\$285,001 to \$470,000	\$133,000 + 60% of excess over \$285,000
\$470,001 or more	\$244,000 + 100% of excess over \$470,000

Table B4
Asset Protection Allowance

Age of student as of 12/31/02*	Allowance for—	
	Married Student	Unmarried Student
25 or less..	0	0
26	2,300	1,100
27	4,600	2,200
28	6,900	3,300
29	9,100	4,500
30	11,400	5,600
31	13,700	6,700
32	16,000	7,800
33	18,300	8,900
34	20,600	10,000
35	22,900	11,100
36	25,200	12,200
37	27,400	13,400
38	29,700	14,500
39	32,000	15,600
40	34,300	16,700
41	35,200	17,000
42	36,100	17,400
43	36,700	17,800
44	37,700	18,200
45	38,600	18,600
46	39,600	18,900
47	40,600	19,400
48	41,900	19,900
49	42,900	20,300
50	44,000	20,800
51	45,100	21,200
52	46,500	21,700
53	47,600	22,400
54	49,100	22,900
55	50,300	23,400
56	51,800	24,000
57	53,300	24,700
58	54,900	25,300
59	56,600	26,000
60	58,300	26,600
61	60,000	27,400
62	62,000	28,100
63	63,800	28,900
64	66,000	29,700
65 or more	68,200	30,700

*Determine student's age as of 12/31/02 from
student's date of birth (FAFSA/SAR #9)

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**2002-03 EFC FORMULA C : INDEPENDENT STUDENT
With Dependent(s) Other Than A Spouse**

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STUDENT/SPOUSE INCOME IN 2001	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
2. a. Student's income earned from work (FAFSA/SAR #42)	
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+
Total student/spouse income earned from work	= 2.
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+
Total untaxed income and benefits	= 4.
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #46)	-
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	=

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table C1. If negative, enter zero.)	+
10. Student's Social Security tax (Table C2)	+
11. Spouse's Social Security tax (Table C2)	+
12. Income protection allowance (Table C3)	+
13. Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or \$3,000, whichever is less • One-parent families: 35% of earned income, or \$3,000, whichever is less • Student or spouse working (not both): zero	+
14. TOTAL ALLOWANCES	=

AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14)	-
15. AVAILABLE INCOME (AI) May be a negative number.	=

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
16. Net worth of investments** (FAFSA/SAR #47) If negative, enter zero.	
17. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	+
18. Adjusted net worth of business/farm (Calculate using Table C4.)	+
19. Cash, savings, & checking (FAFSA/SAR #49)	+
20. Net worth (sum of lines 16, 18, and 19)	=
21. Asset protection allowance (Table C5)	-
22. Discretionary net worth (line 20 minus line 21)	=
23. Asset conversion rate	X .12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	

EXPECTED FAMILY CONTRIBUTION	
Available Income (AI) (from line 15)	
Contribution from assets (from line 24)	+
25. Adjusted Available Income (AAI) May be a negative number.	=
26. Total contribution from AAI (Calculate using Table C6; if negative, enter zero.)	
27. Number in college in 2002-03 (FAFSA/SAR #85)	÷
28. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)***	

**Do not include the student's home.

***To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 28 above).

*STOP HERE if **both** of the following are true: line 3 is \$13,000 or less, and the student and spouse are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. Under these circumstances, the student's EFC is zero.

NOTE: Use this additional page to prorate the EFC only if the student will be enrolled for less than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

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C

Calculation of Expected Family Contribution for a Student Enrolled for Less Than 9 Months

Expected Family Contribution (standard contribution for 9-month enrollment, from line 28)		
Divide by 9	÷	9
Expected Family Contribution per month	=	
Multiply by number of months of enrollment	X	
Expected Family Contribution for less than 9-month enrollment*	=	

*Substitute the student's EFC for less than 9-month enrollment in place of the EFC for the standard 9-month enrollment (Worksheet B, line 28).

**2002-03 EFC FORMULA C : INDEPENDENT STUDENT
With Dependent(s) Other Than A Spouse**

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STUDENT/SPOUSE INCOME IN 2001	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #39) (If negative, enter zero.)	
2. a. Student's income earned from work (FAFSA/SAR #42)	
2. b. Spouse's income earned from work (FAFSA/SAR #43)	+ _____
Total student/spouse income earned from work	= 2.
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	
4. Untaxed income and benefits:	
• Total from FAFSA Worksheet A (FAFSA/SAR #44)	
• Total from FAFSA Worksheet B (FAFSA/SAR #45)	+ _____
Total untaxed income and benefits	= 4.
5. Taxable and untaxed income (sum of line 3 and line 4)	
6. Total from FAFSA Worksheet C (FAFSA/SAR #46)	- _____
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	=

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
16. Net worth of investments** (FAFSA/SAR #47) If negative, enter zero.	
17. Net worth of business and/or investment farm (FAFSA/SAR #48) If negative, enter zero.	
18. Adjusted net worth of business/farm (Calculate using Table C4.)	+ _____
19. Cash, savings, & checking (FAFSA/SAR #49)	+ _____
20. Net worth (sum of lines 16, 18, and 19)	=
21. Asset protection allowance (Table C5)	- _____
22. Discretionary net worth (line 20 minus line 21)	=
23. Asset conversion rate	X 12
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2001 U.S. income tax paid (FAFSA/SAR #40) (tax filers only); if negative, enter zero.	
9. State and other tax allowance (Table C1. If negative, enter zero.)	+ _____
10. Student's Social Security tax (Table C2)	+ _____
11. Spouse's Social Security tax (Table C2)	+ _____
12. Income protection allowance (Table C3)	+ _____
13. Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or \$3,000, whichever is less • One-parent families: 35% of earned income, or \$3,000, whichever is less • Student or spouse working (not both): zero	+ _____
14. TOTAL ALLOWANCES	=

EXPECTED FAMILY CONTRIBUTION	
Available income (AI) (from line 15)	
Contribution from assets (from line 24)	+ _____
25. Adjusted available income (AAI) May be a negative number.	=
26. Total contribution from AAI (Calculate using Table C6; if negative, enter zero.)	
27. Number in college in 2002-03 (FAFSA/SAR #85)	÷
28. EXPECTED FAMILY CONTRIBUTION for 9-month enrollment (If negative, enter zero.)***	

**Do not include the student's home.

***To calculate the EFC for less than 9-month enrollment, see the next page. If the student is enrolled for more than 9 months, use the 9-month EFC (line 28 above).

**NOTE: Do NOT complete the shaded areas;
asset information is not required in the simplified formula.**

AVAILABLE INCOME	
Total income (from line 7)	
Total allowances (from line 14)	- _____
15. AVAILABLE INCOME (AI) May be a negative number.	=

*STOP HERE if **both** of the following are true: line 3 is \$13,000 or less, and the student and spouse are eligible to file a 2001 IRS Form 1040A or 1040EZ (they are not required to file a 2001 Form 1040), or they are not required to file any income tax return. Under these circumstances, the student's EFC is zero.

NOTE: Use this additional page to prorate the EFC only if the student will be enrolled for less than 9 months and only to determine the student's need for campus-based aid, a subsidized Federal Stafford Loan, or a subsidized Federal Direct Stafford/Ford Loan. Do not use this page to prorate the EFC for a Federal Pell Grant. The EFC for the Federal Pell Grant Program is the 9-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

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Calculation of Expected Family Contribution for a Student Enrolled for Less Than 9 Months

Expected Family Contribution (standard contribution for 9-month enrollment, from line 28)		
Divide by 9	÷	9
Expected Family Contribution per month	=	
Multiply by number of months enrollment	X	
Expected Family Contribution for less than 9-month enrollment*	=	

*Substitute the student's EFC for less than 9-month enrollment in place of the EFC for the standard 9-month enrollment (Worksheet B, line 28).

Table C1: State and Other Tax Allowance

STATE	PERCENT OF TOTAL INCOME		STATE	PERCENT OF TOTAL INCOME	
	\$0-14,999	\$15,000 or more		\$0-14,999	\$15,000 or more
Alabama	5%	4%	Missouri	6%	5%
Alaska	3%	2%	Montana	8%	7%
American Samoa	4%	3%	Nebraska	8%	7%
Arizona	6%	5%	Nevada	3%	2%
Arkansas	6%	5%	New Hampshire	7%	6%
California	8%	7%	New Jersey	8%	7%
Canada	4%	3%	New Mexico	6%	5%
Colorado	7%	6%	New York	11%	10%
Connecticut	6%	5%	North Carolina	8%	7%
Delaware	8%	7%	North Dakota	6%	5%
District of Columbia	10%	9%	Northern Mariana Islands	4%	3%
Federated States of Micronesia	4%	3%	Ohio	8%	7%
Florida	4%	3%	Oklahoma	6%	5%
Georgia	7%	6%	Oregon	10%	9%
Guam	4%	3%	Palau	4%	3%
Hawaii	8%	7%	Pennsylvania	7%	6%
Idaho	7%	6%	Puerto Rico	4%	3%
Illinois	6%	5%	Rhode Island	9%	8%
Indiana	6%	5%	South Carolina	8%	7%
Iowa	8%	7%	South Dakota	4%	3%
Kansas	7%	6%	Tennessee	3%	2%
Kentucky	7%	6%	Texas	3%	2%
Louisiana	4%	3%	Utah	8%	7%
Maine	9%	8%	Vermont	8%	7%
Marshall Islands	4%	3%	Virgin Islands	4%	3%
Maryland	9%	8%	Virginia	8%	7%
Massachusetts	9%	8%	Washington	4%	3%
Mexico	4%	3%	West Virginia	6%	5%
Michigan	9%	8%	Wisconsin	10%	9%
Minnesota	9%	8%	Wyoming	3%	2%
Mississippi	5%	4%	Blank or Invalid State	4%	3%
			OTHER	4%	3%

Multiply the total income of student and spouse (from EFC Formula Worksheet C, line 7) by the appropriate rate from the table above to get the "state and other tax allowance."

Use the student's *state of legal residence* (FAFSA/SAR #24) reported on the FAFSA. If this item is blank or invalid, use the *state* in the student's mailing address (FAFSA/SAR #6). If both items are blank or invalid, use the rate for blank or invalid state above.

Table C2: Social Security Tax

Calculate separately the Social Security tax of student and spouse.

Income Earned from Work*	Social Security Tax
\$0 - \$80,400	7.65% of income
\$80,401 or greater	\$6,150.60 + 1.45% of amount over \$80,400

*Student's 2001 income earned from work is FAFSA/SAR #42.
 Spouse's 2001 income earned from work is FAFSA/SAR #43.
 Social Security tax will never be less than zero.

Table C3: Income Protection Allowance

Number in student's household, including student (FAFSA/SAR #84)	Number of college students in household (FAFSA/SAR #85)				
	1	2	3	4	5
2	\$13,210	\$10,950	—	—	—
3	16,450	14,210	\$11,940	—	—
4	20,320	18,060	15,810	\$13,550	—
5	23,980	21,720	19,470	17,210	\$14,960
6	28,050	25,790	23,540	21,280	19,030

NOTE: For each additional family member, add \$3,170.
 For each additional college student, subtract \$2,250.

Table C4: Business/Farm Net Worth Adjustment

If the net worth of a business or farm is—	Then the adjusted net worth is—
Less than \$1	\$0
\$1 to \$95,000	40% of net worth of business/farm
\$95,001 to \$285,000	\$ 38,000 + 50% of excess over \$95,000
\$285,001 to \$470,000	\$133,000 + 60% of excess over \$285,000
\$470,001 or more	\$244,000 + 100% of excess over \$470,000

Table C5: Asset Protection Allowance

Age of student as of 12/31/02*	Allowance for—		Age of student as of 12/31/02*	Allowance for—	
	Married Student	Unmarried Student		Married Student	Unmarried Student
25 or less..	0	0	45	38,600	18,600
26	2,300	1,100	46	39,600	18,900
27	4,600	2,200	47	40,600	19,400
28	6,900	3,300	48	41,900	19,900
29	9,100	4,500	49	42,900	20,300
30	11,400	5,600	50	44,000	20,800
31	13,700	6,700	51	45,100	21,200
32	16,000	7,800	52	46,500	21,700
33	18,300	8,900	53	47,600	22,400
34	20,600	10,000	54	49,100	22,900
35	22,900	11,100	55	50,300	23,400
36	25,200	12,200	56	51,800	24,000
37	27,400	13,400	57	53,300	24,700
38	29,700	14,500	58	54,900	25,300
39	32,000	15,600	59	56,600	26,000
40	34,300	16,700	60	58,300	26,600
41	35,200	17,000	61	60,000	27,400
42	36,100	17,400	62	62,000	28,100
43	36,700	17,800	63	63,800	28,900
44	37,700	18,200	64	66,000	29,700
			65 or more	68,200	30,700

*Determine student's age as of 12/31/02 from student's date of birth (FAFSA/SAR #9)

Table C6: Contribution From AAI

If student's AAI is—	The student's contribution from AAI is—
-\$3,410 or less	-\$750
-\$3,409 to \$11,800	22% of AAI
\$11,801 to \$14,800	\$2,596 + 25% of AAI over \$11,800
\$14,801 to \$17,800	\$3,346 + 29% of AAI over \$14,800
\$17,801 to \$20,800	\$4,216 + 34% of AAI over \$17,800
\$20,801 to \$23,900	\$5,236 + 40% of AAI over \$20,800
\$23,901 or more	\$6,476 + 47% of AAI over \$23,900