

U.S. Department of Education



**F E D E R A L
S T U D E N T A I D**

**APPLICATION PROCESSING SYSTEM
SPECIFICATIONS FOR SOFTWARE DEVELOPERS**

ACADEMIC YEAR 2016-2017

Summary of Updates

| Revision Date | Changes |
|---------------|---|
| 9/2/2015 | Draft specifications issued. |
| 9/22/2015 | Removed duplicate “SC” from State and Tax Allowance table in Step 2 of Formula 1 on page 54. |
| 12/22/2015 | State and Other Tax Allowance tables on pages 70 and 77 have been updated to correct the “Total Income of 15,000 or more” column for the state of “WY” to 0%. |
| 12/28/2015 | Final specifications issued. Complete Reject Edits – Parameters have been updated in the edits for Reject 20 (4031-4035) |
| 2/4/2016 | Updated the valid field content for Student and Parent Legal Residence Date fields. |

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 (19 pages)
2. Model Determination (3 pages)
3. Complete Assumptions (7 pages)
4. Simplified Needs Test (4 pages)
5. Complete Reject Edits (9 pages)
6. Determination of Formula Type (3 pages)
7. Expected Family Contribution Formula Calculation (41 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 1/1/2016.

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 2016-2017 and, therefore, will not accept test results for review.

The test data will be provided in Social Security Number (SSN) order and in the 2016-2017 Institutional Student Information Record (ISIR) format. The ISIR record layout can be found in the 2016-2017 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 "2016-2017" under "Electronic Data Exchange Technical Reference".

Introduction

If you have questions related to the specifications package or the test data, please contact CPS/SAIG Technical Support at 800/330-5947 (TDD/TTY 800/511-5806) or by e-mail at CPSSAIG@ed.gov.

For the 2016-2017 cycle, there are several significant changes to the specifications. All changes to edits 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.

Valid Field Definitions

- Date Fields incremented.

Model Determination

- Dates have been updated in the applicable edits.

Complete Assumptions

- No substantive changes.

Simplified Needs Test

- The Automatic Zero EFC parameter has increased to \$25,000

Complete Reject Edits

- Date parameters incremented in rejects A and B.

Formula Calculations

- STX, SST, IPA, ANW, APA, and AAI rates and tables updated.
- Alternate EFC adjustment updated.

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

| Change (!) | 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 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. |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|--|--------|--|--|
| | 06 | 06 | Mailing State (student permanent 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): 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), or (CC = 20, YY = 00-02). | 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. | |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|--|--------|---|--|
| | 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, 3, or 4. 1 = Single 2 = married/remarried 3 = separated 4 = divorced/widowed | Set multiple responses to blank. |
| ! | 17 | 17 | Student’s Marital Status Date | 6 | 190001-201712. 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 01/01/11 | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|---------------------------------------|--------|---|--|
| ! | 20 | 20 | Student's Legal Residence Date | 6 | 190001-201712. Numeric within valid date range or blank. Format is CCYYMM, CCYYbb, or bbbbMM, 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 | Parent 1 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 | Parent 2 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. |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|-----------------------------------|--------|--|--|
| | 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 | High School Name | 50 | Blank, 0-9, A-Z | |
| | 27 | 28 | High School City | 28 | Blank or valid characters: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash) / (slash) # (number) @ (at) | Set non-valid characters to blank. Left justify. |
| | 27 | 29 | High School State | 2 | Blank or valid two letter postal code. For specific State codes, see list that follows these edits. | If numeric, invalid, or illegible, set to blank. |
| | 28 | 31 | Bachelor's Degree | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|------------------------------------|--------|--|----------------------------------|
| | 29 | 32 | Grade Level in College | 1 | Blank, 0, 1, 2, 3, 4, 5, 6, or 7. 0 = 1 st , never attended 1 = 1 st , attended before 2 = 2 nd year/sophomore 3 = 3 rd year/junior 4 = 4 th year/senior 5 = 5 th year or more undergraduate 6 = 1 st year graduate/professional 7 = continuing graduate/professional | Set multiple responses to blank. |
| | 30 | 33 | Degree/Certificate | 1 | Blank, 1-9. For specific codes see list that follows these edits. | Set multiple responses to blank. |
| | 31 | 34 | Interested in Receiving Work-Study | 1 | Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't Know | Set multiple responses to blank. |
| | 32 | 35 | 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. |
| | 33 | 36 | 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. |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|--|--------|---|--|
| | 34 | 37 | Student's Tax Return Filing Status | 1 | Blank, 1, 2, 3, 4, 5, or 6. 1 = Single 2 = Married-Filed Joint Return 3 = Married-Filed Separate Return 4 = Head of Household 5 = Qualifying Widow(er) 6 = Don't Know | Set multiple responses to blank. |
| | 35 | 38 | 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 | 39 | Student's AGI | 7 | Blank or -9999999 – 9999999. | |
| | 37 | 40 | Student's Taxes Paid | 7 | Blank or 0000000 – 9999999. | Set to positive if negative is given. |
| | 38 | 41 | Student's Exemptions | 2 | Blank or 00 – 99. | Set to positive if negative is given. If greater than 99, set to 99. |
| | 39 | 42 | Student's Income | 7 | Blank or -9999999 – 9999999. | |
| | 40 | 43 | Spouse's Income | 7 | Blank or -9999999 – 9999999. | |
| | 41 | 44 | Student's Cash, Savings, and Checking | 7 | Blank or 0000000 – 9999999. | Set to positive if negative is given. |
| | 42 | 45 | Student's Real Estate/Investment Worth | 7 | Blank or 0000000 – 9999999. | Set to positive if negative is given. |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|---|--------|-----------------------------|---------------------------------------|
| | 43 | 46 | Student's Business/Farm Net Worth | 7 | Blank or 0000000 – 9999999. | Set to positive if negative is given. |
| | 44a | 47 | Student's Education Credits | 7 | Blank or 0000000 – 9999999. | |
| | 44b | 48 | Student's Child Support Paid | 7 | Blank or 0000000 – 9999999. | |
| | 44c | 49 | Student's Need-Based Employment | 7 | Blank or 0000000 – 9999999. | |
| | 44d | 50 | Student's College Grant/Scholarship Aid | 7 | Blank or 0000000 – 9999999. | |
| | 44e | 51 | Student's Combat Pay | 7 | Blank or 0000000 – 9999999. | |
| | 44f | 52 | Student's Co-op Earnings | 7 | Blank or 0000000 – 9999999. | |
| | 45a | 53 | Student's Pension Payments | 7 | Blank or 0000000 – 9999999. | |
| | 45b | 54 | Student's IRA Payments | 7 | Blank or 0000000 – 9999999. | |
| | 45c | 55 | Student's Child Support Received | 7 | Blank or 0000000 – 9999999. | |
| | 45d | 56 | Student's Interest Income | 7 | Blank or 0000000 – 9999999. | |
| | 45e | 57 | Student's IRA Distributions | 7 | Blank or 0000000 – 9999999. | |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|---|--------|--------------------------------------|----------------------------------|
| | 45f | 58 | Student's Untaxed Pensions | 7 | Blank or 0000000 – 9999999. | |
| | 45g | 59 | Student's Military/Clergy Allowances | 7 | Blank or 0000000 – 9999999. | |
| | 45h | 60 | Student's Veterans Non-Education Benefits | 7 | Blank or 0000000 – 9999999. | |
| | 45i | 61 | Student's Other Untaxed Income | 7 | Blank or 0000000 – 9999999. | |
| | 45j | 62 | Student's Other Non-Reported Money Received | 7 | Blank or 0000000 – 9999999. | |
| | 46 | 63 | Born Before 01/01/93 | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 47 | 64 | Is Student Married | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 48 | 65 | Graduate or Professional Student | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 49 | 66 | Active Duty Military | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |

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2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|---------------------------------------|--------|--------------------------------------|----------------------------------|
| | 50 | 67 | Veteran Status | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 51 | 68 | Do You Have Children | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 52 | 69 | Dependents Other Than Children/Spouse | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 53 | 70 | Orphan or Ward of the Court | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 54 | 71 | Emancipated Minor | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 55 | 72 | In Legal Guardianship | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 56 | 73 | Homeless Youth Determined by School | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 57 | 74 | Homeless Youth Determined by HUD | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|------------------------------|--------|---|--|
| | 58 | 75 | At Risk of Homelessness | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 59 | 76 | Parents' Marital Status | 1 | Blank, 1, 2, 3, 4, or 5. 1 = Married/remarried 2 = Never married 3 = Separated/divorced 4 = Widowed 5 = Unmarried and both parents living together | Set multiple responses to blank. |
| ! | 60 | 77 | Parents' Marital Status Date | 6 | 190001-201712. 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. |
| | 61 | 78 | Parent 1 SSN | 9 | Blank or all numeric: 000-00-0000 – 999-99-9999 | |
| | 62 | 79 | Parent 1 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. |
| | 63 | 80 | Parent 1 First Initial | 1 | Blank or Alpha (A-Z). | |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|-----------------------------------|--------|--|--|
| | 64 | 81 | Parent 1 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. |
| | 65 | 82 | Parent 2 SSN | 9 | Blank or all numeric: 000-00-0000 – 999-99-9999 | |
| | 66 | 83 | Parent 2 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. |
| | 67 | 84 | Parent 2 First Initial | 1 | Blank or Alpha (A-Z). | |
| | 68 | 85 | Parent 2 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. |
| | 69 | 86 | 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. | |
| | 70 | 87 | Parents' State of Legal Residence | 2 | Blank or valid two letter postal code. For specific State codes, see list that follows these edits. | If numeric, invalid, or illegible, set to blank. |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

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| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|---|--------|---|---|
| | 71 | 88 | Parents' Legal Resident Before 01/01/11 | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| ! | 72 | 89 | Parents' Legal Residence Date | 6 | 190001-201712. Numeric within valid date range or blank. Format is CCYYMM, CCYYbb, or bbbbMM, where MM = 01-12, CC = 19-20, YY = 00-99. | Set to blank if month, century or year is blank, illegible, or invalid. |
| | 73 | 90 | Parents' Number of Family Members | 2 | Blank or 00 – 99. | Set to positive if negative is given. If greater than 99, set to 99. |
| | 74 | 91 | Parents' Number in College | 1 | Blank or 0 – 9. | Set to positive if negative is given. If greater than 9, set to 9. |
| | 75 | 92 | Parents' SSI Benefits | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 76 | 93 | Parents' SNAP Benefits | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 77 | 94 | Parents' Free/Reduced Price Lunch | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 78 | 95 | Parents' TANF Benefits | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

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| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|-----------------------------------|--------|---|----------------------------------|
| | 79 | 96 | Parents' WIC Benefits | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 80 | 97 | 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. |
| | 81 | 98 | 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. |
| | 82 | 99 | Parents' Tax Return Filing Status | 1 | Blank, 1, 2, 3, 4, 5, or 6. 1 = Single 2 = Married-Filed Joint Return 3 = Married-Filed Separate Return 4 = Head of Household 5 = Qualifying Widow(er) 6 = Don't Know | Set multiple responses to blank. |
| | 83 | 100 | Parents Eligible for 1040A/EZ | 1 | Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't Know | Set multiple responses to blank. |
| | 84 | 101 | Parent Dislocated Worker | 1 | Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't Know | Set multiple responses to blank. |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|---|--------|------------------------------|--|
| | 85 | 102 | Parents' AGI | 7 | Blank or -9999999 – 9999999. | |
| | 86 | 103 | Parents' Taxes Paid | 7 | Blank or 0000000 – 9999999. | Set to positive if negative is given. |
| | 87 | 104 | Parents' Exemptions | 2 | Blank or 00 – 99. | Set to positive if negative is given. If greater than 99, set to 99. |
| | 88 | 105 | Parent 1 Income | 7 | Blank or -9999999 – 9999999. | |
| | 89 | 106 | Parent 2 Income | 7 | Blank or -9999999 – 9999999. | |
| | 90 | 107 | Parents' Cash, Savings, and Checking | 7 | Blank or 0000000 – 9999999. | Set to positive if negative is given. |
| | 91 | 108 | Parents' Real Estate/Investment Net Worth | 7 | Blank or 0000000 – 9999999. | Set to positive if negative is given. |
| | 92 | 109 | Parents' Business/Farm Net Worth | 7 | Blank or 0000000 – 9999999. | Set to positive if negative is given. |
| | 93a | 110 | Parents' Education Credits | 7 | Blank or 0000000 – 9999999. | |
| | 93b | 111 | Parents' Child Support Paid | 7 | Blank or 0000000 – 9999999. | |
| | 93c | 112 | Parents' Need-Based Employment | 7 | Blank or 0000000 – 9999999. | |
| | 93d | 113 | Parents' College Grant/Scholarship Aid | 7 | Blank or 0000000 – 9999999. | |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|--|--------|-----------------------------|--|
| | 93e | 114 | Parents' Combat Pay | 7 | Blank or 0000000 – 9999999. | |
| | 93f | 115 | Parents' Co-op Earnings | 7 | Blank or 0000000 – 9999999. | |
| | 94a | 116 | Parents' Pension Payments | 7 | Blank or 0000000 – 9999999. | |
| | 94b | 117 | Parents' IRA Payments | 7 | Blank or 0000000 – 9999999. | |
| | 94c | 118 | Parents' Child Support Received | 7 | Blank or 0000000 – 9999999. | |
| | 94d | 119 | Parents' Interest Income | 7 | Blank or 0000000 – 9999999. | |
| | 94e | 120 | Parents' IRA Distributions | 7 | Blank or 0000000 – 9999999. | |
| | 94f | 121 | Parents' Untaxed Pensions | 7 | Blank or 0000000 – 9999999. | |
| | 94g | 122 | Parents' Military/Clergy Allowances | 7 | Blank or 0000000 – 9999999. | |
| | 94h | 123 | Parents' Veterans Non-Education Benefits | 7 | Blank or 0000000 – 9999999. | |
| | 94i | 124 | Parents' Other Untaxed Income | 7 | Blank or 0000000 – 9999999. | |
| | 95 | 125 | 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. |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|------------------------------------|--------|---|--|
| | 96 | 126 | Student's Number in College | 1 | Blank or 1 – 9. | Set to positive if negative is given. If greater than 9, set to 9. |
| | 97 | 127 | Student's SSI Benefits | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 98 | 128 | Student's SNAP Benefits | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 99 | 129 | Student's Free/Reduced Price Lunch | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 100 | 130 | Student's TANF Benefits | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 101 | 131 | Student's WIC Benefits | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | 102 | 132 | Student/Spouse Dislocated Worker | 1 | Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't Know | Set multiple responses to blank. |
| | 103a | 133 | First College Choice | 6 | Blank or 000000-099999. 0, B, E, and G valid for 1 st position. | |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|-----------------------|--------|---|----------------------------------|
| | 103c | 135 | Second College Choice | 6 | Blank or 000000-099999. 0, B, E, and G valid for 1 st position. | |
| | 103e | 137 | Third College Choice | 6 | Blank or 000000-099999. 0, B, E, and G valid for 1 st position. | |
| | 103g | 139 | Fourth College Choice | 6 | Blank or 000000-099999. 0, B, E, and G valid for 1 st position. | |
| | 103b | 134 | First Housing Plans | 1 | Blank, 1 – 3. 1 = On-Campus 2 = With Parent 3 = Off Campus | Set multiple responses to blank. |
| | 103d | 136 | Second Housing Plans | 1 | Blank, 1 – 3. 1 = On-Campus 2 = With Parent 3 = Off Campus | Set multiple responses to blank. |
| | 103f | 138 | Third Housing Plans | 1 | Blank, 1 – 3. 1 = On-Campus 2 = With Parent 3 = Off Campus | Set multiple responses to blank. |
| | 103h | 140 | Fourth Housing Plans | 1 | Blank, 1 – 3. 1 = On-Campus 2 = With Parent 3 = Off Campus | Set multiple responses to blank. |

2016-2017 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2/4/2016

| Change (!) | Ques No. | Field No. | Name | Length | Valid Field Content | Edit Procedures |
|------------|----------|-----------|------------------------------------|--------|---|---|
| ! | 104 | 153 | Date Completed | 8 | 20160101-20171231. Blank or all numeric in CCYYMMDD format, where MM = 01-12, DD = 01-31, CC = 20, YY = 16-17. | Set to blank if multiple responses checked in year. |
| | 105 | 154 | 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. |
| | -- | 180 | Parents' Asset Threshold Exceeded | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |
| | -- | 181 | Student's Asset Threshold Exceeded | 1 | Blank, 1, or 2. 1 = Yes 2 = No | Set multiple responses to blank. |

FORMAT INSTRUCTIONS

Key only the dollar amount of any financial field, subject to right justify and left zero fill.
Set to negative nines (-9999999) when a negative amount is given that is larger than what the field allows.
Set to positive nines (9999999) when a positive amount is given that is larger than what the field allows.

STATE CODES

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

DEGREE/CERTIFICATE CONVERSIONS

| Degree/Certificate Code | Literal |
|--------------------------------|-------------------|
| 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 If year is divisible by 4 then 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.

| Change (!) | Edit No. | Condition | Procedure |
|-------------------|-----------------|---|--------------------------------------|
| ! | 1001 | Born Before 1/1/93 is blank or "No", and Date of Birth is not blank or invalid and is less than 1/1/93 | Assume "Yes" for Born Before 1/1/93. |
| ! | 1002 | Born Before 1/1/93 is blank or "Yes" and Date of Birth is not blank or invalid and is greater than 12/31/92. | Assume "No" for Born Before 1/1/93. |
| | 1003 | Born Before 1/1/93 is blank, and Date of Birth is blank or invalid. | Assume "No" for Born Before 1/1/93. |
| | 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 single or divorced/widowed. | 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. |

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|---|--|
| | 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. |
| | 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 | (All of Born Before 1/1/93, 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, and In Legal Guardianship are "No"), and (any one of Homeless Youth Determined by School, Homeless Youth Determined by HUD, or At Risk of Homelessness is "Yes") and student's age as of Date Completed is equal to or greater than 22. | Assume No for Homeless Youth Determined by School, Homeless Youth Determined by HUD and/or At Risk of Homelessness, whichever field was reported as "Yes". |
| | 1015 | Any one of Born Before 1/1/93, 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. |
| | 1016 | For records not meeting the above edit. | Set application model to Dependent. |
| | 1017 | Application model is Dependent and Dependency Override code is set to 1 or 4. | 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

| Change (!) | 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 never married. |
| | 2003 | Parents' Number of Family Members is blank, 1, or 2 and Parents' Marital Status is married or unmarried and both parents living together. | Assume Parents' Number of Family Members is 3. |
| | 2004 | Parents' Number of Family Members is blank or 1 and Parents' Marital Status is never married, 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) or (Assumption override code 1 is set by Financial Aid Administrator). | 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 or unmarried and both parents living together, and Professional Judgment Flag is not set to 1. | Assume Parents' Number in College is equal to Parents' Number of Family Members minus 2. |

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|--|--|
| | 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 Parent 1 Income or Parent 2 Income is positive or negative. | Assume Parents' AGI is equal to sum of Parent 1 Income plus Parent 2 Income. (If sum of earnings is greater than 7 digits, use 9999999 or -9999999.) |
| | 2012 | (Parents' AGI is re-entered as zero on a correction record) or (Assumption override code 2 is set by Financial Aid Administrator). | Make no assumption for Parents' AGI. |
| | 2013 | Parents' AGI is positive, Parents' Tax Return Status is will not file, and Parent 1 Income and Parent 2 Income are blank or zero. | Assume Parent 1 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 | Parent 1 Income is blank, Parent 2 Income is blank or zero, Parents' AGI is non-blank and non-zero, and Parent's Marital Status is married or unmarried and both parents living together. | Assume Parent 1 Income equals Parents' AGI. |
| | 2021 | Parent 2 Income is blank, Parent 1 Income is zero, Parents' AGI is non-blank and non-zero, and Parent's Marital Status is married or unmarried and both parents living together. | Assume Parent 2 Income equals Parents' AGI. |
| | 2022 | Parent 1 Income is negative and parents' tax filing status is non-tax filer. | Assume same positive value for Parent 1 Income. |

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|--|--|
| | 2023 | Parent 2 Income is negative and parents' tax filing status is non-tax filer. | Assume same positive value for Parent 2 Income. |
| | 2024 | Calculate Worksheet A Total | Set to the sum of Parents' Education Credits, Child Support Paid, Need-Based Employment, Grant/Scholarship Aid, Combat Pay, and Co-op Earnings. If greater than 99,999,999, set it to 99,999,999. |
| | 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 99,999,999, set it to 99,999,999. |
| | 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 Filing Status is tax filer) or (Parent 1 Income plus Parent 2 Income plus Parents' Worksheet B Total if Parents' Tax Filing 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) or (Assumption override code 5 is set by Financial Aid Administrator). | Make no assumption for Parents' Worksheet A Total. |
| | 2028 | Parent's Asset Threshold Exceeded carried forward as No on a correction transaction, and (parents' marital status has been corrected from married (1 or 5) to not married (2, 3, or 4) or from not married (2, 3, or 4) to married (1 or 5)) or (difference between age of older parent on transaction being corrected and age of older parent on correction is 3 or more years). | Assume Parents' Asset Threshold Exceeded is blank. |

STUDENT & SPOUSE DATA ELEMENTS

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|--|---|
| | 2029 | Citizenship is blank and Alien Registration Number is non-blank and valid. | Assume Citizenship is eligible non-citizen. |
| | 2030 | 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. |
| | 2031 | Independent, Student's Marital Status is blank, and Student's Number of Family Members is 1. | Assume Student's Marital Status is single. |
| | 2032 | 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. |
| | 2033 | Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, (Do You Have Children is "Yes") or (Legal Dependents Other Than Spouse is "Yes"). | Assume Student's Marital Status is single. |
| | 2034 | 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. |
| | 2035 | 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 single. |
| | 2036 | 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. |
| | 2037 | 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 single. |
| | 2038 | 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. |

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|--|---|
| | 2039 | Independent, Student's Number of Family Members is blank, and Student's Marital Status is single, separated, or divorced/widowed. | Assume Student's Number of Family Members is 1. |
| | 2040 | 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. |
| | 2041 | 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. |
| | 2042 | Independent and Student's Number in College is blank. | Assume Student's Number in College is 1. |
| | 2043 | 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. |
| | 2044 | (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) or (Assumption override code 3 is set by Financial Aid Administrator). | Make no assumption for Student's Number in College. |
| | 2045 | Student's Asset Threshold Exceeded carried forward as No on a correction transaction, and (student's marital status has been corrected from married to not married or from not married to married) or (age of student changed by 3 or more years). | Assume Student's Asset Threshold Exceeded is blank. |
| | 2046 | Independent, Student's Number in College is greater than Student's Number of Family Members. | Assume Student's Number in College is 1. |
| | 2047 | Dependent, Student's Marital Status is blank. | Assume Student's Marital Status is single. |
| | 2048 | Dependent, Spouse's Income is non-blank and non-zero, and Student's Marital Status is single or divorced/widowed. | Assume zero for Spouse's Income. |

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|--|---|
| | 2049 | 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 7 digits, use 9999999 or -9999999.) |
| | 2050 | (Student's AGI re-entered as zero on a correction record) or (Assumption override code 4 is set by Financial Aid Administrator). | Make no assumption for Student's AGI. |
| | 2051 | 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. |
| | 2052 | Student's Type of Tax Return is non-blank. | Assume student's tax filing status is tax filer. |
| | 2053 | 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. |
| | 2054 | 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. |
| | 2055 | 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. |
| | 2056 | 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. |
| | 2057 | Student's Taxes Paid is blank and student's tax filing status is tax filer. | Assume zero for Student's Taxes Paid. |
| | 2058 | Dependent, Student's Income is blank, and Student's AGI is non-blank and non-zero. | Assume Student's Income equals Student's AGI. |
| | 2059 | 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. |
| | 2060 | Student's Income is negative and student's tax filing status is non-tax filer. | Assume same positive value for Student's Income. |

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|--|--|
| | 2061 | 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. |
| | 2062 | Independent, Spouse's Income is negative and student's tax filing status is non-tax filer. | Assume same positive value for Spouse's Income. |
| | 2063 | Calculate Worksheet A Total | Set to the sum of Student's Education Credits, Child Support Paid, Need-Based Employment, Grant/ Scholarship Aid, Combat Pay, and Co-op Earnings. If greater than 99,999,999, set it to 99,999,999. |
| | 2064 | 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-Reported Money Received. If greater than 99,999,999, set it to 99,999,999. |
| | 2065 | 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. |
| | 2066 | (Student's Worksheet A Total re-entered as greater than 50% of the sum of total income) or (Assumption override code 6 is set by Financial Aid Administrator). | 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.

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

DEPENDENT MODEL

If the Parents' AGI, Parent 1 Income, Parent 2 Income, and Parents' Worksheet B Total are all blank, do not perform simplified needs test.

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|--|-----------------------|
| | 3001 | One of parents' SSI, SNAP, 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 Parent 1 income plus Parent 2 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 Parent 1 income plus Parent 2 income is less than \$50,000@. | Set simplified needs. |
| | 3004 | Parents' eligible for 1040A/EZ 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. |

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|--|------------------------------|
| ! | 3005 | One of parents' SSI, SNAP, 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 \$25,000@ or less) or (parents' reported AGI is blank and Parent 1 income plus Parent 2 income is \$25,000@ or less). | Set Automatic Zero EFC flag. |
| ! | 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 \$25,000@ or less. | Set Automatic Zero EFC flag. |
| ! | 3007 | Parents' tax return status is will not file, parents' type of tax return is blank, and Parent 1 income plus Parent 2 income is \$25,000@ or less. | Set Automatic Zero EFC flag. |
| ! | 3008 | Parents' eligible for 1040A/EZ is Yes, parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is \$25,000@ 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.

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|---|-----------------------|
| | 3009 | One of student's SSI, SNAP, 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. |

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|--|------------------------------|
| | 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/EZ 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, SNAP, 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 \$25,000@ or less) or (student's reported AGI is blank and student's income plus spouse's income is \$25,000@ or less). | Set Automatic Zero EFC flag. |
| ! | 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 \$25,000@ 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 \$25,000@ 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/EZ is Yes, student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is \$25,000@ or less. | Set Automatic Zero EFC flag. |

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|---|------------------------------|
| ! | 3017 | Student's marital status is single, separated, or divorced/widowed, student's number of family members is greater than 1, one of student's SSI, SNAP, 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 \$25,000@ or less) or (student's reported AGI is blank and student's income plus spouse's income is \$25,000@ or less). | Set Automatic Zero EFC flag. |
| ! | 3018 | Student's marital status is single, separated, or divorced/widowed, 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 \$25,000@ or less. | Set Automatic Zero EFC flag. |
| ! | 3019 | Student's marital status is single, separated, or divorced/widowed, 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 \$25,000@ or less. | Set Automatic Zero EFC flag. |
| ! | 3020 | Student's marital status is single, separated, or divorced/widowed, student's number of family members is greater than 1, student eligible for 1040A/EZ is Yes, and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is \$25,000@ or less. | Set Automatic Zero EFC flag. |

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.

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 If year is divisible by 4 then 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.

2016-2017 REJECT CODES AND REASONS

| Code | Edit | Reason |
|------|--------------------------------------|--|
| 24 | 4001 | NSLDS Fraud Loan Flag is set |
| 2 | 4002 4003 | All income questions blank |
| 1 | 4004 4005 | Family does not qualify for simplified needs test and didn't complete supplemental data |
| 17 | 4006 | Citizenship status blank or not eligible |
| 13 | 4007 | First and last name blank |
| N | 4008 | First or last name blank |
| 18 | 4010 | SSN not valid on SSA database |
| R | 4011 | SSN match but no Date of Birth match |
| D | 4013 | SSN match but no Name match |
| 8 | 4015 | SSN match with Date of Death |
| 5 | 4016 | Date of birth blank or invalid |
| A | 4017 | Date of birth year is 1900 through 1941 |
| B | 4019 | Independent status in question because of student's age |
| 12 | 4021 | Parents' Taxes Paid greater than or equal to AGI |
| 3 | 4023 | Student's Taxes Paid greater than or equal to AGI |
| C | 4025 4027 | Taxes paid greater than or equal to 40% of AGI (parent, indep. student) |
| G | 4029 | Taxes paid greater than or equal to 40% of AGI (dependent student) |
| 20 | 4031 4032 4033 4034 4035 | Non-filer, income meets IRS filing requirements (parent, indep. student) |
| 10 | 4037 4038 | Marital status and number of family members blank |
| 4 | 4039 | Marital status date is greater than date signed |
| 21 | 4040 | Marital status date greater than or equal to application receipt date and less than or equal to transaction receipt date |
| W | 4042 4044 | Number of family members appears high |
| 11 | 4046 4047 | Marital status inconsistent with base year income |
| 14 | 4049 | Student's signature missing |
| 15 | 4048 | Parent's signature missing |
| 9 | 4050 | Dependent, Parent 1 and Parent 2 SSN blank |
| 6 | 4051 | Parent 1 SSN not valid on SSA database |
| 7 | 4052 | Parent 2 SSN not valid on SSA database |
| S | 4053 | Parent 1 SSN match but no Date of Birth match |

Complete Reject Edits

| Code | Edit | Reason |
|-------------|-------------|---|
| T | 4055 | Parent 2 SSN match but no Date of Birth match |
| E | 4057 | Parent 1 SSN match but no name match |
| F | 4059 | Parent 2 SSN match but no name match |
| J | 4061 | Parent 1 SSN all zeroes but filed tax return |
| K | 4063 | Parent 2 SSN all zeroes but filed tax return |

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|---|-----------------------|
| | 4001 | NSLDS Fraud Loan Flag is set to Y. | Set reject reason 24. |
| | 4002 | Dependent and reported values for Parents' AGI, Parent 1 Income, Parent 2 Income, and Parents' Worksheet B Total are all blank. | Set reject reason 2. |
| | 4003 | 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. |
| | 4004 | <p>Dependent, simplified needs test is not met, automatic zero EFC flag is not set, Parents' Asset Threshold Exceeded is Yes or blank, and any one of reported values for supplemental data fields for parent and student are blank.</p> <p>Supplemental data is defined as follows:</p> <p>Parents'/Student's Cash, Savings and Checking, Parents'/Student's Real Estate/Investment Net Worth, Parents'/Student's Business/Farm Net Worth.</p> | Set reject reason 1. |
| | 4005 | <p>Independent, simplified needs test is not met, automatic zero EFC flag not set, Student's Asset Threshold Exceeded is Yes or blank, and any one of reported data for supplemental data fields for students are blank.</p> <p>Supplemental data is defined as follows:</p> <p>Student's Cash, Savings and Checking, Student's Real Estate/Investment Net Worth, Student's Business/Farm Net Worth.</p> | Set reject reason 1. |
| | 4006 | Citizenship is blank or not eligible. | Set reject reason 17. |
| | 4007 | First Name and Last Name are blank. | Set reject reason 13. |
| | 4008 | One of First Name or Last Name is blank. | Set reject reason N. |
| | 4009 | (One of First Name or Last Name is re-entered as blank on a correction record) or (Reject N override code is set by Financial Aid Administrator). | Suppress reject N. |

Complete Reject Edits

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|--|-----------------------|
| | 4010 | Student SSN Match Flag equals 1 or 6. | Set reject reason 18. |
| | 4011 | Student SSN Match Flag equals 2. | Set reject reason R. |
| | 4012 | Date of Birth is re-entered as same value on a correction record. | Suppress reject R. |
| | 4013 | Student SSN Match Flag equals 3. | Set reject reason D. |
| | 4014 | First and Last Name are re-entered as same value on a correction record. | Suppress reject D. |
| | 4015 | Student SSN Match Flag equals 5. | Set reject reason 8. |
| | 4016 | Date of Birth is blank or day is out of range. | Set reject reason 5. |
| ! | 4017 | Date of Birth year is equal to 1900 through 1941 and Student SSN Match Flag is not equal to 4. | Set reject reason A. |
| ! | 4018 | (Date of Birth year is re-entered as same value of 1900 through 1941 on a correction record) or (Reject A override code is set by Financial Aid Administrator). | Suppress reject A. |
| ! | 4019 | Independent, Date of Birth is 09/01/2000 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. |
| | 4020 | (Date of Birth is re-entered as same value on a correction record) or (Reject B override code is set by Financial Aid Administrator). | Suppress reject B. |
| | 4021 | Dependent, Parents' Taxes Paid is greater than zero and equal to or greater than Parents' AGI, and Parents' IRS Data Field flag for AGI or taxes paid is not equal to 1. | Set reject reason 12. |
| | 4022 | Reject 12 override code is set by Financial Aid Administrator. | Suppress reject 12. |
| | 4023 | Student's Taxes Paid is greater than zero and equal to or greater than Student's AGI, and Student's IRS Data Field flag for AGI or taxes paid is not equal to 1. | Set reject reason 3. |

Complete Reject Edits

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|---|-----------------------|
| | 4024 | Reject 3 override code is set by Financial Aid Administrator. | Suppress reject 3. |
| | 4025 | Dependent, Parents' Taxes Paid is greater than zero, not equal to or greater than Parents' AGI, greater than or equal to 40% of Parents' AGI, Parents' IRS Data Field flag for AGI or taxes paid is not equal to 1, and Professional Judgment Flag is not set to 1. | Set reject reason C. |
| | 4026 | (Parents' AGI and Taxes Paid is re-entered as same value on a correction record) or (Reject C override code is set by Financial Aid Administrator). | Suppress reject C. |
| | 4027 | Independent, 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, Student's IRS Data Field flag for AGI or taxes paid is not equal to 1, and Professional Judgment Flag is not set to 1. | Set reject reason C. |
| | 4028 | (Student's AGI and Taxes Paid is re-entered as same value on a correction record) or (Reject C override code is set by Financial Aid Administrator). | Suppress reject C. |
| | 4029 | Dependent, 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, Student's IRS Data Field flag for AGI or taxes paid is not equal to 1, and Professional Judgment Flag is not set to 1. | Set reject reason G. |
| | 4030 | (Student's AGI and Taxes Paid is re-entered as same value on a correction record) or (Reject G override code is set by Financial Aid Administrator). | Suppress reject G. |
| ! | 4031 | Dependent, Parents' Tax Return Status is Will not file, Parents' Marital Status is never married, separated/divorced, or widowed, and Parent 1 Income or Parent 2 Income is greater than \$13,250@. | Set reject reason 20. |

Complete Reject Edits

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|--|-----------------------|
| ! | 4032 | Dependent, Parents' Tax Return Status is Will not file, Parents' Marital Status is married or unmarried and both parents living together, and Parent 1 Income plus Parent 2 Income is greater than \$20,600@. | Set reject reason 20. |
| ! | 4033 | Independent, Student's Tax Return Status is Will not file, Student's Marital Status is single, separated, or divorced/widowed, Number of Family Members is 1, and Student's Income is greater than \$10,300@. | Set reject reason 20. |
| ! | 4034 | Independent, Student's Tax Return Status is Will not file, Student's Marital Status is single, separated, or divorced/widowed, Number of Family Members is greater than 1, and Student's Income is greater than \$13,250@. | Set reject reason 20. |
| ! | 4035 | 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 \$20,600@. | Set reject reason 20. |
| | 4036 | Reject 20 override code is set by Financial Aid Administrator. | Suppress reject 20. |
| | 4037 | Dependent, Parents' Marital Status is blank, and Parents' Number of Family Members is blank or 01. | Set reject reason 10. |
| | 4038 | Independent, Student's Marital Status is blank, and Student's Family Members is blank. | Set reject reason 10. |
| | 4039 | Application transaction and Student's Marital Status Date is non-blank and (greater than the Date Completed if Date Completed is non-blank) or (greater than application receipt date if Date Completed is blank), or Correction transaction and Student's Marital Status Date is non-blank and greater than transaction receipt date. | Set reject reason 4. |
| | 4040 | Student's Marital Status Date is corrected to date that is greater than or equal to application receipt date and less than or equal to transaction receipt date. | Set reject reason 21. |

Complete Reject Edits

| Change (!) | Edit No. | Condition | Procedure |
|-------------------|-----------------|---|-----------------------|
| | 4041 | Reject 21 override code is set by Financial Aid Administrator. | Suppress reject 21. |
| | 4042 | Dependent, Parents' Number of Family Members is 15 or more, and Professional Judgment Flag is not set to 1. | Set reject reason W. |
| | 4043 | (Parents' Number of Family Members is re-entered as the same value on a correction record) or (Reject W override code is set by Financial Aid Administrator). | Suppress reject W. |
| | 4044 | Independent, Student's Number of Family Members is 15 or more, and Professional Judgment Flag is not set to 1. | Set reject reason W. |
| | 4045 | (Student's Number of Family Members is re-entered as the same value on a correction record) or (Reject W override code is set by Financial Aid Administrator). | Suppress reject W. |
| | 4046 | Dependent, Parent 1 Income and Parent 2 Income are both non-zero and non-blank, Parents' Marital Status is never married, separated/divorced, or widowed, and Professional Judgment Flag is not set to 1. | Set reject reason 11. |
| | 4047 | Independent, Spouse's Income is non-blank and non-zero, Student's Marital Status is single, separated, or divorced/widowed, and Professional Judgment Flag is not set to 1. | Set reject reason 11. |
| | 4048 | Dependent and parent did not sign application. | Set reject reason 15. |
| | 4049 | Student did not sign paper application. | Set reject reason 14. |
| | 4050 | Dependent and (any one of Parent 1 SSN, Last Name and Date of Birth is blank) and (any one of Parent 2 SSN, Last Name and Date of Birth is blank). | Set reject reason 9. |
| | 4051 | Dependent, Parent 1 SSN Match Flag is equal to 1 or 6 and Parent 2 SSN Match Flag is not equal to 4. | Set reject reason 6. |
| | 4052 | Dependent, Parent 2 SSN Match Flag is equal to 1 or 6 and Parent 1 SSN Match Flag is not equal to 4. | Set reject reason 7. |

Complete Reject Edits

| Change (!) | Edit No. | Condition | Procedure |
|-------------------|-----------------|--|----------------------|
| | 4053 | Dependent, Parent 1 SSN Match Flag is equal to 2 and Parent 2 SSN Match Flag is not equal to 4. | Set reject reason S. |
| | 4054 | Dependent and Parent 1 Date of Birth is re-entered as same value on a correction record. | Suppress reject S. |
| | 4055 | Dependent, Parent 2 SSN Match Flag is equal to 2 and Parent 1 SSN Match Flag is not equal to 4. | Set reject reason T. |
| | 4056 | Dependent and Parent 2 Date of Birth is re-entered as same value on a correction record. | Suppress reject T. |
| | 4057 | Dependent, Parent 1 SSN Match Flag is equal to 3 and Parent 2 SSN Match Flag is not equal to 4. | Set reject reason E. |
| | 4058 | Dependent and Parent 1 Last Name and First Initial are re-entered as same value on a correction record. | Suppress reject E. |
| | 4059 | Dependent, Parent 2 SSN Match Flag is equal to 3 and Parent 1 SSN Match Flag is not equal to 4. | Set reject reason F. |
| | 4060 | Dependent and Parent 2 Last Name and First Initial are re-entered as same value on a correction record. | Suppress reject F. |
| | 4061 | Dependent, Parent 1 SSN is all zeroes, Parent 2 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. |
| | 4062 | (Dependent and Parent 1 SSN is re-entered as same value on a correction record) or (Reject J override code is set by Financial Aid Administrator). | Suppress reject J. |
| | 4063 | Dependent, Parent 2 SSN is all zeroes, Parent 1 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. |
| | 4064 | (Dependent and Parent 2 SSN is re-entered as same value on a correction record) or (Reject K override code is set by Financial Aid Administrator). | 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 Conditions | Procedure |
|--|---|
| 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. | User the full data calculation (formula type 1, 2, or 3). |

| Secondary EFC Conditions | Procedure |
|---|--|
| 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:

| Change (!) | Edit No. | Condition | Procedure |
|------------|----------|--|-----------------|
| | 5001 | If model is D. | Use Formula #1. |
| | 5002 | 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 #2. |
| | 5003 | If model is I, Student's Marital Status is single, separated, or divorced/widowed, and Student's Number of Family Members equals 1. | Use Formula #2. |
| | 5004 | If model is I, 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, Student's Marital Status is single, separated, or divorced/widowed, and Student's Number of Family Members is greater than 1. | Use Formula #3. |

For filers meeting simplified needs test:

| Change (!) | Edit No. | Condition | Procedure |
|-------------------|-----------------|--|------------------|
| | 5006 | If model is D. | Use Formula #4. |
| | 5007 | 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. |
| | 5008 | If model is I, Student's Marital Status is single, separated, or divorced/widowed, and Student's Number of Family Members equals 1. | Use Formula #5. |
| | 5009 | If model is I, Student's Marital Status is married, and Student's Number of Family Members is greater than 2. | Use Formula #6. |
| | 5010 | If model is I, Student's Marital Status is single, separated, or divorced/widowed, and Student's Number of Family Members is greater than 1. | Use Formula #6. |

2016-2017 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.

STEP 1: Total Income (TI)

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

$$(\text{Parents' AGI} + \text{Worksheet B Total}) - \text{Worksheet A Total} = \text{TI}$$

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

$$(\text{Parent 1 Income} + \text{Parent 2 Income} + \text{Worksheet B Total}) - \text{Worksheet A Total} = \text{TI}$$

STEP 2: Allowances Against Total Income (ATI)

! a) State and Other Tax Allowance (STX):

$$\text{Appropriate rate from table} = \text{ST}\%$$

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.

2016-2017 State and Other Tax Allowance

| State | Total Income 0 - 14,999 | Total Income 15,000 or more |
|--|----------------------------|--------------------------------|
| WY | 1% | 0% |
| AK, ND, NV, SD, TN | 2% | 1% |
| AL, FL, LA, MS, NM, OK, TX, WA, WV | 3% | 2% |
| AR, AZ, CO, IN, MI, MO, MT, SC | 4% | 3% |
| DE, GA, HI, ID, IA, KS, KY, NC, NE, NH, OH, PA, UT | 5% | 4% |
| IL, MA, ME, MN, VA, VT | 6% | 5% |
| CA, DC, OR, RI, WI | 7% | 6% |
| 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 | 2% | 1% |

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

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

! b) Social Security Tax (SST):

Calculation from table using Parent 1 Income = Parent 1 SST (FSST)

Calculation from table using Parent 2 Income = Parent 2 SST (MSST)

SST Calculation Table

| Income | Social Security Tax |
|--------------------|---|
| 0 – 118,500 | 7.65% of income |
| 118,501 or greater | 9,065.25 + 1.45% of amount over 118,500 |

$FSST + MSST = SST$

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 | Parents' Number in College = 2 | Parents' Number in College = 3 | Parents' Number in College = 4 | Parents' Number in College = 5 |
|----------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 2 | \$17,840 | \$14,790 | | | |
| 3 | \$22,220 | \$19,180 | \$16,130 | | |
| 4 | \$27,440 | \$24,390 | \$21,350 | \$18,300 | |
| 5 | \$32,380 | \$29,320 | \$26,290 | \$23,240 | \$20,200 |
| 6 | \$37,870 | \$34,820 | \$31,780 | \$28,730 | \$25,690 |

For each additional family member add 4,270. For each additional college student subtract 3,040.

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 - (3,040 x (Parents' Number in College - 5)).

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA):

If Parents' Marital Status is "married" or "unmarried and both parents living together" and:

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

If Parents' Marital Status is "never married", "separated/divorced", or "widowed" and:

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

If EA is greater than 4,000, set to 4,000.

NOTE: EA will never be less than zero.

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

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

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

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

STEP 3: Available Income (AI)

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

AI may be less than zero.

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 – 125,000 | 40% of Net Worth of Business/Farm |
| 125,001 – 380,000 | 50,000 plus 50% of NW over 125,000 |
| 380,001 – 635,000 | 177,500 plus 60% of NW over 380,000 |
| 635,001 or more | 330,500 plus 100% of NW over 635,000 |

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 12/31/2016 | Allowance – Married (PMS = 1 or 5) | Allowance – Not Married (PMS = 2, 3, or 4) |
|--------------------------------------|------------------------------------|--|
| 25 or less | 0 | 0 |
| 26 | 1,000 | 500 |
| 27 | 2,100 | 1,100 |
| 28 | 3,100 | 1,600 |
| 29 | 4,100 | 2,100 |
| 30 | 5,200 | 2,600 |
| 31 | 6,200 | 3,200 |
| 32 | 7,200 | 3,700 |

| Age of Older Parent as of 12/31/2016 | Allowance – Married (PMS = 1 or 5) | Allowance – Not Married (PMS = 2, 3, or 4) |
|---|---------------------------------------|---|
| 33 | 8,300 | 4,200 |
| 34 | 9,300 | 4,700 |
| 35 | 10,300 | 5,300 |
| 36 | 11,400 | 5,800 |
| 37 | 12,400 | 6,300 |
| 38 | 13,400 | 6,800 |
| 39 | 14,500 | 7,400 |
| 40 | 15,500 | 7,900 |
| 41 | 15,900 | 8,100 |
| 42 | 16,300 | 8,300 |
| 43 | 16,600 | 8,500 |
| 44 | 17,000 | 8,600 |
| 45 | 17,400 | 8,800 |
| 46 | 17,800 | 9,000 |
| 47 | 18,300 | 9,200 |
| 48 | 18,700 | 9,400 |
| 49 | 19,200 | 9,700 |
| 50 | 19,700 | 9,900 |
| 51 | 20,200 | 10,100 |
| 52 | 20,700 | 10,400 |
| 53 | 21,300 | 10,600 |
| 54 | 21,800 | 10,900 |
| 55 | 22,400 | 11,100 |
| 56 | 23,000 | 11,400 |
| 57 | 23,700 | 11,700 |
| 58 | 24,300 | 12,000 |
| 59 | 25,000 | 12,300 |
| 60 | 25,700 | 12,600 |
| 61 | 26,400 | 12,900 |
| 62 | 27,200 | 13,200 |
| 63 | 27,900 | 13,600 |
| 64 | 28,800 | 13,900 |
| 65 or over | 29,600 | 14,300 |

d) Discretionary Net Worth (DNW):

$$NW - APA = DNW$$

DNW may be less than zero.

STEP 5: Parents Contribution from Assets (PCA)

$$\text{DNW} \times 12\% = \text{PCA}$$

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

STEP 6: Adjusted Available Income (AAI)

$$\text{AI} + \text{PCA} = \text{AAI}$$

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 – 15,900 | 22% of AAI |
| 15,901 – 20,000 | 3,498 + 25% of AAI over 15,900 |
| 20,001 – 24,100 | 4,523 + 29% of AAI over 20,000 |
| 24,101 – 28,200 | 5,712 + 34% of AAI over 24,100 |
| 28,201 – 32,200 | 7,106 + 40% of AAI over 28,200 |
| 32,201 or more | 8,706 + 47% of AAI over 32,200 |

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

STEP 8: Parents' Contribution (PC)

$$\text{TPC} / \text{Parents' Number in College} = \text{PC}$$

STEP 9: Student's Total Income (STI)

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

$$(\text{Student's AGI} + \text{Worksheet B Total}) - \text{Worksheet A Total} = \text{STI}$$

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

$$(\text{Student's Income} + \text{Worksheet B Total}) - \text{Worksheet A Total} = \text{STI}$$

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.

2016-2017 State and Other Tax Allowance

| | |
|--|----|
| AK | 0% |
| FL, NV, NH, ND, SD, TN, TX, WA, WY | 1% |
| AL, AZ, LA, MS, NM, OK, WV | 2% |
| AR, CO, DE, GA, ID, IL, IA, IN, KS, MI, MO, MT, NE, OH, PA, RI, SC, UT, VT | 3% |
| HI, KY, MA, ME, MN, NC, NJ, VA, WI | 4% |
| CA, CT, DC, MD, OR | 5% |
| 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 | 1% |

$$\text{STI} \times \text{ST\%} = \text{STX}$$

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 – 118,500 | 7.65% of income |
| 118,501 or greater | 9,065.25 + 1.45% of amount over 118,500 |

SST will never be less than zero.

c) Negative Adjusted Available Income Offset (AIO)

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

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

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

$$\text{Student's Taxes Paid} + \text{SST} + \text{STX} + \text{AIO} + 6,400 = \text{SATI}$$

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

$$\text{SST} + \text{STX} + \text{AIO} + 6,400 = \text{SATI}$$

STEP 11: Student's Income Contribution (SIC)

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

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)

$$\text{SDNW} \times .20 = \text{SCA}$$

STEP 14: Expected Family Contribution (EFC)

$$\text{PC} + \text{SIC} + \text{SCA} = \text{EFC}$$

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

STEP 15: FISAP Total Income (FTI)

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

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:

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

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

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

STEP 2: Allowance Against Total Income (ATI)

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

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

2016-2017 State and Other Tax Allowance

| | |
|--|----|
| AK | 0% |
| FL, NV, NH, ND, SD, TN, TX, WA, WY | 1% |
| AL, AZ, LA, MS, NM, OK, WV | 2% |
| AR, CO, DE, GA, ID, IL, IA, IN, KS, MI, MO, MT, NE, OH, PA, RI, SC, UT, VT | 3% |
| HI, KY, MA, ME, MN, NC, NJ, VA, WI | 4% |
| CA, CT, DC, MD, OR | 5% |
| 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 | 1% |

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

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

! b) Social Security Taxes (SST)

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

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

$$FSST + MSST = SST$$

SST Calculation Table

| Income | Social Security Tax |
|--------------------|---|
| 0 – 118,500 | 7.65% of income |
| 118,501 or greater | 9,065.25 + 1.45% of amount over 118,500 |

SST will never be less than zero.

EFC FORMULA 2 - INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

! c) Income Protection Allowance (IPA):

If Student's Marital Status is "married" and number in college equals 2, then $IPA = 9,960$.

If Student's Marital Status is "married" and number in college is less than 2, then $IPA = 15,960$.

If Student's Marital Status is "single", "separated", or "divorced/widowed", then $IPA = 9,960$.

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA):

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

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

If Student's Marital Status is "single", "separated", or "divorced/widowed", then $EA = 0$.

If EA is greater than 4,000, set to 4,000.

NOTE: EA will never be less than zero.

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

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

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

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

STEP 3: Available Income (AI)

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

AI may be less than zero.

EFC FORMULA 2 - INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

STEP 4: Contribution from Available Income (CAI)

$$AI \times .5 = CAI$$

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 – 125,000 | 40% of Net Worth of Business/Farm |
| 125,001 – 380,000 | 50,000 plus 50% of NW over 125,000 |
| 380,001 – 635,000 | 177,500 plus 60% of NW over 380,000 |
| 635,001 or more | 330,500 plus 100% of NW over 635,000 |

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 12/31/2016 | Allowance - Married | Allowance - Single |
|--------------------------------|---------------------|--------------------|
| 25 or less | 0 | 0 |
| 26 | 1,000 | 500 |
| 27 | 2,100 | 1,100 |
| 28 | 3,100 | 1,600 |
| 29 | 4,100 | 2,100 |

EFC FORMULA 2 - INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

| Student's Age as of 12/31/2016 | Allowance - Married | Allowance - Single |
|-----------------------------------|---------------------|--------------------|
| 30 | 5,200 | 2,600 |
| 31 | 6,200 | 3,200 |
| 32 | 7,200 | 3,700 |
| 33 | 8,300 | 4,200 |
| 34 | 9,300 | 4,700 |
| 35 | 10,300 | 5,300 |
| 36 | 11,400 | 5,800 |
| 37 | 12,400 | 6,300 |
| 38 | 13,400 | 6,800 |
| 39 | 14,500 | 7,400 |
| 40 | 15,500 | 7,900 |
| 41 | 15,900 | 8,100 |
| 42 | 16,300 | 8,300 |
| 43 | 16,600 | 8,500 |
| 44 | 17,000 | 8,600 |
| 45 | 17,400 | 8,800 |
| 46 | 17,800 | 9,000 |
| 47 | 18,300 | 9,200 |
| 48 | 18,700 | 9,400 |
| 49 | 19,200 | 9,700 |
| 50 | 19,700 | 9,900 |
| 51 | 20,200 | 10,100 |
| 52 | 20,700 | 10,400 |
| 53 | 21,300 | 10,600 |
| 54 | 21,800 | 10,900 |
| 55 | 22,400 | 11,100 |
| 56 | 23,000 | 11,400 |
| 57 | 23,700 | 11,700 |
| 58 | 24,300 | 12,000 |
| 59 | 25,000 | 12,300 |
| 60 | 25,700 | 12,600 |
| 61 | 26,400 | 12,900 |
| 62 | 27,200 | 13,200 |
| 63 | 27,900 | 13,600 |
| 64 | 28,800 | 13,900 |
| 65 or over | 29,600 | 14,300 |

EFC FORMULA 2 - INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

STEP 7: Discretionary Net Worth (DNW)

$$NW - APA = DNW$$

DNW may be less than zero.

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

$$DNW \times .20 = SCA$$

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

STEP 9: Expected Family Contribution (EFC)

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

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

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

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:

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

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

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

STEP 2: Allowances Against Total Income (ATI)

! a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

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

2016-2017 State and Other Tax Allowance

| State | Total Income 0 - 14,999 | Total Income 15,000 or more |
|--|----------------------------|--------------------------------|
| WY | 1% | 0% |
| AK, ND, NV, SD, TN | 2% | 1% |
| AL, FL, LA, MS, NM, OK, TX, WA, WV | 3% | 2% |
| AR, AZ, CO, IN, MI, MO, MT, SC | 4% | 3% |
| DE, GA, HI, ID, IA, KS, KY, NC, NE, NH, OH, PA, UT | 5% | 4% |
| IL, MA, ME, MN, VA, VT | 6% | 5% |
| CA, DC, OR, RI, WI | 7% | 6% |
| 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 | 2% | 1% |

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

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

EFC FORMULA 3 - INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

! 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 – 118,500 | 7.65% of income |
| 118,501 or greater | 9,065.25 + 1.45% of amount over 118,500 |

$FSST + MSST = SST$

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 | Student's Number in College = 2 | Student's Number in College = 3 | Student's Number in College = 4 | Student's Number in College = 5 |
|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| 2 | \$25,210 | \$20,900 | | | |
| 3 | \$31,390 | \$27,100 | \$22,790 | | |
| 4 | \$38,760 | \$34,460 | \$30,170 | \$25,850 | |
| 5 | \$45,740 | \$41,420 | \$37,130 | \$32,830 | \$28,540 |
| 6 | \$53,490 | \$49,190 | \$44,910 | \$40,580 | \$36,300 |

For each additional family member add 6,040. For each additional college student subtract 4,290.

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 - $(4,290 \times (\text{Student's Number in College} - 5))$.

NOTE: IPA will never be less than zero.

EFC FORMULA 3 - INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

d) Employment Allowance (EA):

If Student's Marital Status is "married":

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

If Student's Marital Status is "single", "separated", or "divorced/widowed":

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

If EA is greater than 4,000, set to 4,000.

NOTE: EA will never be less than zero.

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

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

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

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

STEP 3: Available Income (AI)

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

AI may be less than zero.

STEP 4: Discretionary Net Worth (DNW)

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

$$\text{Calculation from table} = \text{ANW}$$

EFC FORMULA 3 - INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

Business/Farm Net Worth Adjustment

| Net Worth of Business/Farm | Adjusted Net Worth |
|----------------------------|--------------------------------------|
| Less than 1 | 0 |
| 1 – 125,000 | 40% of Net Worth of Business/Farm |
| 125,001 – 380,000 | 50,000 plus 50% of NW over 125,000 |
| 380,001 – 635,000 | 177,500 plus 60% of NW over 380,000 |
| 635,001 or more | 330,500 plus 100% of NW over 635,000 |

b) Net Worth (NW):

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

! c) Asset Protection Allowance (APA):

$$\text{Amount from table} = \text{APA}$$

Asset Protection Allowance

| Student's Age as of 12/31/2016 | Allowance - Married | Allowance - Single |
|--------------------------------|---------------------|--------------------|
| 25 or less | 0 | 0 |
| 26 | 1,000 | 500 |
| 27 | 2,100 | 1,100 |
| 28 | 3,100 | 1,600 |
| 29 | 4,100 | 2,100 |
| 30 | 5,200 | 2,600 |
| 31 | 6,200 | 3,200 |
| 32 | 7,200 | 3,700 |
| 33 | 8,300 | 4,200 |
| 34 | 9,300 | 4,700 |
| 35 | 10,300 | 5,300 |
| 36 | 11,400 | 5,800 |
| 37 | 12,400 | 6,300 |
| 38 | 13,400 | 6,800 |
| 39 | 14,500 | 7,400 |
| 40 | 15,500 | 7,900 |
| 41 | 15,900 | 8,100 |
| 42 | 16,300 | 8,300 |
| 43 | 16,600 | 8,500 |
| 44 | 17,000 | 8,600 |

EFC FORMULA 3 - INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

| Student's Age as of 12/31/2016 | Allowance - Married | Allowance - Single |
|-----------------------------------|---------------------|--------------------|
| 45 | 17,400 | 8,800 |
| 46 | 17,800 | 9,000 |
| 47 | 18,300 | 9,200 |
| 48 | 18,700 | 9,400 |
| 49 | 19,200 | 9,700 |
| 50 | 19,700 | 9,900 |
| 51 | 20,200 | 10,100 |
| 52 | 20,700 | 10,400 |
| 53 | 21,300 | 10,600 |
| 54 | 21,800 | 10,900 |
| 55 | 22,400 | 11,100 |
| 56 | 23,000 | 11,400 |
| 57 | 23,700 | 11,700 |
| 58 | 24,300 | 12,000 |
| 59 | 25,000 | 12,300 |
| 60 | 25,700 | 12,600 |
| 61 | 26,400 | 12,900 |
| 62 | 27,200 | 13,200 |
| 63 | 27,900 | 13,600 |
| 64 | 28,800 | 13,900 |
| 65 or over | 29,600 | 14,300 |

d) Discretionary Net Worth (DNW):

$$NW - APA = DNW$$

DNW may be less than zero.

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

$$DNW \times 7\% = SCA$$

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.

EFC FORMULA 3 - INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

! 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 – 15,900 | 22% of AAI |
| 15,901 – 20,000 | 3,498 + 25% of AAI over 15,900 |
| 20,001 – 24,100 | 4,523 + 29% of AAI over 20,000 |
| 24,101 – 28,200 | 5,712 + 34% of AAI over 24,100 |
| 28,201 – 32,200 | 7,106 + 40% of AAI over 28,200 |
| 32,201 or more | 8,706 + 47% of AAI over 32,200 |

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

STEP 8: Expected Family Contribution (EFC)

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

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

STEP 9: FISAP Total Income (FTI)

$TI = FTI$

STEP 1: Total Income (TI)

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

$$(\text{Parents' AGI} + \text{Worksheet B Total}) - \text{Worksheet A Total} = \text{TI}$$

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

$$(\text{Parent 1 Income} + \text{Parent 2 Income} + \text{Worksheet B Total}) - \text{Worksheet A Total} = \text{TI}$$

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.

2016-2017 State and Other Tax Allowance

| State | Total Income 0 - 14,999 | Total Income 15,000 or more |
|--|----------------------------|--------------------------------|
| WY | 1% | 0% |
| AK, ND, NV, SD, TN, | 2% | 1% |
| AL, FL, LA, MS, NM, OK, TX, WA, WV | 3% | 2% |
| AR, AZ, CO, IN, MI, MO, MT, SC | 4% | 3% |
| DE, GA, HI, ID, IA, KS, KY, NC, NE, NH, OH, PA, UT | 5% | 4% |
| IL, MA, ME, MN, VA, VT | 6% | 5% |
| CA, DC, OR, RI, WI | 7% | 6% |
| 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 | 2% | 1% |

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

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

! b) Social Security Tax (SST):

Calculation from table using Parent 1 Income = Parent 1 SST (FSST)

Calculation from table using Parent 2 Income = Parent 2 SST (MSST)

SST Calculation Table

| Income | Social Security Tax |
|--------------------|---|
| 0 – 118,500 | 7.65% of income |
| 118,501 or greater | 9,065.25 + 1.45% of amount over 118,500 |

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 | Parents' Number in College = 2 | Parents' Number in College = 3 | Parents' Number in College = 4 | Parents' Number in College = 5 |
|----------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 2 | \$17,840 | \$14,790 | | | |
| 3 | \$22,220 | \$19,180 | \$16,130 | | |
| 4 | \$27,440 | \$24,390 | \$21,350 | \$18,300 | |
| 5 | \$32,380 | \$29,320 | \$26,290 | \$23,240 | \$20,200 |
| 6 | \$37,870 | \$34,820 | \$31,780 | \$28,730 | \$25,690 |

For each additional family member add 4,270. For each additional college student subtract 3,040.

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 - (3,040 x (Parents' Number in College – 5)).

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA):

If Parents' Marital Status is "married" or "unmarried and both parents living together" and:

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

If Parents' Marital Status is "never married," "separated/divorced," or "widowed" and:

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

If EA is greater than 4,000, set to 4,000.

NOTE: EA will never be less than zero.

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

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

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

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

STEP 3: Available Income (AI)

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

AI may be less than zero.

! 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 – 15,900 | 22% of AAI |
| 15,901 – 20,000 | 3,498 + 25% of AAI over 15,900 |
| 20,001 – 24,100 | 4,523 + 29% of AAI over 20,000 |
| 24,101 – 28,200 | 5,712 + 34% of AAI over 24,100 |
| 28,201 – 32,200 | 7,106 + 40% of AAI over 28,200 |
| 32,201 or more | 8,706 + 47% of AAI over 32,200 |

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.

2016-2017 State and Other Tax Allowance

| | |
|--|----|
| AK | 0% |
| FL, NV, NH, ND, SD, TN, TX, WA, WY | 1% |
| AL, AZ, LA, MS, NM, OK, WV | 2% |
| AR, CO, DE, GA, ID, IL, IA, IN, KS, MI, MO, MT, NE, OH, PA, RI, SC, UT, VT | 3% |
| HI, KY, MA, ME, MN, NC, NJ, VA, WI | 4% |
| CA, CT, DC, MD, OR | 5% |
| 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 | 1% |

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

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 – 118,500 | 7.65% of income |
| 118,501 or greater | 9,065.25 + 1.45% of amount over 118,500 |

SST will never be less than zero.

c) Negative Available Income Offset (AIO)

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

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

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

$$\text{Student's Taxes Paid} + \text{SST} + \text{STX} + \text{AIO} + 6,400 = \text{SATI}$$

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

$$\text{SST} + \text{STX} + \text{AIO} + 6,400 = \text{SATI}$$

STEP 8: Student's Income Contribution (SIC)

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

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

STEP 9: Expected Family Contribution (EFC)

$$PC + SIC = EFC$$

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

STEP 10: FISAP Total Income (FTI)

$$TI + STI = FTI$$

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

STEP 1: Total Income (TI)

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

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

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

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

STEP 2: Allowances Against Total Income (ATI)

! a) State and Other Tax Allowance (STX):

$$\text{Appropriate rate from table} = \text{ST\%}$$

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.

2016-2017 State and Other Tax Allowance

| | |
|--|----|
| AK | 0% |
| FL, NV, NH, ND, SD, TN, TX, WA, WY | 1% |
| AL, AZ, LA, MS, NM, OK, WV | 2% |
| AR, CO, DE, GA, ID, IL, IA, IN, KS, MI, MO, MT, NE, OH, PA, RI, SC, UT, VT | 3% |
| HI, KY, MA, ME, MN, NC, NJ, VA, WI | 4% |
| CA, CT, DC, MD, OR | 5% |
| 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 | 1% |

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

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

! b) Social Security Taxes (SST)

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

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

$$FSST + MSST = SST$$

SST Calculation Table

| Income | Social Security Tax |
|--------------------|---|
| 0 – 118,500 | 7.65% of income |
| 118,501 or greater | 9,065.25 + 1.45% of amount over 118,500 |

SST will never be less than zero.

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

! c) Income Protection Allowance (IPA)

- 1) If Student's Marital Status is "single", "separated", or "divorced/widowed", then $IPA = 9,960$.
- 2) If Student's Marital Status is "married" and number in college equals 2, then $IPA = 9,960$.
- 3) If Student's Marital Status is "married" and number in college is less than 2, then $IPA = 15,960$.

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA)

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

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

If Student's Marital Status is "single", "separated", or "divorced/widowed", then $EA = 0$.

If EA is greater than 4,000, set to 4,000.

NOTE: EA will never be less than zero.

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

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

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

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

STEP 3: Available Income (AI)

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

AI may be less than zero.

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

STEP 4: Contribution from Available Income (CAI)

$$AI \times .5 = CAI$$

CAI may be less than zero.

STEP 5: Expected Family Contribution (EFC)

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

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

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

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:

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

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

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

STEP 2: Allowances Against Total Income (ATI)

! a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%.

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

2016-2017 State and Other Tax Allowance

| State | Total Income 0 - 14,999 | Total Income 15,000 or more |
|--|----------------------------|--------------------------------|
| WY | 1% | 0% |
| AK, ND, NV, SD, TN | 2% | 1% |
| AL, FL, LA, MS, NM, OK, TX, WA, WV | 3% | 2% |
| AR, AZ, CO, IN, MI, MO, MT, SC | 4% | 3% |
| DE, GA, HI, ID, IA, KS, KY, NC, NE, NH, OH, PA, UT | 5% | 4% |
| IL, MA, ME, MN, VA, VT | 6% | 5% |
| CA, DC, OR, RI, WI | 7% | 6% |
| 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 | 2% | 1% |

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

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 – 118,500 | 7.65% of income |
| 118,501 or greater | 9,065.25 + 1.45% of amount over 118,500 |

$FSST + MSST = SST$

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 | Student's Number in College = 2 | Student's Number in College = 3 | Student's Number in College = 4 | Student's Number in College = 5 |
|----------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| 2 | \$25,210 | \$20,900 | | | |
| 3 | \$31,390 | \$27,100 | \$22,790 | | |
| 4 | \$38,760 | \$34,460 | \$30,170 | \$25,850 | |
| 5 | \$45,740 | \$41,420 | \$37,130 | \$32,830 | \$28,540 |
| 6 | \$53,490 | \$49,190 | \$44,910 | \$40,580 | \$36,300 |

For each additional family member add 6,040. For each additional college student subtract 4,290.

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 - $(4,290 \times (\text{Student's Number in College} - 5))$.

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA):

If Student's Marital Status is "married":

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

If Student's Marital Status is "single", "separated", or "divorced/widowed":

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

If EA is greater than 4,000, set to 4,000.

NOTE: EA will never be less than zero.

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

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

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

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

STEP 3: Available Income (AI)

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

AI may be less than zero.

! 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 – 15,900 | 22% of AAI |
| 15,901 – 20,000 | 3,498 + 25% of AAI over 15,900 |
| 20,001 – 24,100 | 4,523 + 29% of AAI over 20,000 |
| 24,101 – 28,200 | 5,712 + 34% of AAI over 24,100 |
| 28,201 – 32,200 | 7,106 + 40% of AAI over 28,200 |
| 32,201 or more | 8,706 + 47% of AAI over 32,200 |

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

STEP 5: Expected Family Contribution (EFC)

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

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

STEP 6: FISAP Total Income (FTI)

$TI = FTI$

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

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

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

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

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

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

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

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

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

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

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

STEP 2: EFC's for greater than 9 months

! a) Alternate AAI = 4,940 + 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

$$(\text{Monthly PC} \times 2) + PC + SIC + SCA = \text{EFC11}$$

$$(\text{Monthly PC} \times 3) + PC + SIC + SCA = \text{EFC12}$$

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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

STEP 1: EFC's for less than 9 months

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

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

STEP 2: EFC's for greater than 9 months

- ! a) Alternate AAI = AI + 4,940
- 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.

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

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.

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

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

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

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

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

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

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

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

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

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

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

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