

Expected Family Contribution (EFC) Procedures and Standard EFCs for 2019–20

For the Federal Work-Study (FWS) and Federal Supplemental Educational Opportunity Grant (FSEOG) programs, an institution may receive program funds through the fair share process. This paper deals with an item in the fair share part of the funding process, namely, the derivation of standard expected family contributions (EFC) for dependent and independent (self-supporting) students by income categories.

The institutional need formula uses standard average figures in calculating a fair share of FSEOG and FWS funds. In order to calculate the institution's need for additional funds beyond the level of a base guarantee, it is necessary to develop an average EFC for the number of students in a series of income bands. For the FSEOG and FWS calculations, data are provided for undergraduate dependent and independent students. The FWS calculation includes data for graduate students as well.

The source of data is the FAFSA full applicant database for Award Year 2018–19. The applicant records contain EFC information on undergraduate dependent students and undergraduate and graduate self-supporting students.

Please Note: EFCs for all students, dependent and independent, were computed using twelve-month income and nine-month contribution figures. The EFCs for dependent students are comprised of parental and student contributions from income and assets. For independent students the EFCs are comprised of student (and spouse, where appropriate) contributions from income and assets.

Tables of EFCs Used in the Campus-Based Funding Process for the 2019-20 Award Year

Table 1: Dependent Undergraduate Students

Income Category	EFCs
\$0 – 2,999	\$459
\$3,000 – 5,999	229
\$6,000 – 8,999	200
\$9,000 – 11,999	157
\$12,000 – 14,999	130
\$15,000 – 17,999	137
\$18,000 – 23,999	196
\$24,000 – 29,999	517
\$30,000 – 35,999	1,123
\$36,000 – 41,999	1,922
\$42,000 – 47,999	2,845
\$48,000 – 53,999	3,984
\$54,000 – 59,999	5,229
\$60,000+	30,233

Table 2: Independent Students

Income Category	EFCs (Undergraduate)	EFCs (Graduate/Professional)
\$0 – 999	\$9	\$103
\$1,000 – 1,999	12	117
\$2,000 – 2,999	23	161
\$3,000 – 3,999	14	173
\$4,000 – 4,999	16	168
\$5,000 – 5,999	25	189
\$6,000 – 7,999	19	212
\$8,000 – 9,999	21	261
\$10,000 – 11,999	58	372
\$12,000 – 13,999	325	783
\$14,000 – 15,999	652	1,360
\$16,000 – 17,999	1,008	1,951
\$18,000 – 19,999	1,372	2,447
\$20,000+	5,522	12,248