

## **Expected Family Contribution (EFC) Procedures and Standard EFCs 2020–21**

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 2019–20. 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 2020-21 Award Year

**Table 1: Dependent Undergraduate Students**

Income Category	EFCs
\$0 – 2,999	\$544
\$3,000 – 5,999	305
\$6,000 – 8,999	259
\$9,000 – 11,999	194
\$12,000 – 14,999	143
\$15,000 – 17,999	173
\$18,000 – 23,999	221
\$24,000 – 29,999	552
\$30,000 – 35,999	1,147
\$36,000 – 41,999	1,919
\$42,000 – 47,999	2,832
\$48,000 – 53,999	4,007
\$54,000 – 59,999	5,206
\$60,000+	32,273

**Table 2: Independent Students**

<b>Income Category</b>	<b>EFCs (Undergraduate)</b>	<b>EFCs (Graduate/Professional)</b>
\$0 – 999	\$10	\$104
\$1,000 – 1,999	25	146
\$2,000 – 2,999	25	132
\$3,000 – 3,999	21	148
\$4,000 – 4,999	21	179
\$5,000 – 5,999	29	186
\$6,000 – 7,999	26	224
\$8,000 – 9,999	33	295
\$10,000 – 11,999	46	354
\$12,000 – 13,999	289	737
\$14,000 – 15,999	613	1,319
\$16,000 – 17,999	982	1,910
\$18,000 – 19,999	1,349	2,516
\$20,000+	5,782	12,810