

2020–2021 EFC FORMULA : INDEPENDENT STUDENT With Dependent(s) Other than a Spouse

REGULAR
WORKSHEET
Page 1



STUDENT/SPOUSE INCOME IN 2018	
1. Student's and spouse's adjusted gross income (FAFSA/SAR #36) If negative, enter zero.	
2. a. Student's income earned from work (FAFSA/SAR #38) _____	
2. b. Spouse's income earned from work (FAFSA/SAR #39) + _____	
Total student/spouse income earned from work =	
3. Taxable income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	
4. Total untaxed income and benefits (total of FAFSA/SAR #44a through 44i) +	
5. Taxable and untaxed income (sum of line 3 and line 4) =	
6. Total additional financial information (total of FAFSA/SAR #43a through 43f) -	
7. TOTAL INCOME (line 5 minus line 6) May be a negative number. =	

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2018 U.S. income tax paid (FAFSA/SAR #37) (tax filers only) If negative, enter zero.	
9. State and other tax allowance (Table C1) If negative, enter zero. +	
10. Student's Social Security tax (Table C2) +	
11. Spouse's Social Security tax (Table C2) +	
12. Income protection allowance (Table C3) +	
13. Employment expense allowance: <ul style="list-style-type: none"> • Student and spouse both working: 35% of the lesser of the earned incomes, or \$4,000, whichever is less • One-parent families: 35% of earned income, or \$4,000, whichever is less • Student or spouse working (not both): zero + 	
14. TOTAL ALLOWANCES =	

*STOP HERE (at line 3) if the following are true:

Line 3 is \$26,000 or less **and**

- The student (and the student's spouse, if any) did not file a Schedule 1 with their IRS Form 1040 or they are not required to file any income tax return **or**
- Anyone included in the student's household size (as defined on the FAFSA) received benefits during 2018 or 2019 from any of the designated means-tested federal benefit programs **or**
- The student (or the student's spouse, if any) is a dislocated worker.

If these circumstances are true, the Expected Family Contribution is automatically zero.

AVAILABLE INCOME	
TOTAL INCOME (from line 7)	
TOTAL ALLOWANCES (from line 14) -	
15. AVAILABLE INCOME (AI) May be a negative number. =	

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
16. Cash, savings, and checking (FAFSA/SAR #40)	
17. Net worth of investments** (FAFSA/SAR #41) + If negative, enter zero.	
18. Net worth of business and/or investment farm (FAFSA/SAR #42) + If negative, enter zero.	
19. Adjusted net worth of business/farm (Calculate using Table C4.) +	
20. Net worth (sum of lines 16, 17, and 19) =	
21. Asset protection allowance (Table C5) -	
22. Discretionary net worth (line 20 minus line 21) =	
23. Asset conversion rate ×	.07
24. CONTRIBUTION FROM ASSETS If negative, enter zero. =	

EXPECTED FAMILY CONTRIBUTION	
AVAILABLE INCOME (AI) (from line 15)	
CONTRIBUTION FROM ASSETS (from line 24) +	
25. Adjusted available income (AAI) May be a negative number. =	
26. Total contribution from AAI (Calculate using Table C6.) If negative, enter zero.	
27. Number in college in 2020–2021 (FAFSA/SAR #94) ÷	
28. EXPECTED FAMILY CONTRIBUTION for nine-month enrollment. If negative, enter zero.*** =	

**Do *not* include the student's home.

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

Note: Use this additional page to prorate the EFC only if the student will be enrolled for other than nine months and only to determine the student's need for Campus-Based aid or a Direct Subsidized Loan. Do not use this page to prorate the EFC for a Federal Pell Grant or TEACH Grant. The EFC for the Federal Pell Grant Program is the nine-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

Calculation of Expected Family Contribution for a Student Enrolled for Less than Nine Months		
Expected Family Contribution (standard contribution for nine-month enrollment, from line 28)		
Divide by 9.	÷	9
Expected Family Contribution per month	=	
Multiply by number of months of enrollment.	×	
Expected Family Contribution for less than nine-month enrollment*	=	

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

2020–2021 EFC FORMULA **C**: INDEPENDENT STUDENT With Dependent(s) Other than a Spouse

SIMPLIFIED
WORKSHEET
Page 1



STUDENT/SPOUSE INCOME IN 2018	
1.	Student's and spouse's adjusted gross income (FAFSA/SAR #36) If negative, enter zero.
2.	a. Student's income earned from work (FAFSA/SAR #38) _____
2.	b. Spouse's income earned from work (FAFSA/SAR #39) + _____
	Total student/spouse income earned from work = _____
3.	Taxable income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*
4.	Total untaxed income and benefits (total of FAFSA/SAR #44a through 44i) + _____
5.	Taxable and untaxed income (sum of line 3 and line 4) = _____
6.	Total additional financial information (total of FAFSA/SAR #43a through 43f) - _____
7.	TOTAL INCOME (line 5 minus line 6) May be a negative number. = _____

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8.	2018 U.S. income tax paid (FAFSA/SAR #37) (tax filers only) If negative, enter zero.
9.	State and other tax allowance (Table C1) If negative, enter zero. + _____
10.	Student's Social Security tax (Table C2) + _____
11.	Spouse's Social Security tax (Table C2) + _____
12.	Income protection allowance (Table C3) + _____
13.	Employment expense allowance: <ul style="list-style-type: none"> • Student and spouse both working: 35% of the lesser of the earned incomes, or \$4,000, whichever is less • One-parent families: 35% of earned income, or \$4,000, whichever is less • Student or spouse working (not both): zero + _____
14.	TOTAL ALLOWANCES = _____

*STOP HERE (at line 3) if the following are true:

Line 3 is \$26,000 or less **and**

- The student (and the student's spouse, if any) did not file a Schedule 1 with their IRS Form 1040 or they are not required to file any income tax return **or**
- Anyone included in the student's household size (as defined on the FAFSA) received benefits during 2018 or 2019 from any of the designated means-tested federal benefit programs **or**
- The student (or the student's spouse, if any) is a dislocated worker.

If these circumstances are true, the Expected Family Contribution is automatically zero.

AVAILABLE INCOME	
TOTAL INCOME (from line 7)	
TOTAL ALLOWANCES (from line 14)	-
15. AVAILABLE INCOME (AI) May be a negative number.	= _____

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
16.	Cash, savings, and checking (FAFSA/SAR #40)
17.	Net worth of investments** (FAFSA/SAR #41) If negative, enter zero. + _____
18.	Net worth of business and/or investment farm (FAFSA/SAR #42) If negative, enter zero. + _____
19.	Adjusted net worth of business/farm (Calculate using Table C4.) + _____
20.	Net worth (sum of lines 16, 17, and 19) = _____
21.	Asset protection allowance (Table C5) - _____
22.	Discretionary net worth (line 20 minus line 21) = _____
23.	Asset conversion rate × _____
24.	CONTRIBUTION FROM ASSETS If negative, enter zero. = _____

EXPECTED FAMILY CONTRIBUTION	
AVAILABLE INCOME (AI) (from line 15)	
CONTRIBUTION FROM ASSETS (from line 24)	+ _____
25.	Adjusted available income (AAI) May be a negative number. = _____
26.	Total contribution from AAI (Calculate using Table C6.) If negative, enter zero.
27.	Number in college in 2020–2021 (FAFSA/SAR #94) ÷ _____
28.	EXPECTED FAMILY CONTRIBUTION for nine-month enrollment. If negative, enter zero.*** = _____

**Do not include the student's home.

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

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

Note: Use this additional page to prorate the EFC only if the student will be enrolled for other than nine months and only to determine the student's need for Campus-Based aid or a Direct Subsidized Loan. Do not use this page to prorate the EFC for a Federal Pell Grant or TEACH Grant. The EFC for the Federal Pell Grant Program is the nine-month EFC used in conjunction with the cost of attendance to determine a Federal Pell Grant award from the Payment or Disbursement Schedule.

Calculation of Expected Family Contribution for a Student Enrolled for Less than Nine Months		
Expected Family Contribution (standard contribution for nine-month enrollment, from line 28)		
Divide by 9.	÷	9
Expected Family Contribution per month	=	
Multiply by number of months of enrollment.	×	
Expected Family Contribution for less than nine-month enrollment*	=	

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

Table C1: State and Other Tax Allowance

State	Percent of Total Income		State	Percent of Total Income	
	\$0 - \$14,999	\$15,000 or more		\$0 - \$14,999	\$15,000 or more
Alabama	3%	2%	Montana	5%	4%
Alaska	2%	1%	Nebraska	5%	4%
American Samoa	3%	2%	Nevada	2%	1%
Arizona	4%	3%	New Hampshire	4%	3%
Arkansas	4%	3%	New Jersey	9%	8%
California	8%	7%	New Mexico	3%	2%
Canada and Canadian Provinces	3%	2%	New York	9%	8%
Colorado	4%	3%	North Carolina	5%	4%
Connecticut	9%	8%	North Dakota	2%	1%
Delaware	5%	4%	Northern Mariana Islands	3%	2%
District of Columbia	7%	6%	Ohio	5%	4%
Federated States of Micronesia	3%	2%	Oklahoma	3%	2%
Florida	3%	2%	Oregon	7%	6%
Georgia	5%	4%	Palau	3%	2%
Guam	3%	2%	Pennsylvania	5%	4%
Hawaii	5%	4%	Puerto Rico	3%	2%
Idaho	5%	4%	Rhode Island	6%	5%
Illinois	5%	4%	South Carolina	4%	3%
Indiana	4%	3%	South Dakota	2%	1%
Iowa	5%	4%	Tennessee	2%	1%
Kansas	4%	3%	Texas	3%	2%
Kentucky	5%	4%	Utah	5%	4%
Louisiana	3%	2%	Vermont	6%	5%
Maine	6%	5%	Virgin Islands	3%	2%
Marshall Islands	3%	2%	Virginia	6%	5%
Maryland	8%	7%	Washington	3%	2%
Massachusetts	7%	6%	West Virginia	3%	2%
Mexico	3%	2%	Wisconsin	6%	5%
Michigan	4%	3%	Wyoming	2%	1%
Minnesota	6%	5%	Blank or Invalid State	3%	2%
Mississippi	3%	2%	Other	3%	2%
Missouri	5%	4%			

To calculate the state and other tax allowance (EFC Formula C Worksheet, line 9), multiply the total income of the student and spouse (EFC Formula C Worksheet, line 7) by the appropriate percentage from the table above. Use the student's state of legal residence (FAFSA/SAR #18). If this item is blank or invalid, use the state in the student's mailing address (FAFSA/SAR #6). If both items are blank or invalid, use the percentage for a blank or invalid state above.

Table C2: Social Security Tax

Income Earned from Work*	Social Security Tax
\$0 – \$128,400	7.65% of income
\$128,401 to \$200,000	\$9,822.60 + 1.45% of amount over \$128,400
\$200,001 or greater	\$10,860.80 + 2.35% of amount over \$200,000

*Calculate separately the Social Security tax of the student and spouse.

Student’s 2018 income earned from work is FAFSA/SAR #38.
 Spouse’s 2018 income earned from work is FAFSA/SAR #39.
 Social Security tax will never be less than zero.

Table C3: Income Protection Allowance

Number in student’s household, including student (FAFSA/SAR #93)	Number of college students in the household (FAFSA/SAR #94)				
	1	2	3	4	5
2	\$26,940	\$22,340	not applicable	not applicable	not applicable
3	\$33,550	\$28,960	\$24,360	not applicable	not applicable
4	\$41,420	\$36,830	\$32,250	\$27,630	not applicable
5	\$48,880	\$44,260	\$39,680	\$35,080	\$30,500
6	\$57,160	\$52,560	\$47,990	\$43,360	\$38,790

Note: For each additional household member, add \$6,450.
 For each additional college student, subtract \$4,580.

Table C4: Business/Farm Net Worth Adjustment

If the net worth of a business or farm is—	Then the adjusted net worth is—
Less than \$1	\$0
\$1 to \$135,000	40% of net worth of business/farm
\$135,001 to \$410,000	\$54,000 + 50% of net worth over \$135,000
\$410,001 to \$680,000	\$191,500 + 60% of net worth over \$410,000
\$680,001 or more	\$353,500 + 100% of net worth over \$680,000

Table C5: Asset Protection Allowance

<i>Age of Student as of 12/31/2020*</i>	<i>Allowance for Married Student</i>	<i>Allowance for Unmarried Student</i>	<i>Age of Student as of 12/31/2020*</i>	<i>Allowance for Married Student</i>	<i>Allowance for Unmarried Student</i>
25 or less	\$0	\$0	46	\$5,700	\$1,900
26	300	100	47	5,800	1,900
27	700	200	48	6,000	2,000
28	1,000	300	49	6,100	2,000
29	1,300	500	50	6,300	2,100
30	1,600	600	51	6,400	2,100
31	2,000	700	52	6,600	2,200
32	2,300	800	53	6,800	2,200
33	2,600	900	54	6,900	2,300
34	2,900	1,000	55	7,100	2,300
35	3,300	1,100	56	7,300	2,400
36	3,600	1,200	57	7,500	2,500
37	3,900	1,400	58	7,700	2,500
38	4,200	1,500	59	7,900	2,600
39	4,600	1,600	60	8,200	2,700
40	4,900	1,700	61	8,400	2,700
41	5,100	1,700	62	8,600	2,800
42	5,200	1,700	63	8,900	2,900
43	5,300	1,800	64	9,200	2,900
44	5,400	1,800	65 or older	9,400	3,000
45	5,500	1,900			

* Determine the student's age as of 12/31/2020 from the student's date of birth (FAFSA/SAR #9)

Table C6: Student's Contribution from AAI

If the student's AAI is—	Then the student's contribution from AAI is—
Less than -\$3,409	-\$750
\$-3,409 to \$17,000	22% of AAI
\$17,001 to \$21,400	\$3,740 + 25% of AAI over \$17,000
\$21,401 to \$25,700	\$4,840 + 29% of AAI over \$21,400
\$25,701 to \$30,100	\$6,087 + 34% of AAI over \$25,700
\$30,101 to \$34,500	\$7,583 + 40% of AAI over \$30,100
\$34,501 or more	\$9,343 + 47% of AAI over \$34,500