

# **U.S. Department of Education**



## **APPLICATION PROCESSING SYSTEM SPECIFICATIONS FOR SOFTWARE DEVELOPERS**

**ACADEMIC YEAR 2023-2024**

## Summary of Updates

Revision Date	Changes
August 2022	Draft specifications issued.
October 2022	Final specifications issued.

**Introduction**

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 at sign (@).

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 10/1/2022.

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 will not test or certify systems for 2023-2024 and, therefore, will not accept test results for review.

The test data will be provided in Social Security Number (SSN) order and in the 2023-2024 Institutional Student Information Record (ISIR) format. The ISIR record layout can be found in the 2023-2024 Electronic Data Exchange Technical Reference available from Federal Student Aid's Knowledge Center Web site, located at <https://fsapartners.ed.gov/knowledge-center>. To locate the specifications for viewing or downloading from the Federal Student Aid Knowledge Center Web site, select "Resource Type" under the Library section, then select "System Technical References" under Publications by Resource Type list, then locate and click the most recent posting to access the page with downloadable attachments corresponding to the technical reference sections.

## 2023-2024 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS 2022

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

For the 2023-2024 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 have been incremented.
- The Date Completed valid value range was updated to 20221001 – 20240930.
- The Student's Marital Status Date valid value range was updated to 190001 - 202409.
- The Parents' Marital Status Date valid value range was updated to 190001 - 202409.
- Student's Date of Birth valid value range was updated to 19000101 - 20090930.
- Parent 1 Date of Birth valid value range updated to 19000101 – 20141231.
- Parent 2 Date of Birth valid value range updated to 19000101 – 20141231.
- The Are You Male or Female Field has been removed.
- The Selective Service Registration Field has been removed.
- The Drug Conviction Affecting Eligibility Field has been removed.
- Question numbers and Field numbers have been updated.

### Model Determination

- Dates have been updated in the applicable edits.

### Complete Assumptions

- No substantive changes.

### Simplified Needs Test

- Auto Zero amount has been updated.

### Complete Reject Edits

- Date parameters have been incremented in rejects A and B.
- Income parameters have been updated in Reject 20 edits.

### Formula Calculations

- SST, IPA, ANW, APA, and AAI rates and tables have been updated.
- Alternate EFC adjustment has been updated.

- Calculations for determining EA and ATI have been updated.

2023-2024 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS  
**2023-2024 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS**

2022

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
N/A	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.
N/A	02	02	First Name	12	Blank or characters listed above.	If non-blank, first character must be A through Z. Correct by replacing first name as it appears on application or set to blank. Left justify.
N/A	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.
N/A	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.
N/A	05	05	City (student permanent mailing address)	16	Blank or characters listed above.	Left justify.

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Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
N/A	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.
N/A	07	07	Zip Code (student permanent mailing address)	5	All blank or all numeric; 00000-99999.	N/A
N/A	08	08	Social Security Number	9	All numeric (except all zeroes): 001-01-0001 – 999-99-9999	N/A
!	09	09	Date of Birth	8	19000101-20090930. All blank or all numeric in CCYYMMDD format where MM = 01-12, DD = 01-31, (CC = 19, YY = 00-99), or (CC = 20, YY = 00-09).	Set DOB to blank if month, day, century or year is blank, illegible, or invalid.
N/A	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.
N/A	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.
N/A	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.

2023-2024 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2022

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
N/A	13	13	Student's E-Mail Address	50	All blank or valid characters: 0-9, Uppercase A to Z, Lowercase a to z, Space, Period, Apostrophe, Dash, Number Sign, At Sign, Percent, Ampersand, Slash, Comma, Underscore.	N/A
N/A	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.
N/A	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.
N/A	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	190001-202409. 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.
N/A	18	18	Student's State of Legal Residence	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.

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
N/A	19	19	Student Legal Resident Before 01/01/18	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	20	20	Student's Legal Residence Date	6	190001-202412. 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	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.
!	22	22	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.
!	23	23	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.
!	24	24	High School Name	50	Blank, 0-9, A-Z	N/A

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	24	25	High School City	28	Blank or valid characters: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash) / (slash) # (number) @ (at) % (percent or care of) & (ampersand) 	Set non-valid characters to blank. Left justify.
!	24	26	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.
!	25	28	Bachelor's Degree	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	26	29	Grade Level in College	1	Blank, 0, 1, 2, 3, 4, 5, 6, or 7. 0 = 1 <sup>st</sup> , never attended 1 = 1 <sup>st</sup> , attended before 2 = 2 <sup>nd</sup> year/sophomore 3 = 3 <sup>rd</sup> year/junior 4 = 4 <sup>th</sup> year/senior 5 = 5 <sup>th</sup> year or more undergraduate 6 = 1 <sup>st</sup> year graduate/professional 7 = Continuing graduate/Professional	Set multiple responses to blank.

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	27	30	Degree/Certificate	1	Blank, 1-9. For specific codes see list that follows these edits.	Set multiple responses to blank.
!	28	31	Interested in Receiving Work-Study	1	Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't Know	Set multiple responses to blank.
!	29	32	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.
!	30	33	Student's Type of Tax Return	1	Blank, 1, 3, or 4. 1 = 1040 3 = Foreign tax return 4 = Trust Territory tax return	Set multiple responses to blank.
!	31	34	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.
!	32	35	Student Filed Schedule 1	1	Blank, 1, 2, or 3. 1 = No 2 = Yes 3 = Don't Know	Set multiple responses to blank.

2023-2024 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2022

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	33	36	Student's AGI	7	Blank or -9999999 – 9999999.	N/A
!	34	37	Student's Taxes Paid	7	Blank or 0000000 – 9999999.	Set to positive if negative is given.
!	35	38	Student's Income	7	Blank or -9999999 – 9999999.	N/A
!	36	39	Spouse's Income	7	Blank or -9999999 – 9999999.	N/A
!	37	40	Student's Cash, Savings, and Checking	7	Blank or 0000000 – 9999999.	Set to positive if negative is given.
!	38	41	Student's Real Estate/Investment Worth	7	Blank or 0000000 – 9999999.	Set to positive if negative is given.
!	39	42	Student's Business/Farm Net Worth	7	Blank or 0000000 – 9999999.	Set to positive if negative is given.
!	40a	43	Student's Education Credits	7	Blank or 0000000 – 9999999.	N/A
!	40b	44	Student's Child Support Paid	7	Blank or 0000000 – 9999999.	N/A
!	40c	45	Student's Need-Based Employment	7	Blank or 0000000 – 9999999.	N/A
!	40d	46	Student's College Grant/Scholarship Aid	7	Blank or 0000000 – 9999999.	N/A
!	40e	47	Student's Combat Pay	7	Blank or 0000000 – 9999999.	N/A

2023-2024 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2022

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	40f	48	Student's Co-op Earnings	7	Blank or 0000000 – 9999999.	N/A
!	41a	49	Student's Pension Payments	7	Blank or 0000000 – 9999999.	N/A
!	41b	50	Student's IRA Payments	7	Blank or 0000000 – 9999999.	N/A
!	41c	51	Student's Child Support Received	7	Blank or 0000000 – 9999999.	N/A
!	41d	52	Student's Interest Income	7	Blank or 0000000 – 9999999.	N/A
!	41e	53	Student's Untaxed IRA Distributions and Pensions	7	Blank or 0000000 – 9999999.	N/A
!	41f	54	Student's Military/Clergy Allowances	7	Blank or 0000000 – 9999999.	N/A
!	41g	55	Student's Veterans Non-Education Benefits	7	Blank or 0000000 – 9999999.	N/A
!	41h	56	Student's Other Untaxed Income	7	Blank or 0000000 – 9999999.	N/A
!	41i	57	Student's Other Non-Reported Money Received	7	Blank or 0000000 – 9999999.	N/A
!	42	58	Born Before 01/01/00	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	43	59	Is Student Married	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	44	60	Graduate or Professional Student	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	45	61	Active Duty Military	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	46	62	Veteran Status	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	47	63	Do You Have Children	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	48	64	Dependents Other Than Children/Spouse	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	49	65	Orphan or Ward of the Court	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	50	66	Emancipated Minor	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	51	67	In Legal Guardianship	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	52	68	Homeless Youth Determined by School	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	53	69	Homeless Youth Determined by HUD	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	54	70	At Risk of Homelessness	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	55	71	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.

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	56	72	Parents' Marital Status Date	6	190001-202409. 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.
!	57	73	Parent 1 SSN	9	Blank or all numeric: 000-00-0000 – 999-99-9999	N/A
!	58	74	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.
!	59	75	Parent 1 First Initial	1	Blank or Alpha (A-Z).	N/A
!	60	76	Parent 1 Date of Birth	8	19000101-20141231. All blank or all numeric in CCYYMMDD format where MM = 01-12, DD = 01-31, CC = 19, YY = 00-99 or CC = 20, YY = 00-09.	Set DOB to blank if month, day, century or year is blank, illegible, or invalid.
!	61	77	Parent 2 SSN	9	Blank or all numeric: 000-00-0000 – 999-99-9999	N/A
!	62	78	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.

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	63	79	Parent 2 First Initial	1	Blank or Alpha (A-Z).	N/A
!	64	80	Parent 2 Date of Birth	8	19000101-20141231. All blank or all numeric in CCYYMMDD format where MM = 01-12, DD = 01-31, CC = 19, YY = 00-99 or CC = 20, YY = 00-09.	Set DOB to blank if month, day, century or year is blank, illegible, or invalid.
!	65	81	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.	N/A
!	66	82	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.
!	67	83	Parents' Legal Resident Before 01/01/18	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	68	84	Parents' Legal Residence Date	6	190001-202412. 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.
!	69	85	Parents' Number of Family Members	2	Blank or 00 – 99.	Set to positive if negative is given. If greater than 99, set to 99.

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	70	86	Parents' Number in College	1	Blank or 0 – 9.	Set to positive if negative is given. If greater than 9, set to 9.
!	71	87	Parents' Medicaid or SSI Benefits	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	72	88	Parents' SNAP Benefits	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	73	89	Parents' Free/Reduced Price Lunch	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	74	90	Parents' TANF Benefits	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	75	91	Parents' WIC Benefits	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	76	92	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.

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	77	93	Parents' Type of Tax Return	1	Blank, 1, 3, or 4. 1 = 1040 3 = Foreign tax return 4 = Trust Territory tax return	Set multiple responses to blank.
!	78	94	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.
!	79	95	Parents Filed Schedule 1	1	Blank, 1, 2, or 3. 1 = No 2 = Yes 3 = Don't Know	Set multiple responses to blank.
!	80	96	Parent Dislocated Worker	1	Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't Know	Set multiple responses to blank.
!	81	97	Parents' AGI	7	Blank or -9999999 – 9999999.	N/A
!	82	98	Parents' Taxes Paid	7	Blank or 0000000 – 9999999.	Set to positive if negative is given.
!	83	99	Parent 1 Income	7	Blank or -9999999 – 9999999.	N/A

## 2023-2024 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2022

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	84	100	Parent 2 Income	7	Blank or -9999999 – 9999999.	N/A
!	85	101	Parents' Cash, Savings, and Checking	7	Blank or 0000000 – 9999999.	Set to positive if negative is given.
!	86	102	Parents' Real Estate/Investment Net Worth	7	Blank or 0000000 – 9999999.	Set to positive if negative is given.
!	87	103	Parents' Business/Farm Net Worth	7	Blank or 0000000 – 9999999.	Set to positive if negative is given.
!	88a	104	Parents' Education Credits	7	Blank or 0000000 – 9999999.	N/A
!	88b	105	Parents' Child Support Paid	7	Blank or 0000000 – 9999999.	N/A
!	88c	106	Parents' Need-Based Employment	7	Blank or 0000000 – 9999999.	N/A
!	88d	107	Parents' College Grant/Scholarship Aid	7	Blank or 0000000 – 9999999.	N/A
!	88e	108	Parents' Combat Pay	7	Blank or 0000000 – 9999999.	N/A
!	88f	109	Parents' Co-op Earnings	7	Blank or 0000000 – 9999999.	N/A
!	89a	110	Parents' Pension Payments	7	Blank or 0000000 – 9999999.	N/A
!	89b	111	Parents' IRA Payments	7	Blank or 0000000 – 9999999.	N/A

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	89c	112	Parents' Child Support Received	7	Blank or 0000000 – 9999999.	N/A
!	89d	113	Parents' Interest Income	7	Blank or 0000000 – 9999999.	N/A
!	89e	114	Parents' Untaxed IRA Distributions and Pensions	7	Blank or 0000000 – 9999999.	N/A
!	89f	115	Parents' Military/Clergy Allowances	7	Blank or 0000000 – 9999999.	N/A
!	89g	116	Parents' Veterans Non-Education Benefits	7	Blank or 0000000 – 9999999.	N/A
!	89h	117	Parents' Other Untaxed Income	7	Blank or 0000000 – 9999999.	N/A
!	90	118	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.
!	91	119	Student's Number in College	1	Blank or 1 – 9.	Set to positive if negative is given. If greater than 9, set to 9.
!	92	120	Student's Medicaid or SSI Benefits	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	93	121	Student's SNAP Benefits	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.

2023-2024 VALID FIELD DEFINITIONS AND EDITING SPECIFICATIONS

2022

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	94	122	Student's Free/Reduced Price Lunch	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	95	123	Student's TANF Benefits	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	96	124	Student's WIC Benefits	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	97	125	Student/Spouse Dislocated Worker	1	Blank, 1, 2, or 3. 1 = Yes 2 = No 3 = Don't Know	Set multiple responses to blank.
!	98a	126	First College Choice	6	Blank or 000000-099999. 0, B, E, and G valid for 1st position.	N/A
!	98c	128	Second College Choice	6	Blank or 000000-099999. 0, B, E, and G valid for 1st position.	N/A
!	98e	130	Third College Choice	6	Blank or 000000-099999. 0, B, E, and G valid for 1st position.	N/A
!	98g	132	Fourth College Choice	6	Blank or 000000-099999. 0, B, E, and G valid for 1st position.	N/A

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	98b	127	First Housing Plans	1	Blank, 1 – 3. 1 = On-Campus 2 = With Parent 3 = Off Campus	Set multiple responses to blank.
!	98d	129	Second Housing Plans	1	Blank, 1 – 3. 1 = On-Campus 2 = With Parent 3 = Off Campus	Set multiple responses to blank.
!	98f	131	Third Housing Plans	1	Blank, 1 – 3. 1 = On-Campus 2 = With Parent 3 = Off Campus	Set multiple responses to blank.
!	98h	133	Fourth Housing Plans	1	Blank, 1 – 3. 1 = On-Campus 2 = With Parent 3 = Off Campus	Set multiple responses to blank.
!	99	146	Date Completed	8	20221001-20240930. Blank or all numeric in CCYYMMDD format, where MM = 01-12, DD = 01-31, CC = 20, YY = 22-24.	Set to blank if multiple responses checked in year.
!	100	147	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.

Change (!)	Ques No.	Field No.	Name	Length	Valid Field Content	Edit Procedures
!	--	173	Parents' Asset Threshold Exceeded	1	Blank, 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	--	174	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

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

\* Codes are valid for mailing state only.

## DEGREE/CERTIFICATE CONVERSIONS

<b>Degree/Certificate Code</b>	<b>Literal</b>
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 the 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 1/1/00 is blank or "No", and Date of Birth is not blank or invalid and is less than 1/1/00	Assume "Yes" for Born Before 1/1/00.
!	1002	Born Before 1/1/00 is blank or "Yes" and Date of Birth is not blank or invalid and is greater than 12/31/99.	Assume "No" for Born Before 1/1/00.
!	1003	Born Before 1/1/00 is blank, and Date of Birth is blank or invalid.	Assume "No" for Born Before 1/1/00.
N/A	1004	Is Student Married is blank or "No," and Student's Marital Status is married or separated.	Assume Yes for Is Student Married.
N/A	1005	Is Student Married is blank or "Yes," and Student's Marital Status is single or divorced/widowed.	Assume No for Is Student Married.
N/A	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.
N/A	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.
N/A	1008	Is Student Married is blank or "Yes," Student's Marital Status is blank, Student's Number of 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.
N/A	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.
N/A	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.

<b>Change (!)</b>	<b>Edit No.</b>	<b>Condition</b>	<b>Procedure</b>
N/A	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.
N/A	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.
N/A	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".
N/A	1014	Any one of Born Before 1/1/00, 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.
N/A	1015	For records not meeting the above edit.	Set application model to Dependent.
N/A	1016	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**

<b>Change (!)</b>	<b>Edit No.</b>	<b>Condition</b>	<b>Procedure</b>
N/A	2001	Parents' Marital Status is blank and Parents' Number of Family Members is 3 or greater.	Assume Parents' Marital Status is married.
N/A	2002	Parents' Marital Status is blank and Parents' Number of Family Members is 2.	Assume Parents' Marital Status is never married.
N/A	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.
N/A	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.
N/A	2005	Parents' Number in College is blank.	Assume Parents' Number in College is 1.
N/A	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.
N/A	2007	Parents' Number in College is greater than 6.	Assume Parents' Number in College is 1.
N/A	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.
N/A	2009	Parents' Number in College is greater than Parents' Number of Family Members.	Assume Parent's Number in College is 1.
N/A	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.

<b>Change (!)</b>	<b>Edit No.</b>	<b>Condition</b>	<b>Procedure</b>
N/A	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, and the IRS Data Field flag for AGI is not 1.	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.)
N/A	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.
N/A	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.
N/A	2014	Parents' Type of Tax Return is non-blank.	Assume parents' tax filing status is tax filer.
N/A	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.
N/A	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.
N/A	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.
N/A	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.
N/A	2019	Parents' Taxes Paid is blank and Parents' tax filing status is tax filer.	Assume zero for Parents' Taxes Paid.
N/A	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.
N/A	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.
N/A	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
N/A	2023	Parent 2 Income is negative and parents' tax filing status is non-tax filer.	Assume same positive value for Parent 2 Income.
N/A	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.
N/A	2025	Calculate Worksheet B Total	Set to the sum of Parents' Pension Payments, IRA Payments, Child Support Received, Interest Income, Untaxed IRA Distributions and Pensions, Military/Clergy Allowances, Veterans Noneducation Benefits, and Other Untaxed Income. If greater than 99,999,999, set it to 99,999,999.
N/A	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.
N/A	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.
N/A	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
N/A	2029	Citizenship is blank and Alien Registration Number is non-blank and valid.	Assume Citizenship is eligible non-citizen.
N/A	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.
N/A	2031	Independent, Student's Marital Status is blank, and Student's Number of Family Members is 1.	Assume Student's Marital Status is single.
N/A	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.
N/A	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.
N/A	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.
N/A	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.
N/A	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.
N/A	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.
N/A	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.
N/A	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.

Change (!)	Edit No.	Condition	Procedure
N/A	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.
N/A	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.
N/A	2042	Independent and Student's Number in College is blank.	Assume Student's Number in College is 1.
N/A	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.
N/A	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.
N/A	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.
N/A	2046	Independent, Student's Number in College is greater than Student's Number of Family Members.	Assume Student's Number in College is 1.
N/A	2047	Dependent, Student's Marital Status is blank.	Assume Student's Marital Status is single.
N/A	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.
N/A	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, and the IRS Data Field flag for AGI is not 1.	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.)

Change (!)	Edit No.	Condition	Procedure
N/A	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.
N/A	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.
N/A	2052	Student's Type of Tax Return is non-blank.	Assume student's tax filing status is tax filer.
N/A	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.
N/A	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.
N/A	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.
N/A	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.
N/A	2057	Student's Taxes Paid is blank and student's tax filing status is tax filer.	Assume zero for Student's Taxes Paid.
N/A	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.
N/A	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.
N/A	2060	Student's Income is negative and student's tax filing status is non-tax filer.	Assume same positive value for Student's Income.
N/A	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.
N/A	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.

Change (!)	Edit No.	Condition	Procedure
N/A	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.
N/A	2064	Calculate Worksheet B Total	Set to the sum of Student's Pension Payments, IRA Payments, Child Support Received, Interest Income, Untaxed IRA Distributions and 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.
N/A	2065	<p>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).</p> <p>* use zero, if any value in the calculation is negative or blank.</p>	Assume zero for Student's Worksheet A Total.
N/A	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 a @.

#### 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
N/A	3001	One of parents' Medicaid or 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.
N/A	3002	Parents' type of tax return is Trust Territory (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.
N/A	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.
N/A	3004	Parents filed schedule 1 is No, parents' type of tax return is 1040, 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' Medicaid or 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 \$29,000@ or less) or (parents' reported AGI is blank and Parent 1 income plus Parent 2 income is \$29,000@ or less).	Set Automatic Zero EFC flag.
!	3006	Parents' type of tax return is Trust Territory (4), parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is \$29,000@ 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 \$29,000@ or less.	Set Automatic Zero EFC flag.
!	3008	Parents filed schedule 1 is No, parents' type of tax return is 1040, parents' reported AGI is non-blank, and assumed AGI (or reported AGI if no assumption has been made) is \$29,000@ 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
N/A	3009	One of student's Medicaid or 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.
N/A	3010	Student's type of tax return is Trust Territory (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
N/A	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.
N/A	3012	Student filed schedule 1 is No, student's type of tax return is 1040, 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 Medicaid or 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 \$29,000@ or less) or (student's reported AGI is blank and student's income plus spouse's income is \$29,000@ 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 Trust Territory (4), and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is \$29,000@ 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 \$29,000@ 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 filed schedule 1 is No, student's type of tax return is 1040, student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is \$29,000@ 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 Medicaid or 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 \$29,000@ or less) or (student's reported AGI is blank and student's income plus spouse's income is \$29,000@ 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 Trust Territory (4), and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is \$29,000@ 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 \$29,000@ 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 filed schedule 1 is No, student's type of tax return is 1040 and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is \$29,000@ 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.

2022-2023 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 Death Indicator
5	4016	Date of Birth blank or invalid
A	4017	Date of Birth year is 1900 through 1948
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
T	4055	Parent 2 SSN match but no Date of Birth match
E	4057	Parent 1 SSN match but no name match

## Complete Reject Edits

<b>Code</b>	<b>Edit</b>	<b>Reason</b>
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
N/A	4001	NSLDS Fraud Loan Flag is set to Y.	Set reject reason 24.
N/A	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.
N/A	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.
N/A	4004	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.  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.	Set reject reason 1.
N/A	4005	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.  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.	Set reject reason 1.
N/A	4006	Citizenship is blank or not eligible.	Set reject reason 17.
N/A	4007	First Name and Last Name are blank.	Set reject reason 13.
N/A	4008	One of First Name or Last Name is blank.	Set reject reason N.
N/A	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.

<b>Change (!)</b>	<b>Edit No.</b>	<b>Condition</b>	<b>Procedure</b>
N/A	4010	Student SSN Match Flag equals 1 or 6.	Set reject reason 18.
N/A	4011	Student SSN Match Flag equals 2.	Set reject reason R.
N/A	4012	Date of Birth is re-entered as same value on a correction record.	Suppress reject R.
N/A	4013	Student SSN Match Flag equals 3.	Set reject reason D.
N/A	4014	First and Last Name are re-entered as same value on a correction record.	Suppress reject D.
N/A	4015	Student SSN Match Flag equals 5.	Set reject reason 8.
N/A	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 1948 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 1948 on a correction record) or (Reject A override code is set by Financial Aid Administrator).	Suppress reject A.
!	4019	Independent, Date of Birth is 09/01/2007 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.
N/A	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.
N/A	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.
N/A	4022	Reject 12 override code is set by Financial Aid Administrator.	Suppress reject 12.
N/A	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.

<b>Change (!)</b>	<b>Edit No.</b>	<b>Condition</b>	<b>Procedure</b>
N/A	4024	Reject 3 override code is set by Financial Aid Administrator.	Suppress reject 3.
N/A	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.
N/A	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.
N/A	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.
N/A	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.
N/A	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.
N/A	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 \$18,800@.	Set reject reason 20.

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 \$25,100@.	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 \$12,550@.	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 \$18,800@.	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 \$25,100@.	Set reject reason 20.
N/A	4036	Reject 20 override code is set by Financial Aid Administrator.	Suppress reject 20.
N/A	4037	Dependent, Parents' Marital Status is blank, and Parents' Number of Family Members is blank or 01.	Set reject reason 10.
N/A	4038	Independent, Student's Marital Status is blank, and Student's Family Members is blank.	Set reject reason 10.
N/A	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.
N/A	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
N/A	4041	Reject 21 override code is set by Financial Aid Administrator.	Suppress reject 21.
N/A	4042	Dependent, Parents' Number of Family Members is 15 or more, and Professional Judgment Flag is not set to 1.	Set reject reason W.
N/A	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.
N/A	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.
N/A	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.
N/A	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.
N/A	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.
N/A	4048	Dependent and parent did not sign application.	Set reject reason 15.
N/A	4049	Student did not sign paper application.	Set reject reason 14.
N/A	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.
N/A	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.
N/A	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.

<b>Change (!)</b>	<b>Edit No.</b>	<b>Condition</b>	<b>Procedure</b>
N/A	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.
N/A	4054	Dependent and Parent 1 Date of Birth is re-entered as same value on a correction record.	Suppress reject S.
N/A	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.
N/A	4056	Dependent and Parent 2 Date of Birth is re-entered as same value on a correction record.	Suppress reject T.
N/A	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.
N/A	4058	Dependent and Parent 1 Last Name and First Initial are re-entered as same value on a correction record.	Suppress reject E.
N/A	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.
N/A	4060	Dependent and Parent 2 Last Name and First Initial are re-entered as same value on a correction record.	Suppress reject F.
N/A	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.
N/A	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.
N/A	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.
N/A	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.

### **Determination of Formula Type**

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:

<b>Primary EFC Conditions</b>	<b>Procedure</b>
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).

<b>Secondary EFC Conditions</b>	<b>Procedure</b>
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
N/A	5001	If model is D.	Use Formula #1.
N/A	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.
N/A	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.
N/A	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.
N/A	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:

<b>Change (!)</b>	<b>Edit No.</b>	<b>Condition</b>	<b>Procedure</b>
N/A	5006	If model is D.	Use Formula #4.
N/A	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.
N/A	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.
N/A	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.
N/A	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.

## **2023-2024 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.

2023-2024 State and Other Tax Allowance

State	Total Income 0 - 14,999	Total Income 15,000 or more
AK, ND, SD, TN, WY	2%	1%
AL, FL, LA, NV, MS, NM, OK, TX, WA, WV	3%	2%
AR, AZ, CO, IN, KS, NH, SC	4%	3%
DE, GA, HI, IA, ID, KY, MI, MO, MT, NC, NE, OH, PA, UT	5%	4%
IL, ME, RI, VA, VT, WI	6%	5%
MA, MN, OR, DC	7%	6%
MD	8%	7%
CA, CT, NJ	9%	8%
NY	10%	9%
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 – 142,800	7.65% of income
142,801 – 200,000	10,924.20 + 1.45% of amount over 142,800
200,001 or greater	11,753.60 + 2.35% of amount over 200,000

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	\$21,200	\$17,580	N/A	N/A	N/A
3	\$26,400	\$22,800	\$19,170	N/A	N/A
4	\$32,610	\$28,980	\$25,380	\$21,750	N/A
5	\$38,480	\$34,850	\$31,240	\$27,610	\$24,010
6	\$45,010	\$41,380	\$37,770	\$34,140	\$30,540

For each additional family member add 5,080. For each additional college student subtract 3,610.

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 - (3,610 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 4,700, set to 4,700.

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 ATI is greater than 9,999,999, set to 9,999,999.

If Parents' Tax Filing Status is non-tax filer:

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

If ATI is greater than 9,999,999, set to 9,999,999.

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

Parents' Net Worth of Business/Farm	Parents' Adjusted Net Worth
Less than 1	0
1 – 150,000	40% of Net Worth of Business/Farm
150,001 – 455,000	60,000 plus 50% of NW over 150,000
455,001 – 755,000	212,500 plus 60% of NW over 455,000
755,001 or more	392,500 plus 100% of NW over 755,000

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 12/31/2023	Allowance – Married (PMS = 1 or 5)	Allowance – Not Married (PMS = 2, 3, or 4)
25 or less	0	0
26	0	0
27	0	0
28	0	0
29	0	0
30	0	0
31	0	0
32	0	0
33	0	0
34	0	0

Age of Older Parent as of 12/31/2023	Allowance – Married (PMS = 1 or 5)	Allowance – Not Married (PMS = 2, 3, or 4)
35	0	0
36	0	0
37	0	0
38	0	0
39	0	0
40	0	0
41	0	0
42	0	0
43	0	0
44	0	0
45	0	0
46	0	0
47	0	0
48	0	0
49	0	0
50	0	0
51	0	0
52	0	0
53	0	0
54	0	0
55	0	0
56	0	0
57	0	0
58	0	0
59	0	0
60	0	0
61	0	0
62	0	0
63	0	0
64	0	0
65 or over	0	0

d) Discretionary Net Worth (DNW):

$$NW - APA = DNW$$

DNW may be less than zero.

STEP 5: Parents Contribution from Assets (PCA)

$$DNW \times 12\% = PCA$$

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

STEP 6: Adjusted Available Income (AAI)

$$AI + PCA = AAI$$

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 – 18,900	22% of AAI
18,901 – 23,800	4,158 + 25% of AAI over 18,900
23,801 – 28,600	5,383 + 29% of AAI over 23,800
28,601 – 33,500	6,775 + 34% of AAI over 28,600
33,501 – 38,300	8,441 + 40% of AAI over 33,500
38,301 or more	10,361 + 47% of AAI over 38,300

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

STEP 8: Parents' Contribution (PC)

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

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.

2023-2024 State and Other Tax Allowance

AK	0%
FL, NV, NH, ND, SD, TN, TX, WA, WY	1%
AL, AZ, LA, MS, NM, OK	2%
AR, CO, DE, IL, IA, IN, KS, ME, MI, MO, MT, NC, NE, OH, PA, SC, VT, WV	3%
GA, HI, ID, KY, MA, RI, UT, VA, WI	4%
CT, MN, NJ, OR	5%
CA, MD, DC	6%
NY	7%
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 – 142,800	7.65% of income
142,801 – 200,000	10,924.20 + 1.45% of amount over 142,800
200,001 or greater	11,753.60 + 2.35% of amount over 200,000

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:

$$\text{Student's Taxes Paid} + \text{SST} + \text{STX} + \text{AIO} + 7,600 = \text{SATI}$$

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

$$\text{SST} + \text{STX} + \text{AIO} + 7,600 = \text{SATI}$$

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)

$SDNW \times .20 = SCA$

STEP 14: Expected Family Contribution (EFC)

$PC + SIC + SCA = EFC$

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

STEP 15: FISAP Total Income (FTI)

$TI + STI = FTI$

**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.

2023-2024 State and Other Tax Allowance

AK	0%
FL, NV, NH, ND, SD, TN, TX, WA, WY	1%
AL, AZ, LA, MS, NM, OK	2%
AR, CO, DE, IL, IA, IN, KS, ME, MI, MO, MT, NC, NE, OH, PA, SC, VT, WV	3%
GA, HI, ID, KY, MA, RI, UT, VA, WI	4%
CT, MN, NJ, OR	5%
CA, MD, DC	6%
NY	7%
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 – 142,800	7.65% of income
142,801 – 200,000	10,924.20 + 1.45% of amount over 142,800
200,001 or greater	11,753.60 + 2.35% of amount over 200,000

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  $IPA = 11,820$ .

If Student's Marital Status is "married" and number in college is less than 2, then  $IPA = 18,960$ .

If Student's Marital Status is "single", "separated", or "divorced/widowed", then  $IPA = 11,820$ .

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  $.35 \times$  (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 4,700, set to 4,700.

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 ATI is greater than 9,999,999, set to 9,999,999.

If Student's Tax Filing Status is non-tax filer:

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

If ATI is greater than 9,999,999, set to 9,999,999.

## STEP 3: Available Income (AI)

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

AI may be less than zero.

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

Student's Net Worth of Business/Farm	Student's Adjusted Net Worth
Less than 1	0
1 – 150,000	40% of Net Worth of Business/Farm
150,001 – 455,000	60,000 plus 50% of NW over 150,000
455,001 – 755,000	212,500 plus 60% of NW over 455,000
755,001 or more	392,500 plus 100% of NW over 755,000

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 12/31/2022	Allowance - Married	Allowance - Single
25 or less	0	0
26	0	0
27	0	0
28	0	0
29	0	0
30	0	0
31	0	0

EFC FORMULA 2 - INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

Student's Age as of 12/31/2022	Allowance - Married	Allowance - Single
32	0	0
33	0	0
34	0	0
35	0	0
36	0	0
37	0	0
38	0	0
39	0	0
40	0	0
41	0	0
42	0	0
43	0	0
44	0	0
45	0	0
46	0	0
47	0	0
48	0	0
49	0	0
50	0	0
51	0	0
52	0	0
53	0	0
54	0	0
55	0	0
56	0	0
57	0	0
58	0	0
59	0	0
60	0	0
61	0	0
62	0	0
63	0	0
64	0	0
65 or over	0	0

## 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):

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

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.

## 2023-2024 State and Other Tax Allowance

State	Total Income 0 - 14,999	Total Income 15,000 or more
AK, ND, SD, TN, WY	2%	1%
AL, FL, LA, NV, MS, NM, OK, TX, WA, WV	3%	2%
AR, AZ, CO, IN, KS, NH, SC	4%	3%
DE, GA, HI, IA, ID, KY, MI, MO, MT, NC, NE, OH, PA, UT	5%	4%
IL, ME, RI, VA, VT, WI	6%	5%
MA, MN, OR, DC	7%	6%
MD	8%	7%
CA, CT, NJ	9%	8%
NY	10%	9%
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 – 142,800	7.65% of income
142,801 – 200,000	10,924.20 + 1.45% of amount over 142,800
200,001 or greater	11,753.60 + 2.35% of amount over 200,000

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	\$29,950	\$24,830	N/A	N/A	N/A
3	\$37,290	\$32,190	\$27,070	N/A	N/A
4	\$46,040	\$40,940	\$35,840	\$30,710	N/A
5	\$54,330	\$49,200	\$44,100	\$39,000	\$33,900
6	\$63,530	\$58,430	\$53,340	\$48,200	\$43,120

For each additional family member add 7,170. For each additional college student subtract 5,090.

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 - (5,090 x (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 4,700, set to 4,700.

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 ATI is greater than 9,999,999, set to 9,999,999.

If Student's Tax Filing Status is non-tax filer:

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

If ATI is greater than 9,999,999, set to 9,999,999.

## 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

Student's Net Worth of Business/Farm	Student's Adjusted Net Worth
Less than 1	0
1 – 150,000	40% of Net Worth of Business/Farm
150,001 – 455,000	60,000 plus 50% of NW over 150,000
455,001 – 755,000	212,500 plus 60% of NW over 455,000
755,001 or more	392,500 plus 100% of NW over 755,000

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):

Amount from table = APA

Asset Protection Allowance

Student's Age as of 12/31/2022	Allowance - Married	Allowance - Single
25 or less	0	0
26	0	0
27	0	0
28	0	0
29	0	0
30	0	0
31	0	0
32	0	0
33	0	0
34	0	0
35	0	0
36	0	0
37	0	0
38	0	0
39	0	0
40	0	0
41	0	0
42	0	0
43	0	0
44	0	0
45	0	0

## EFC FORMULA 3 - INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

Student's Age as of 12/31/2022	Allowance - Married	Allowance - Single
46	0	0
47	0	0
48	0	0
49	0	0
50	0	0
51	0	0
52	0	0
53	0	0
54	0	0
55	0	0
56	0	0
57	0	0
58	0	0
59	0	0
60	0	0
61	0	0
62	0	0
63	0	0
64	0	0
65 or over	0	0

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 – 18,900	22% of AAI
18,901 – 23,800	4,158 + 25% of AAI over 18,900
23,801 – 28,600	5,383 + 29% of AAI over 23,800
28,601 – 33,500	6,775 + 34% of AAI over 28,600
33,501 – 38,300	8,441 + 40% of AAI over 33,500
38,301 or more	10,361 + 47% of AAI over 38,300

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.

2022-2023 State and Other Tax Allowance

State	Total Income 0 - 14,999	Total Income 15,000 or more
AK, ND, SD, TN, WY	2%	1%
AL, FL, LA, NV, MS, NM, OK, TX, WA, WV	3%	2%
AR, AZ, CO, IN, KS, NH, SC	4%	3%
DE, GA, HI, IA, ID, KY, MI, MO, MT, NC, NE, OH, PA, UT	5%	4%
IL, ME, RI, VA, VT, WI	6%	5%
MA, MN, OR, DC	7%	6%
MD	8%	7%
CA, CT, NJ	9%	8%
NY	10%	9%
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 – 142,800	7.65% of income
142,801 – 200,000	10,924.20 + 1.45% of amount over 142,800
200,001 or greater	11,753.60 + 2.35% of amount over 200,000

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	\$21,200	\$17,580	N/A	N/A	N/A
3	\$26,400	\$22,800	\$19,170	N/A	N/A
4	\$32,610	\$28,980	\$25,380	\$21,750	N/A
5	\$38,480	\$34,850	\$31,240	\$27,610	\$24,010
6	\$45,010	\$41,380	\$37,770	\$34,140	\$30,540

For each additional family member add 5,080. For each additional college student subtract 3,610.

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 - (3,610 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 4,700, set to 4,700.

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 ATI is greater than 9,999,999, set to 9,999,999.

If Parents' Tax Filing Status is non-tax filer:

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

If ATI is greater than 9,999,999, set to 9,999,999.

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 – 18,900	22% of AAI
18,901 – 23,800	4,158 + 25% of AAI over 18,900
23,801 – 28,600	5,383 + 29% of AAI over 23,800
28,601 – 33,500	6,775 + 34% of AAI over 28,600
33,501 – 38,300	8,441 + 40% of AAI over 33,500
38,301 or more	10,361 + 47% of AAI over 38,300

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

STEP 5: Parents' Contribution (PC)

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

STEP 6: Student's Total Income (STI)

If Student's Tax Filing Status is tax filer, sum the following student data:

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

If 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 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.

2022-2023 State and Other Tax Allowance

AK	0%
FL, NV, NH, ND, SD, TN, TX, WA, WY	1%
AL, AZ, LA, MS, NM, OK	2%
AR, CO, DE, IL, IA, IN, KS, ME, MI, MO, MT, NC, NE, OH, PA, SC, VT, WV	3%
GA, HI, ID, KY, MA, RI, UT, VA, WI	4%
CT, MN, NJ, OR	5%
CA, MD, DC	6%
NY	7%
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 – 142,800	7.65% of income
142,801 – 200,000	10,924.20 + 1.45% of amount over 142,800
200,001 or greater	11,753.60 + 2.35% of amount over 200,000

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:

$$\text{Student's Taxes Paid} + \text{SST} + \text{STX} + \text{AIO} + 7,600 = \text{SATI}$$

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

$$\text{SST} + \text{STX} + \text{AIO} + 7,600 = \text{SATI}$$

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.

2022-2023 State and Other Tax Allowance

AK	0%
FL, NV, NH, ND, SD, TN, TX, WA, WY	1%
AL, AZ, LA, MS, NM, OK	2%
AR, CO, DE, IL, IA, IN, KS, ME, MI, MO, MT, NC, NE, OH, PA, SC, VT, WV	3%
GA, HI, ID, KY, MA, RI, UT, VA, WI	4%
CT, MN, NJ, OR	5%
CA, MD, DC	6%
NY	7%
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 – 142,800	7.65% of income
142,801 – 200,000	10,924.20 + 1.45% of amount over 142,800
200,001 or greater	11,753.60 + 2.35% of amount over 200,000

SST will never be less than zero.

## EFC FORMULA 5 - SIMPLIFIED 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  $IPA = 11,820$ .

If Student's Marital Status is "married" and number in college is less than 2, then  $IPA = 18,960$ .

If Student's Marital Status is "single", "separated", or "divorced/widowed", then  $IPA = 11,820$ .

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 4,700, set to 4,700.

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 ATI is greater than 9,999,999, set to 9,999,999.

If Student's Tax Filing Status is non-tax filer:

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

If ATI is greater than 9,999,999, set to 9,999,999.

## 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.

## 2023-2024 State and Other Tax Allowance

State	Total Income 0 - 14,999	Total Income 15,000 or more
AK, ND, SD, TN, WY	2%	1%
AL, FL, LA, NV, MS, NM, OK, TX, WA, WV	3%	2%
AR, AZ, CO, IN, KS, NH, SC	4%	3%
DE, GA, HI, IA, ID, KY, MI, MO, MT, NC, NE, OH, PA, UT	5%	4%
IL, ME, RI, VA, VT, WI	6%	5%
MA, MN, OR, DC	7%	6%
MD	8%	7%
CA, CT, NJ	9%	8%
NY	10%	9%
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 – 142,800	7.65% of income
142,801 – 200,000	10,924.20 + 1.45% of amount over 142,800
200,001 or greater	11,753.60 + 2.35% of amount over 200,000

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	\$29,950	\$24,830	N/A	N/A	N/A
3	\$37,290	\$32,190	\$27,070	N/A	N/A
4	\$46,040	\$40,940	\$35,840	\$30,710	N/A
5	\$54,330	\$49,200	\$44,100	\$39,000	\$33,900
6	\$63,530	\$58,430	\$53,340	\$48,200	\$43,120

For each additional family member add 7,170. For each additional college student subtract 5,090.

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 - (5,090 x (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 4,700, set to 4,700.

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 ATI is greater than 9,999,999, set to 9,999,999.

If Student's Tax Filing Status is non-tax filer:

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

If ATI is greater than 9,999,999, set to 9,999,999.

## 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 – 18,900	22% of AAI
18,901 – 23,800	4,158 + 25% of AAI over 18,900
23,801 – 28,600	5,383 + 29% of AAI over 23,800
28,601 – 33,500	6,775 + 34% of AAI over 28,600
33,501 – 38,300	8,441 + 40% of AAI over 33,500
38,301 or more	10,361 + 47% of AAI over 38,300

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

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

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

**STEP 2:** EFC's for greater than 9 months

- ! a) Alternate AAI = 5,870 + 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
  - (Monthly PC x 2) + PC + SIC + SCA = EFC11
  - (Monthly PC x 3) + PC + SIC + SCA = 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 + 5,870
- 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 = 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.

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

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

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

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

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

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

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

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

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

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

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

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