

EFC Procedures for 2025–26

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

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

The source of data is the FAFSA full applicant database for Award Year 2023–24. The applicant records contain EFC information on undergraduate dependent students and undergraduate and graduate self-supporting students.

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

Tables of EFCs Used in the Campus-Based Funding Process for the 2025-26 Award Year

Table 1: Dependent Undergraduate Students

Income Category	EFCs
\$0 – 2,999	\$678
\$3,000 – 5,999	359
\$6,000 – 8,999	371
\$9,000 – 11,999	246
\$12,000 – 14,999	219
\$15,000 – 17,999	202
\$18,000 – 23,999	223
\$24,000 – 29,999	334
\$30,000 – 35,999	907
\$36,000 – 41,999	1,502
\$42,000 – 47,999	2,245
\$48,000 – 53,999	3,514
\$54,000 – 59,999	4,734
\$60,000+	43,577

Table 2: Independent Students

Income Category	EFCs (Undergraduate)	EFCs (Graduate/Professional)
\$0 – 999	\$8	\$100
\$1,000 – 1,999	17	76
\$2,000 – 2,999	13	94
\$3,000 – 3,999	21	89
\$4,000 – 4,999	18	85
\$5,000 – 5,999	34	146
\$6,000 – 7,999	21	141
\$8,000 – 9,999	28	131
\$10,000 – 11,999	25	178
\$12,000 – 13,999	77	302
\$14,000 – 15,999	377	838
\$16,000 – 17,999	780	1,512
\$18,000 – 19,999	1,120	2,097
\$20,000+	6,807	15,946