

SAI Procedures for 2026–27

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 Student Aid Indexes (SAI) 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. To calculate the institution's need for additional funds beyond the level of a base guarantee, it is necessary to develop an average SAI 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 the 2024–25 award year. The applicant records contain SAI information on undergraduate dependent students and undergraduate and graduate self-supporting students.

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

Tables of SAIs Used in the Campus-Based Funding Process for the 2026-27 Award Year

Table 1: Dependent Undergraduate Students

Income Category	SAIs
Maximum Pell 1, 2, or 3	\$-1,388
\$0 – 2,999	1,545
\$3,000 – 5,999	-161
\$6,000 – 8,999	-729
\$9,000 – 11,999	-856
\$12,000 – 14,999	-734
\$15,000 – 17,999	-758
\$18,000 – 23,999	-1,033
\$24,000 – 29,999	-1,090
\$30,000 – 35,999	-771
\$36,000 – 41,999	-181
\$42,000 – 47,999	576
\$48,000 – 53,999	1,436
\$54,000 – 59,999	2,163
\$60,000+	49,704

Table 2: Independent Students

Income Category	SAIs (Undergraduate)	SAIs (Graduate/Professional)
Maximum Pell 1, 2, or 3	\$-1,404	-\$1,342
\$0 – 999	-1,356	-689
\$1,000 – 1,999	-1,492	-1,470
\$2,000 – 2,999	-1,494	-1,473
\$3,000 – 3,999	-1,494	-1,474
\$4,000 – 4,999	-1,494	-1,475
\$5,000 – 5,999	-1,495	-1,474
\$6,000 – 7,999	-1,494	-1,473
\$8,000 – 9,999	-1,492	-1,468
\$10,000 – 11,999	-1,490	-1,462
\$12,000 – 13,999	-1,485	-1,447
\$14,000 – 15,999	-1,479	-1,418
\$16,000 – 17,999	-1,299	-1,135
\$18,000 – 19,999	-986	-655
\$20,000+	9,883	18,523