Alfredo Sawz

a

2018–2019 EFC FORMULA A: DEPENDENT STUDENT

Sriracha:

PARENTS' INCOME IN 2016

1. Parents' Adjusted Gross Income (FAFSA/SAR #85) If negative, enter zero.	27,096
2. a. Parent 1 (father/mother/stepparent) income earned from work (FAFSA/SAR #88) 27,096	
2. b. Parent 2 (father/mother/stepparent) income earned from work (FAFSA/SAR #89) + _____	
Total parents' income earned from work =	27,096
3. Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	27,096
4. Total untaxed income and benefits: (Total of FAFSA/SAR #94a. through 94i.) +	2,800
5. Taxable and untaxed income (Sum of line 3 and line 4.) =	29,896
6. Total additional financial information (Total of FAFSA/SAR #93a. through 93f.) −	600
7. TOTAL INCOME (Line 5 minus line 6.) May be a negative number. =	29,296

ALLOWANCES AGAINST PARENTS' INCOME

8. 2016 U.S. income tax paid (FAFSA/SAR #86) (tax filers only) If negative, enter zero.	2,045
9. State and other tax allowance (Table A1) If negative, enter zero. +	2,051 ?
10. Parent 1 (father/mother/stepparent) Social Security tax allowance (Table A2) +	2,073 ?
11. Parent 2 (father/mother/stepparent) Social Security tax allowance (Table A2) +	—
12. Income protection allowance (Table A3) +	25,040
13. Employment expense allowance: • Two working parents (Parents' Marital Status is "married" or "unmarried and both parents living together"): 35% of the lesser of the earned incomes, or $4,000, whichever is less • One-parent families: 35% of earned income, or $4,000, whichever is less • Two-parent families, one working parent: enter zero +	4,000
14. TOTAL ALLOWANCES =	35,209

*STOP HERE if the following are true:

Line 3 is $25,000 or less **and**

- The parents are eligible to file a 2016 IRS Form 1040A or 1040EZ (they are not required to file a 2016 Form 1040) or they are not required to file any income tax return **or**
- Anyone included in the parents' household size (as defined on the FAFSA) received benefits during 2016 or 2017 from any of the designated means-tested federal benefit programs **or**
- Either of the parents is a dislocated worker.

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

AVAILABLE INCOME

Total income (from line 7)	29,296
Total allowances (from line 14) −	35,209
15. AVAILABLE INCOME (AI) May be a negative number. =	-5,913

PARENTS' CONTRIBUTION FROM ASSETS

16. Cash, savings & checking (FAFSA/SAR #90)	50,000
17. Net worth of investments** (FAFSA/SAR #91) If negative, enter zero. +	50,000
18. Net worth of business and/or investment farm (FAFSA/SAR #92) + If negative, enter zero.	50,000
19. Adjusted net worth of business/farm (Calculate using Table A4.) +	20,000
20. Net worth (Sum of lines 16, 17, and 19.) =	120,000
21. Education savings and asset protection allowance (Table A5) −	11,800
22. Discretionary net worth (Line 20 minus line 21.) =	~~107,820~~ 108,200
23. Asset conversion rate ×	.12
24. CONTRIBUTION FROM ASSETS If negative, enter zero. =	12,984

PARENTS' CONTRIBUTION

AVAILABLE INCOME (AI) (from line 15)	-5913
CONTRIBUTION FROM ASSETS (from line 24) +	12,984
25. Adjusted Available Income (AAI) May be a negative number. =	7,071
26. Total parents' contribution from AAI (Calculate using Table A6.) If negative, enter zero.	1,556
27. Number in college in 2018–2019 (Exclude parents) (FAFSA/SAR #74) ÷	2
28. PARENTS' CONTRIBUTION (standard contribution for nine-month enrollment)*** If negative, enter zero. =	778

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

***To calculate the parents' contribution for other than nine-month enrollment, see page 11.

The EFC Formula, 2018–2019

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Alfredo:

STUDENT'S INCOME IN 2016

29.	Adjusted Gross Income (FAFSA/SAR #36) If negative, enter zero.	14,157
30.	Income earned from work (FAFSA/SAR #39)	14,157
31.	Taxable Income (If tax filer, enter the amount from line 29 above. If non-tax filer, enter the amount from line 30.)	14,157
32.	Total untaxed income and benefits (Total of FAFSA/SAR #45a. through 45j.) +	190
33.	Taxable and untaxed income (Sum of line 31 and line 32.) =	14,347
34.	Total additional financial information (Total of FAFSA/SAR #44a. through 44f.) −	60
35.	TOTAL INCOME (Line 33 minus line 34.) May be a negative number. =	14,287

ALLOWANCES AGAINST STUDENT INCOME

36.	2016 U.S. income tax paid (FAFSA/SAR #37) (tax filers only) If negative, enter zero.	50
37.	State and other tax allowance (Table A7) If negative, enter zero. +	714
38.	Social Security tax allowance (Table A2) +	1,083
39.	Income protection allowance +	6,570
40.	Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.) +	—
41.	TOTAL ALLOWANCES =	8,417

STUDENT'S CONTRIBUTION FROM INCOME

Total income (from line 35)		14,287
Total allowances (from line 41)	−	8,417
42. Available income (AI)	=	5,870
43. Assessment of AI	×	.50
44. STUDENT'S CONTRIBUTION FROM AI If negative, enter zero.	=	2,935

STUDENT'S CONTRIBUTION FROM ASSETS

45.	Cash, savings & checking (FAFSA/SAR #41)	2,000
46.	Net worth of investments* (FAFSA/SAR #42) If negative, enter zero +	2,000
47.	Net worth of business and/or investment farm (FAFSA/SAR #43) If negative, enter zero. +	2,000
48.	Net worth (Sum of lines 45 through 47.) =	6,000
49.	Assessment rate ×	.20
50.	STUDENT'S CONTRIBUTION FROM ASSETS =	1,200

EXPECTED FAMILY CONTRIBUTION

PARENTS' CONTRIBUTION (from line 28)		778
STUDENT'S CONTRIBUTION FROM AI (from line 44)	+	2,935
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50)	+	1,200
51. EXPECTED FAMILY CONTRIBUTION (standard contribution for nine-month enrollment)** If negative, enter zero.	=	4,913

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

**To calculate the EFC for other than nine-month enrollment, see the next page.

Alfredo Sawz -Spring-Only

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

REGULAR WORKSHEET Page 3	A

Calculation of Parents' Contribution for a Student Enrolled LESS than Nine Months		
A1. Parents' contribution (standard contribution for nine-month enrollment, from line 28)		778
A2. Divide by 9	÷	9
A3. Parents' contribution per month	=	86 (x)
A4. Multiply by number of months of enrollment	×	5
A5. **Parents' contribution for LESS than nine-month enrollment**	=	430

Calculation of Parents' Contribution for a Student Enrolled MORE than Nine Months		
B1. Parents' Adjusted Available Income (AAI) (from line 25—may be a negative number)		
B2. Difference between the income protection allowance for a family of four and a family of five, with one in college	+	5,070
B3. Alternate parents' AAI for more than nine-month enrollment (Line B1 + line B2.)	=	
B4. Total parents' contribution from alternate AAI (calculate using Table A6)		
B5. Number in college (FAFSA/SAR #74)	÷	
B6. Alternate parents' contribution for student (Line B4 divided by line B5.)	=	
B7. Standard parents' contribution for the student for nine-month enrollment (from line 28)	−	
B8. Difference (Line B6 minus line B7.)	=	
B9. Divide line B8 by 12 months	÷	12
B10. Parents' contribution per month	=	
B11. Number of months student will be enrolled that exceeds 9	×	
B12. Adjustment to parents' contribution for months that exceed nine (multiply line B10 by line B11)	=	
B13. Standard parents' contribution for nine-month enrollment (from line 28)	+	
B14. **Parents' contribution for MORE than nine-month enrollment**	=	

Calculation of Student's Contribution from Available Income (AI) for a Student Enrolled LESS than Nine Months*		
C1. Student's contribution from AI (standard contribution for nine-month enrollment, from line 44)		2,935
C2. Divide by 9	÷	9
C3. Student's contribution from AI per month	=	326 x
C4. Multiply by number of months of enrollment	×	5
C5. **Student's contribution from AI for LESS than nine-month enrollment**	=	1,630

*For students enrolled more than nine months, the standard contribution from AI is used (the amount from line 44).

Use next page to calculate total EFC for enrollment periods other than nine months.

The EFC Formula, 2018–2019

A

Alfredo-Spring-Only

Calculation of Total Expected Family Contribution for Periods of Enrollment Other than Nine Months

Parents' Contribution—use ONE appropriate amount from previous page: • Enter amount from line A5 for enrollment periods less than nine months OR • Enter amount from line B14 for enrollment periods greater than nine months	430
Student's Contribution from Available Income—use ONE appropriate amount from previous page: • Enter amount from line C5 for enrollment periods less than nine months OR • Enter amount from line 44 for enrollment periods greater than nine months	+ 1,630
Student's Contribution from Assets • Enter amount from line 50	+ 1,200
Expected Family Contribution for periods of enrollment other than nine months	= 3,260

The EFC Formula, 2018–2019

Alfredo Sauz

Sriracha:

| SIMPLIFIED WORKSHEET Page 1 | **A** |

PARENTS' INCOME IN 2016

1.	Parents' Adjusted Gross Income (FAFSA/SAR #85) If negative, enter zero.	27,096
2. a.	Parent 1 (father/mother/stepparent) income earned from work (FAFSA/SAR #88) 27,096	
2. b.	Parent 2 (father/mother/stepparent) income earned from work (FAFSA/SAR #89) + _____	
	Total parents' income earned from work =	27,096
3.	Parents' Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	27,096
4.	Total untaxed income and benefits: (Total of FAFSA/SAR #94a. through 94i.) +	2,800
5.	Taxable and untaxed income (Sum of line 3 and line 4.) =	29,896
6.	Total additional financial information (Total of FAFSA/SAR #93a. through 93f.) −	600
7.	TOTAL INCOME (Line 5 minus line 6.) May be a negative number. =	29,296

ALLOWANCES AGAINST PARENTS' INCOME

8.	2016 U.S. income tax paid (FAFSA/SAR #86)(tax filers only) If negative, enter zero.	2,045
9.	State and other tax allowance (Table A1) If negative, enter zero. +	2,050²
10.	Parent 1 (father/mother/stepparent) Social Security tax allowance (Table A2) +	2,073²
11.	Parent 2 (father/mother/stepparent) Social Security tax allowance (Table A2) +	—
12.	Income protection allowance (Table A3) +	25,040
13.	Employment expense allowance: • Two working parents (Parents' Marital Status is "married" or "unmarried and both parents living together"): 35% of the lesser of the earned incomes, or $4,000, whichever is less • One-parent families: 35% of earned income, or 4,000, whichever is less • Two-parent families, one working parent: enter zero +	4,000
14.	TOTAL ALLOWANCES =	35,209

*STOP HERE if the following are true:

Line 3 is $25,000 or less **and**

- The parents are eligible to file a 2016 IRS Form 1040A or 1040EZ (they are not required to file a 2016 Form 1040) or they are not required to file any income tax return **or**
- Anyone included in the parents' household size (as defined on the FAFSA) received benefits during 2016 or 2017 from any of the designated means-tested federal benefit programs **or**
- Either of the parents is a dislocated worker.

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

The EFC Formula, 2018–2019

AVAILABLE INCOME

	Total income (from line 7)	29,296
	Total allowances (from line 14) −	35,209
15.	AVAILABLE INCOME (AI) May be a negative number. =	-5,913

PARENTS' CONTRIBUTION FROM ASSETS

16.	Cash, savings & checking (FAFSA/SAR #90)	
17.	Net worth of investments** (FAFSA/SAR #91) If negative, enter zero. +	
18.	Net worth of business and/or investment farm (FAFSA/SAR #92) If negative, enter zero. +	
19.	Adjusted net worth of business/farm (Calculate using Table A4.) +	
20.	Net worth (Sum of lines 16, 17, and 19.) =	
21.	Education savings and asset protection allowance (Table A5) −	
22.	Discretionary net worth (Line 20 minus line 21.) =	
23.	Asset conversion rate ×	
24.	CONTRIBUTION FROM ASSETS If negative, enter zero. =	

PARENTS' CONTRIBUTION

	AVAILABLE INCOME (AI) (from line 15)	-5,913
	CONTRIBUTION FROM ASSETS (from line 24) +	
25.	Adjusted Available Income (AAI) May be a negative number. =	-5,913
26.	Total parents' contribution from AAI (Calculate using Table A6.) If negative, enter zero.	-750
27.	Number in college in 2018–2019 (Exclude parents) (FAFSA/SAR #74) ÷	2
28.	PARENTS' CONTRIBUTION (standard contribution for nine-month enrollment)*** If negative, enter zero. =	0

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

***To calculate the parents' contribution for other than nine-month enrollment, see page 15.

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

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SIMPLIFIED WORKSHEET Page 2 **A** Alfredo:

STUDENT'S INCOME IN 2016

29. Adjusted Gross Income (FAFSA/SAR #36) If negative, enter zero.		14,157
30. Income earned from work (FAFSA/SAR #39)		14,157
31. Taxable Income (If tax filer, enter the amount from line 29 above. If non-tax filer, enter the amount from line 30.)		14,157
32. Total untaxed income and benefits (Total of FAFSA/SAR #45a. through 45j.)	+	190
33. Taxable and untaxed income (Sum of line 31 and line 32.)	=	14,347
34. Total additional financial information (Total of FAFSA/SAR #44a. through 44f.)	−	60
35. TOTAL INCOME (Line 33 minus line 34.) May be a negative number.	=	14,287

ALLOWANCES AGAINST STUDENT INCOME

36. 2016 U.S. income tax paid (FAFSA/SAR #37) (tax filers only) If negative, enter zero.		50
37. State and other tax allowance (Table A7) If negative, enter zero.	+	714 ?
38. Social Security tax allowance (Table A2)	+	1,083 ?
39. Income protection allowance	+	6,570
40. Allowance for parents' negative Adjusted Available Income (If line 25 is negative, enter line 25 as a positive number in line 40. If line 25 is zero or positive, enter zero in line 40.)	+	5913
41. TOTAL ALLOWANCES	=	14,330

STUDENT'S CONTRIBUTION FROM INCOME

Total income (from line 35)		14,287
Total allowances (from line 41)	−	14,330
42. Available income (AI)	=	− 43
43. Assessment of AI	×	.50
44. STUDENT'S CONTRIBUTION FROM AI If negative, enter zero.	=	∅

STUDENT'S CONTRIBUTION FROM ASSETS

45. Cash, savings & checking (FAFSA/SAR #41)		
46. Net worth of investments* (FAFSA/SAR #42) If negative, enter zero	+	
47. Net worth of business and/or investment farm (FAFSA/SAR #43) If negative, enter zero.	+	
48. Net worth (Sum of lines 45 through 47.)	=	
49. Assessment rate	×	
50. STUDENT'S CONTRIBUTION FROM ASSETS	=	

EXPECTED FAMILY CONTRIBUTION

PARENTS' CONTRIBUTION (from line 28)		∅
STUDENT'S CONTRIBUTION FROM AI (from line 44)	+	∅
STUDENT'S CONTRIBUTION FROM ASSETS (from line 50)	+	
51. EXPECTED FAMILY CONTRIBUTION (Standard contribution for nine-month enrollment)** If negative, enter zero.	=	∅

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

**To calculate the EFC for other than nine-month enrollment, see the next page.

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

The EFC Formula, 2018–2019

Sossi Al Adjii

2018–2019 EFC FORMULA B: INDEPENDENT STUDENT
Without Dependent(s) Other than a Spouse

REGULAR WORKSHEET Page 1 **B**

STUDENT/SPOUSE INCOME IN 2016		
1.	Student's and spouse's Adjusted Gross Income (FAFSA/SAR #36) If negative, enter zero.	34,382
2. a.	Student's income earned from work (FAFSA/SAR #39) 34,382	
2. b.	Spouse's income earned from work (FAFSA/SAR #40) +	
	Total student/spouse income earned from work =	34,382
3.	Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)	34,382
4.	Total untaxed income and benefits (Sum total of FAFSA/SAR #45a. through 45j.) +	105
5.	Taxable and untaxed income (Sum of line 3 and line 4.) =	34,487
6.	Total additional financial information (Sum total of FAFSA/SAR #44a. through 44f.) −	623
7.	TOTAL INCOME (Line 5 minus line 6.) May be a negative number. =	33,864

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME		
8.	2016 U.S. income tax paid (FAFSA/SAR #37) (tax filers only) If negative, enter zero.	1,235
9.	State and other tax allowance (Table B1) If negative, enter zero. +	1,693
10.	Student's Social Security tax (Table B2) +	2,630
11.	Spouse's Social Security tax (Table B2) +	—
12.	Income protection allowance: • $10,220 for single, separated or divorced/widowed student; • $10,220 for married student if spouse is enrolled at least 1/2 time; • $16,380 for married student if spouse is not enrolled at least 1/2 time. +	10,220
13.	Employment expense allowance: • If student is not married or is separated, the allowance is zero. • If student is married but only one person is working (the student or spouse), the allowance is zero. • If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or $4,000, whichever is less. +	0
14.	TOTAL ALLOWANCES =	15,778

CONTRIBUTION FROM AVAILABLE INCOME		
	TOTAL INCOME (from line 7)	33,864
	TOTAL ALLOWANCES (from line 14) −	15,778
15.	AVAILABLE INCOME (AI) =	18,086
16.	Assessment rate ×	.50
17.	CONTRIBUTION FROM AI May be a negative number. =	9,043

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS		
18.	Cash, savings & checking (FAFSA/SAR #41)	5,050
19.	Net worth of investments* (FAFSA/SAR #42) If negative, enter zero. +	25,000
20.	Net worth of business and/or investment farm (FAFSA/SAR #43) If negative, enter zero. + 325,000	
21.	Adjusted net worth of business/farm (Calculate using Table B3.) +	149,500
22.	Net worth (Sum of lines 18, 19, and 21.) =	179,550
23.	Asset protection allowance (Table B4) −	12,000
24.	Discretionary net worth (Line 22 minus line 23.) =	167,550
25.	Asset conversion rate ×	.20
26.	CONTRIBUTION FROM ASSETS If negative, enter zero. =	33,510

EXPECTED FAMILY CONTRIBUTION		
	CONTRIBUTION FROM AI (from line 17) May be a negative number.	9,043
	CONTRIBUTION FROM ASSETS (from line 26) +	33,510
27.	Contribution from AI and assets =	42,553
28.	Number in college in 2018–2019 (FAFSA/SAR #96) ÷	1
29.	EXPECTED FAMILY CONTRIBUTION for nine month enrollment. If negative, enter zero.** =	42,553

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

**To calculate the EFC for less than nine-month enrollment, see the next page. If the student is enrolled for more than nine months, use the nine-month EFC (line 29 above).

Sossi Al Adjii

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2018–2019 EFC FORMULA B: INDEPENDENT STUDENT
Without Dependent(s) Other than a Spouse

STUDENT/SPOUSE INCOME IN 2016

1.	Student's and spouse's Adjusted Gross Income (FAFSA/SAR #36) If negative, enter zero.	34,382
2. a.	Student's income earned from work (FAFSA/SAR #39) 34,382	
2. b.	Spouse's income earned from work (FAFSA/SAR #40) + _____	
	Total student/spouse income earned from work =	34,382
3.	Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)	34,382
4.	Total untaxed income and benefits (Sum total of FAFSA/SAR #45a. through 45j.) +	105
5.	Taxable and untaxed income (Sum of line 3 and line 4.) =	34,487
6.	Total additional financial information (Sum total of FAFSA/SAR #44a. through 44f.) −	623
7.	TOTAL INCOME (Line 5 minus line 6.) May be a negative number. =	33,864

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME

8.	2016 U.S. income tax paid (FAFSA/SAR #37) (tax filers only) If negative, enter zero.	1,235
9.	State and other tax allowance (Table B1) If negative, enter zero. +	1,693 %
10.	Student's Social Security tax (Table B2) +	2,630 %
11.	Spouse's Social Security tax (Table B2) +	—
12.	Income protection allowance:	
	• $10,220 for single, separated or divorced/ widowed student;	
	• $10,220 for married student if spouse is enrolled at least 1/2 time;	
	• $16,380 for married student if spouse is not enrolled at least 1/2 time. +	10,220
13.	Employment expense allowance:	
	• If student is not married or is separated, the allowance is zero.	
	• If student is married but only one person is working (the student or spouse), the allowance is zero.	
	• If student is married and both student and spouse are working, the allowance is 35% of the lesser of the earned incomes, or $4,000, whichever is less. +	0
14.	TOTAL ALLOWANCES =	15,778

CONTRIBUTION FROM AVAILABLE INCOME

	TOTAL INCOME (from line 7)	33,864
	TOTAL ALLOWANCES (from line 14) −	15,778
15.	AVAILABLE INCOME (AI) =	18,086
16.	Assessment rate ×	.50
17.	CONTRIBUTION FROM AI May be a negative number. =	9,043

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS

18.	Cash, savings & checking (FAFSA/SAR #41)	5,050
19.	Net worth of investments* (FAFSA/SAR #42) If negative, enter zero. +	—
20.	Net worth of business and/or investment farm (FAFSA/SAR #43) If negative, enter zero. +	—
21.	Adjusted net worth of business/farm (Calculate using Table B3.) +	—
22.	Net worth (Sum of lines 18, 19, and 21.) =	5,050
23.	Asset protection allowance (Table B4) −	12,000
24.	Discretionary net worth (Line 22 minus line 23.) =	−6,950
25.	Asset conversion rate ×	.20
26.	CONTRIBUTION FROM ASSETS If negative, enter zero. =	0

EXPECTED FAMILY CONTRIBUTION

	CONTRIBUTION FROM AI (from line 17) May be a negative number.	9,043
	CONTRIBUTION FROM ASSETS (from line 26) +	0
27.	Contribution from AI and assets =	9,043
28.	Number in college in 2018–2019 (FAFSA/SAR #96) ÷	1
29.	EXPECTED FAMILY CONTRIBUTION for nine month enrollment. If negative, enter zero.** =	9,043

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

**To calculate the EFC for less than nine-month enrollment, see the next page. If the student is enrolled for more than nine months, use the nine-month EFC (line 29 above).

Sossi Al Adjii

2018–2019 EFC FORMULA C: INDEPENDENT STUDENT
With Dependent(s) Other than a Spouse

STUDENT/SPOUSE INCOME IN 2016

1.	Student's and spouse's Adjusted Gross Income (FAFSA/SAR #36) If negative, enter zero.	34,382
2.	a. Student's income earned from work (FAFSA/SAR #39)	34,382
	b. Spouse's income earned from work (FAFSA/SAR #40) +	—
	Total student/spouse income earned from work =	34,382
3.	Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)*	34,382
4.	Total untaxed income and benefits (Sum total of FAFSA/SAR #45a. through 45j.) +	105
5.	Taxable and untaxed income (Sum of line 3 and line 4.) =	34,487
6.	Total additional financial information (Sum total of FAFSA/SAR #44a. through 44f.) −	623
7.	TOTAL INCOME (Line 5 minus line 6.) May be a negative number. =	33,864

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME

8.	2016 U.S. income tax paid (FAFSA/SAR #37)(tax filers only) If negative, enter zero.	1,235
9.	State and other tax allowance (Table C1) If negative, enter zero. +	2370
10.	Student's Social Security tax (Table C2) +	2,630
11.	Spouse's Social Security tax (Table C2) +	—
12.	Income protection allowance (Table C3) +	25,870
13.	Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or $4,000, whichever is less • One-parent families: 35% of earned income, or $4,000, whichever is less • Student or spouse working (not both): zero +	4,000
14.	TOTAL ALLOWANCES =	36,105

*STOP HERE if the following are true:

Line 3 is $25,000 or less **and**

- The student (and the student's spouse, if any) are eligible to file a 2016 IRS Form 1040A or 1040EZ (they are not required to file a 2016 Form 1040) or they are not required to file any income tax return **or**
- Anyone included in the student's household size (as defined on the FAFSA) received benefits during 2016 or 2017 from any of the designated means-tested federal benefit programs **or**
- The student (or the student's spouse, if any) is a dislocated worker.

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

AVAILABLE INCOME

	TOTAL INCOME (from line 7)	33,864
	TOTAL ALLOWANCES (from line 14) −	36,105
15.	AVAILABLE INCOME (AI) May be a negative number. =	−2,241

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS

16.	Cash, savings & checking (FAFSA/SAR #41)	5,050
17.	Net worth of investments** (FAFSA/SAR #42) If negative, enter zero. +	—
18.	Net worth of business and/or investment farm (FAFSA/SAR #43) If negative, enter zero. +	—
19.	Adjusted net worth of business/farm (Calculate using Table C4.) +	—
20.	Net worth (Sum of lines 16, 17, and 19.) =	5,050
21.	Asset protection allowance (Table C5) −	12,000
22.	Discretionary net worth (Line 20 minus line 21.) =	−6,950
23.	Asset conversion rate ×	.07
24.	CONTRIBUTION FROM ASSETS If negative, enter zero. =	0

EXPECTED FAMILY CONTRIBUTION

	AVAILABLE INCOME (AI) (from line 15)	−2241
	CONTRIBUTION FROM ASSETS (from line 24) +	0
25.	Adjusted Available Income (AAI) May be a negative number. =	−2241
26.	Total contribution from AAI (Calculate using Table C6.) If negative, enter zero.	−493
27.	Number in college in 2018–2019 (FAFSA/SAR #96) ÷	1
28.	EXPECTED FAMILY CONTRIBUTION for nine month enrollment. If negative, enter zero.*** =	0

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

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