

## Average Expected Parent\* Contribution

All need-based financial aid is based on the family's expected ability to pay college costs. This expected family contribution is calculated by the U. S. Department of Education using detailed information submitted by families on the Free Application for Federal Student Aid. The determination of an EFC is fairly complex, and certainly not a chart look-up, but we would like to give you an idea of where in the range your family may be. This has certain risks and many assumptions. This chart will address **only the parent\*** part of the EFC. This chart utilizes only the Federal Method of determining your EFC; institutions, which provide significant need-based grant funds from their own sources, may use additional data which may increase your contribution. This chart should be used only for the purpose of estimating financial aid eligibility.

Total Annual Income (AGI + Untaxed)	*****Estimated Parent Contribution*****				
	2 Parents; 1 child		2 Parents; 2 children		Single Parent with 2 children
	1 employed	2 employed	1 employed	2 employed	
\$30,000	\$1562	\$ 902	\$ 806	\$ 146	\$ 871
\$35,000	\$ 2336	\$ 1676	\$ 1580	\$ 920	\$ 1645
\$40,000	\$ 3180	\$ 2450	\$ 2354	\$ 1694	\$ 2418
\$45,000	\$ 4173	\$ 3309	\$ 3200	\$ 2468	\$ 3273
\$50,000	\$ 5384	\$ 4341	\$ 4197	\$ 3330	\$ 4293
\$55,000	\$ 6846	\$ 5591	\$ 5417	\$ 4370	\$ 5364
\$60,000	\$ 8499	\$ 7089	\$ 6884	\$ 5624	\$ 6529
\$65,000	\$9947	\$ 8537	\$ 8503	\$ 7093	\$ 7888
\$70,000	\$11306	\$ 9896	\$ 9862	\$ 8452	\$ 9247
\$75,000	\$12666	\$11256	\$11221	\$ 9811	\$10607
\$80,000	\$14025	\$12615	\$12581	\$11171	\$11966
\$85,000	\$15519	\$13975	\$14074	\$12530	\$13460
\$90,000	\$17024	\$15334	\$15580	\$13890	\$14965

Assumptions: one family member in college\*\*; parents' assets less than \$40,000; age of parents about 45.

\*In addition to determining an expected parent's contribution, the federal formula determines an expected student contribution; the two are added together for a total family contribution.

\*\*For 2 children in college, divide estimated parent contribution by 2; 3 in college, divide by 3; etc.