



## Detailed Expected Family Contribution (EFC) Report for Student Sample, 2019-20 School Year

Contribution from Income	Parent		Student	
	FM Institutions	IM Institutions	FM Institutions	IM Institutions
+ Adjusted Gross Income	124,919	124,919	853	853
+ Untaxed Income	6,400	3,033	0	0
- Exclusions	0	0	0	0
<b>= Total Income Considered</b>	<b>131,319</b>	<b>127,952</b>	<b>853</b>	<b>853</b>
- U.S. Income Tax	11,317	11,317	0	0
- State (and other) Tax Allowance	9,192	10,236	51	68
- FICA (Social Security Tax)	9,087	9,087	65	65
- Employment Expense Allowance	0	0	N/A	N/A
- Income Protection Allowance	28,580	30,950	6,570	0
- Medical / Dental Expense Allowance	N/A	0	N/A	N/A
- Tuition and/or Education Loan Allowance	N/A	0	N/A	N/A
- Annual Education Savings Allowance	N/A	0	N/A	N/A
<b>= Available Income</b>	<b>73,143</b>	<b>66,362</b>	<b>0</b>	<b>720</b>
X Assessment Rate Percentage	N/A	N/A	50%	25%
<b>Contribution Expected from Income (minimum for student)</b>	<b>27,682</b>	<b>20,840</b>	<b>0</b>	<b>1,800</b>
Contribution from Assets	Public (FM) Institutions	Some Private Institutions	Public (FM) Institutions	Some Private Institutions
+ Personal Assets	25,000	25,000	2,000	2,000
+ Residence	N/A	220,780	N/A	0
+ Business / Farm Assets	0	0	0	0
<b>+ = Net Worth</b>	<b>25,000</b>	<b>245,780</b>	<b>2,000</b>	<b>2,000</b>
+ Asset Protection Allowances	14,300	N/A	N/A	N/A
+ Emergency Reserve Allowances	N/A	33,862	N/A	N/A
+ Cumulative Education Saving Allowance	N/A	21,880	N/A	N/A
+ Low Income Asset Allowance	N/A	0	N/A	N/A
+ Business / Farm Discount	0	0	N/A	N/A
<b>- = Total Allowances</b>	<b>14,300</b>	<b>55,742</b>	<b>N/A</b>	<b>N/A</b>
<b>= Discretionary Net Worth</b>	<b>10,700</b>	<b>190,038</b>	<b>2,000</b>	<b>2,000</b>
X Percent to convert assets to income	12%	N/A	20%	25%
<b>= Estimated Income Supplement</b>	<b>1,284</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>+ Contribution Expected from Assets</b>	<b>603</b>	<b>8,467</b>	<b>400</b>	<b>500</b>
<b>+ Contribution Expected from Income (minimum for student)</b>	<b>27,682</b>	<b>20,840</b>	<b>0</b>	<b>1,800</b>
<b>= Total Contribution</b>	<b>28,285</b>	<b>29,307</b>	<b>400</b>	<b>2,300</b>
<b>Expected Family Contribution (EFC)</b>	<b>28,685</b>	<b>31,607</b>		



This Report has been prepared for Student Sample as of 03/19/2019

## What-will-college-cost estimate

PARENT

STUDENT

2017 Adjusted Gross Income		124,919	853
2017 U.S. Income Tax Estimate		11,317	0
Assets counted by ALL colleges:	(cash + investments)	27,058	2,000
Additional Assets counted by SOME colleges:	(primarily your home)	220,780	0

2019-2020	PARENT		STUDENT		EFC For the above student.
	Public\$ FM	College\$ IM	Public\$ FM	College\$ IM	
Contribution expected from income	27,682	20,840	0	1,800	See FUTURE EFC below, in AID ELIGIBILITY box. FM IM 28,685 31,607
Contribution expected from assets	603	8,467	400	500	
<b>Expected Family Contribution</b>	<b>28,285</b>	<b>29,307</b>	<b>400</b>	<b>0</b>	
<b>Estimated 2019-2020 EFC</b>	41,790	43,300			
<b>Estimated adjustment / gap</b>	0	0			
<b>This is what college may cost</b>	41,790	43,300			
<b>Four years of college may cost: *</b>	180,121	186,627			

<b>AID ELIGIBILITY (for above student):</b>	<b>IM Stanford U</b>	<b>FM California U of San Diego</b>	<b>FM San Diego St U</b>	<b>IM Haverford Coll</b>	<b>IM Northwestern U</b>
19-20 school year Cost of Attendance (COA) est. +	75,922	33,640	30,472	77,339	78,380
<b>19-20 FUTURE Expected Family Contribution - Eligibility for Grants, Work-Study and Loans =</b>	<b>31,607</b>	<b>28,685</b>	<b>28,685</b>	<b>31,607</b>	<b>31,607</b>
	44,315	4,955	1,787	45,732	46,773

\* This figure includes the Expected Family Contribution plus estimated inflation.

### Aid Eligibility estimate is based upon 5% inflation:

Each school has an official Cost of Attendance (COA). The components include tuition and fees, room and boards, books and supplies, transportation, and personal expenses. The school's COA minus your EFC equals your Aid Eligibility. Remember that your EFC varies according to whether the college uses FM or IM formulas (see below). Aid includes Work-Study jobs and student loans, as well as grants. College aid offers do not always meet the full amount of Aid Eligibility. You could owe more than your EFC. This is what is known as "gap."

### FM and IM:

FM - Public\$ FM (Federal Methodology) formulas are used to award federal (and often state) college financial aid funds at both Public and Private colleges and universities. At many Public schools only federal aid is available. [Under FM, if you qualify to file Form 1040A or 1040EZ and your Adjusted Gross Income is less than \$50,000, your assets will not be counted.] [If FM EFC exceeds IM, an IM school may assess the higher EFC.]

IM - College\$ IM (Institutional Methodology) formulas are used by Private (and some Public) colleges and universities to supplement federal aid with aid from their own Private institutional funds.

### NOTE:

Keep in mind, the Estimated EFC (up top) is only an ESTIMATE. It is NOT the final word. Your College Financial Aid Administrator may use Professional Judgment to adjust your EFC up or down to fairly reflect your situation. So, be sure to fully explain any special circumstances in a direct communication with your ad administrator.

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## Aid Eligibility Comparison Report 1. See footnotes page.

	Stanford U Stanford CA Private IM 650 723-2300 www.stanford.edu	California U of San La Jolla CA Public FM 858 534-2230 www.ucsd.edu	San Diego St U San Diego CA Public FM 619 594-5200 www.sdsu.edu	Haverford Coll Haverford PA Private IM 610 896-1000 www.haverford.edu	Northwestern U Evanston IL Private IM 847 491-3741 www.northwestern.edu
<b>Cost of Attendance</b> <sup>2</sup>					
Tuition & Fees	51,354	14,273	7,488	54,592	54,567
Room & Board	15,673	13,733	16,735	16,402	16,626
T&F + R&B	0	0	0	0	0
Books and Supplies	1,455	1,102	1,854	1,194	1,605
Other expenses	3,825	2,930	2,944	1,468	1,850
Transportation <sup>3.</sup>	0	0	0	0	0
18-19 COA	72,307	32,038	29,021	73,656	74,648
COA Inflation Est	5%	5%	5%	5%	5%
<b>Estimates for You</b>					
19-20 cost est. <sup>4.</sup>	75,922	33,640	30,472	77,339	78,380
19-20 EFC est. <sup>4.</sup>	31,607	28,685	28,685	31,607	31,607
<b>= Need (Aid Eligibility) Est.</b> <sup>5.</sup>	44,315	4,955	1,787	45,732	46,773
X Average % Need Met	100%	88%	67%	100%	100%
<b>= Your Aid Estimate</b>	44,315	4,360	1,197	45,732	46,773
Average % Gift Aid <sup>6.</sup>	93%	82%	98%	95%	95%
Your Estimate	41,169	3,580	1,172	43,628	44,575
X Average % Self-help <sup>7.</sup>	7%	18%	2%	5%	5%
Your Estimate	3,146	780	25	2,104	2,198
<b>+ Unmet Need Estimate</b>	0	595	590	0	0
+ EFC	31,607	28,685	28,685	31,607	31,607
+ Self-help	3,146	780	25	2,104	2,198
<b>= Out-of-pocket Cost Est.</b> <sup>8.</sup>					
Eventual Cost	34,753	30,060	29,300	33,711	33,805
Immediate Cost	31,607	29,280	29,275	31,607	31,607
<b>Student Information</b>					
Total Enrollment	17,178	35,772	34,828	1,296	21,474
% freshmen returned	98%	94%	89%	97%	98%
% graduated 4-5-6 years	75-89-94%	55-79-84%	36-67-75%	87-91-93%	84-92-94%
% graduated with debt	18%	48%	47%	23%	37%
\$ Average Debt	20,205	21,430	19,633	15,000	19,718
<b>Need-based Aid</b> <sup>9.</sup>					
Required aid forms <sup>10.</sup>	1, 2, 3, 4, 5, 6, 7	1	1	1, 3, 4, 5, 6, 7	1, 3, 4, 5, 6, 7
# that received aid	3,315	15,373	14,100	609	3,723
% that received aid	19	43	40	47	17
<b>Aid Without Need</b> <sup>9.</sup>					
# that received aid	486	613	1,880	0	699
% that received aid	3	2	5	0	3
\$ Athletic (average)	44,197	2,817	20,300	0	47,491
\$ Non-athletic (average)	10,434	11,855	2,000	0	4,923

### Notes:

If 0 appears above where a number or % should appear, this means that the school did not report data for that item. Data used in this Aid Eligibility Report is copyrighted material under license to Wintergreen Orchard House, a division of Alloy Education, and is reproduced here by permission of and Copyright © 2018 by Wintergreen Orchard House. All rights reserved. This Aid Eligibility Comparison Report is Copyright © 2018 College Cost Navigator. All rights reserved.

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## Aid Eligibility Comparison Report <sup>1. See footnotes page.</sup>

Pepperdine U	New York U
Malibu	New York
CA	NY
Private	Private
FM	IM
310 506-4000	212 998-1212
www.pepperdine.edu	www.nyu.edu

### Cost of Attendance <sup>2</sup>

Tuition & Fees	53,932	51,828	0	0	0
Room & Board	15,320	18,156	0	0	0
T&F + R&B	0	0	0	0	0
Books and Supplies	1,250	824	0	0	0
Other expenses	3,500	2,758	0	0	0
Transportation <sup>3.</sup>	0	0	0	0	0

18-19 COA	74,002	73,566	0	0	0
COA Inflation Est	5%	5%	5%	5%	5%

### Estimates for You

19-20 cost est. <sup>4.</sup>	77,702	77,244	0	0	0
19-20 EFC est. <sup>4.</sup>	28,685	31,607	0	0	0

<b>= Need (Aid Eligibility) Est.</b> <sup>5.</sup>	49,017	45,637	0	0	0
X Average % Need Met	74%	56%	0%	0%	0%
<b>= Your Aid Estimate</b>	36,273	25,557	0	0	0
Average % Gift Aid <sup>6.</sup>	91%	93%	0%	0%	0%
Your Estimate	32,863	23,717	0	0	0
X Average % Self-help <sup>7.</sup>	9%	7%	0%	0%	0%
Your Estimate	3,410	1,840	0	0	0
<b>+ Unmet Need Estimate</b>	12,744	20,080	0	0	0
+ EFC	28,685	31,607	0	0	0
+ Self-help	3,410	1,840	0	0	0

<b>= Out-of-pocket Cost Est.</b> <sup>8.</sup>					
Eventual Cost	44,839	53,527	0	0	0
Immediate Cost	41,429	51,687	0	0	0

### Student Information

Total Enrollment	7,710	51,123	0	0	0
% freshmen returned	90%	93%	0%	0%	0%
% graduated 4-5-6 years	72-80-80%	82-84-84%	0	0	0
% graduated with debt	56%	0%	0%	0%	0%
\$ Average Debt	31,410	31,298	0	0	0

### Need-based Aid <sup>9.</sup>

Required aid forms <sup>10.</sup>	1	1, 3, 4, 5, 6, 7			
# that received aid	1,688	0	0	0	0
% that received aid	22	0	0	0	0

### Aid Without Need <sup>9.</sup>

# that received aid	1,027	0	0	0	0
% that received aid	13	0	0	0	0
\$ Athletic (average)	55,119	0	0	0	0
\$ Non-athletic (average)	17,846	0	0	0	0

### Notes:

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## Footnotes for Aid Eligibility Comparison

1. **This Report *only* provides *estimates*.** Each school's aid administrators use Professional Judgment and have the final say. Schools that use the PROFILE form to supplement Federal aid with their own institutional aid have varied ways of dealing with each family's financial data. It's also important to keep in mind that the percentages reported by the schools only reflect *past* "averages". Therefore, your aid offer may vary significantly from the *estimates* that are shown in this report.
2. **Cost of Attendance (COA)** is set by each school. Your EFC is subtracted from COA to determine the amount of your eligibility for "need-based" aid. You may pay more than the school's COA if the student travels often, eats in restaurants, etc. Tuition and fees for public colleges are shown as in-state cost if screen 2 shows state residency; otherwise out-of-state cost is used.
3. **Transportation** cost may not be reported in COA. However, some schools will include in COA the cost of two basic round-trips between home and school. For more information, contact the financial aid or admissions office.
4. **Expected Family Contribution (EFC)** is the foundation of "need-based" financial aid. Aid formulas analyze income and assets to determine how much a family must contribute towards college costs. For dependent students, EFC includes both Parent Contribution and Student Contribution, but is NOT all of what college will cost (see footnote 8 below.)
5. **Need (Aid Eligibility) Est.** is calculated by subtracting EFC from COA. Then, your aid estimate is determined by multiplying the *average* need met at each college times its average need met (distributed between gift aid and self-help) as awarded *in the past* to all degree-seeking undergraduates. Being "average" is unlikely, so use this data as a rough guide.
6. **"Gift Aid"** is grants or scholarships that do not need to be repaid.
7. The **"Self-Help"** category in aid packages includes Student loans from all sources (excluding parent loans) *plus* student earnings from Federal Work-Study and State and other work-study/Employment (Parents may borrow PLUS loans to help cover the EFC, these are not "self-help" or "aid.")
8. **Out-of-pocket cost** is the amount that college may cost when adding together everything that both student and parent will be expected to pay. We display two figures. **Eventual cost** is what must be paid "upfront," repaid, or earned, including the EFC **plus** Unmet Need (the "gap" that results if aid does not meet your full Aid Eligibility) **plus** self-help (See footnote 7 above). **Immediate Cost** is what must be paid "upfront" for the selected year of college; it includes EFC **plus** Unmet Need. Because colleges differ in how they treat grant aid, if a known grant amount has been entered that exceeds the Need, the overage has been applied first to self-help, then to unmet need, and Not Known is displayed for both eventual and immediate cost.
9. **Need-based aid** is based on income/asset-driven formulas. **Aid Without Need** is based on "merit" -- the student's characteristics or accomplishments.
10. **Required Financial Aid Forms** [1] FAFSA [2] Institution's own financial aid form [3] CSS/Financial Aid PROFILE [4] State aid form [5] Noncustodial - Divorced/Seperated Parent's Statement [6] Business/Farm Supplement [7] Other.





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