

Expected Family Contribution (EFC)

Examples based on income and assets

ASSETS (EXCLUDING PRIMARY RESIDENCE AND RETIREMENT ACCOUNTS)

	\$0	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
INCOME	\$50,000	\$2,142	\$2,256	\$2,915	\$4,333	\$6,091	\$8,308	\$11,055
\$75,000	\$6,697	\$6,873	\$8,028	\$10,725	\$13,545	\$16,366	\$19,185	\$22,645
\$100,000	\$14,359	\$14,607	\$16,012	\$18,832	\$21,652	\$24,472	\$27,292	\$30,752
\$125,000	\$21,629	\$21,872	\$23,282	\$26,102	\$28,922	\$31,742	\$34,562	\$38,022
\$150,000	\$29,266	\$29,507	\$30,917	\$33,737	\$36,557	\$39,377	\$42,197	\$46,657
\$175,000	\$36,893	\$37,135	\$38,545	\$41,365	\$44,185	\$47,005	\$49,825	\$53,285
\$200,000	\$44,231	\$44,474	\$45,884	\$48,704	\$51,524	\$54,344	\$57,164	\$60,624
\$225,000	\$51,463	\$51,706	\$53,116	\$55,936	\$58,756	\$61,576	\$64,396	\$67,856
\$250,000	\$58,696	\$58,935	\$60,348	\$63,168	\$65,988	\$68,808	\$71,628	\$74,088

Example: If you earn \$150,000 in income and have \$200,000 of savings, your estimated EFC is **\$33,737**.

Source: J.P. Morgan Asset Management and folsagov. Based on two-parent household with one child attending college, one child living at home, all are residents of New York. Assumes no income or assets for each dependent and age 49 for oldest parent. Protected amounts for assets vary based on age and income. These are estimates provided for illustrative purposes only, and they may not be representative of your personal situation and circumstances.

Financial Aid Salary Calculator Review

**Kalman A. Chany, Geoff
Martz, Princeton Review (Firm)**

Financial Aid Salary Calculator Review:

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One Thousand One Ways to Pay for College Gen Tanabe, Kelly Y. Tanabe, 2007 Balancing detailed explanations with real life examples and practical resources, this guide reveals a multitude of ways to finance higher education

The Princeton Review, 2005

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