



Parents Achieve Financial Clarity™

### Detailed Expected Family Contribution (EFC) Report for Sample Student, 2013-14 School Year

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College Selection Strategy

Contribution from Income	Parent		Student	
	FM Institutions	IM Institutions	FM Institutions	IM Institutions
+ Adjusted Gross Income	82,431	82,431	0	0
+ Untaxed Income	20,753	20,753	0	0
- Exclusions	0	0	0	0
<b>= Total Income Considered</b>	<b>103,184</b>	<b>103,184</b>	<b>0</b>	<b>0</b>
- U.S. Income Tax	7,248	7,248	0	0
- State (and other) Tax Allowance	2,064	3,096	0	0
- FICA (Social Security Tax)	6,306	6,306	0	0
- Employment Expense Allowance	4,000	4,130	N/A	N/A
- Income Protection Allowance	21,720	26,330	0	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>61,846</b>	<b>56,075</b>	<b>0</b>	<b>0</b>
X Assessment Rate Percentage	N/A	N/A	50%	25%
<b>Contribution Expected from Income (minimum for student)</b>	<b>22,785</b>	<b>16,584</b>	<b>0</b>	<b>2,350</b>
Contribution from Assets	Public (FM) Institutions	Some Private Institutions	Public (FM) Institutions	Some Private Institutions
+ Personal Assets	1,500	6,500	0	0
+ Residence	N/A	130,000	N/A	0
+ Business / Farm Assets	0	0	0	0
<b>+ = Net Worth</b>	<b>1,500</b>	<b>136,500</b>	<b>0</b>	<b>0</b>
+ Asset Protection Allowances	46,800	N/A	N/A	N/A
+ Emergency Reserve Allowances	N/A	30,292	N/A	N/A
+ Cumulative Education Saving Allowance	N/A	17,644	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>46,800</b>	<b>47,936</b>	<b>N/A</b>	<b>N/A</b>
<b>= Discretionary Net Worth</b>	<b>0</b>	<b>88,564</b>	<b>0</b>	<b>0</b>
X Percent to convert assets to income	12%	N/A	20%	25%
<b>= Estimated Income Supplement</b>	<b>0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>+ Contribution Expected from Assets</b>	<b>0</b>	<b>3,393</b>	<b>0</b>	<b>0</b>
<b>+ Contribution Expected from Income (minimum for student)</b>	<b>22,785</b>	<b>16,584</b>	<b>0</b>	<b>2,350</b>
<b>= Total Contribution</b>	<b>22,785</b>	<b>19,977</b>	<b>0</b>	<b>2,350</b>
<b>Expected Family Contribution (EFC)</b>	<b>22,785</b>	<b>22,327</b>		