

What's the Expected Family Contribution (EFC)?

Your EFC is an index number that college financial aid staff use to determine how much financial aid you would receive if you were to attend their school. The information you report on your FAFSA form is used to calculate your EFC.

The EFC is calculated according to a formula established by law. Your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) all could be considered in the formula. Also considered are your family size and the number of family members who will attend college or career school during the year.

Your EFC is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate how much financial aid you are eligible to receive.

<https://studentaid.ed.gov/sa/fafsa/next-steps/how-calculated#efc>

How to calculate your Expected Family Contribution?

1. Create an FSA ID and Password (<https://studentaid.ed.gov/sa/fafsa>)
2. Complete the 2019-2020 FAFSA
 - a. After processing (usually 3-5 business days) your Student Aid Report (SAR) will be available
3. Login to FAFSA with your FSA ID and Password
4. Click "*View or Print your Student Aid Report (SAR)*"
5. Print page 1 and upload with your scholarship documents

2019-2020 Electronic Student Aid Report (SAR)

The SAR summarizes the information you submitted on your 2019-2020 Free Application for Federal Student Aid (FAFSA).

Application Receipt Date:	10/12/2018	XXX-XX-XXXX
Processed Date:	10/15/2018	EFC: 4968 C
		DRN: 4999

Example of an SAR

