



Ian Maxwell, Founder & CEO

Showing families and students a smarter way to plan and pay for college.

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

Contribution from Income	Parent		Student	
	FM Institutions	IM Institutions	FM Institutions	IM Institutions
+ Adjusted Gross Income	190,521	190,521	0	0
+ Untaxed Income	0	0	0	0
- Exclusions	0	0	0	0
= Total Income Considered	190,521	190,521	0	0
- U.S. Income Tax	28,651	28,651	0	0
- State (and other) Tax Allowance	15,242	17,147	0	0
- FICA (Social Security Tax)	10,110	10,110	0	0
- Employment Expense Allowance	0	0	N/A	N/A
- Income Protection Allowance	29,890	29,890	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	2,770	N/A	N/A
= Available Income	106,629	101,954	0	0
X Assessment Rate Percentage	N/A	N/A	50%	25%
Contribution Expected from Income (minimum for student)	43,112	40,915	0	2,350
Contribution from Assets	Public (FM) Institutions	Some Private Institutions	Public (FM) Institutions	Some Private Institutions
+ Personal Assets	487,494	487,494	0	0
+ Residence	N/A	179,688	N/A	0
+ Business / Farm Assets	0	0	0	0
+ = Net Worth	487,494	667,182	0	0
+ Asset Protection Allowances	7,100	N/A	N/A	N/A
+ Emergency Reserve Allowances	N/A	33,862	N/A	N/A
+ Cumulative Education Saving Allowance	N/A	78,253	N/A	N/A
+ Low Income Asset Allowance	N/A	0	N/A	N/A
+ Business / Farm Discount	0	0	N/A	N/A
- = Total Allowances	7,100	112,115	N/A	N/A
= Discretionary Net Worth	480,394	555,068	0	0
X Percent to convert assets to income	12%	N/A	20%	25%
= Estimated Income Supplement	57,647	N/A	N/A	N/A
+ Contribution Expected from Assets	27,094	26,718	0	0
+ Contribution Expected from Income (minimum for student)	43,112	40,915	0	2,350
= Total Contribution	70,206	67,633	0	2,350
Expected Family Contribution (EFC)	70,206	69,983		



This Report has been prepared for Jane Sample as of 01/02/2021

What-will-college-cost estimate

PARENT

STUDENT

2019 Adjusted Gross Income		190,521	0
2019 U.S. Income Tax Estimate		28,651	0
Assets counted by ALL colleges:	(cash + investments)	320,056	0
Additional Assets counted by SOME colleges:	(primarily your home)	179,688	0

2020-2021	PARENT		STUDENT		EFC For the above student.
	Public\$ FM	College\$ IM	Public\$ FM	College\$ IM	
Contribution expected from income	43,112	40,915	0	2,350	See FUTURE EFC below, in AID ELIGIBILITY box. FM IM 70,206 69,983
Contribution expected from assets	27,094	26,718	0	0	
Expected Family Contribution	70,206	67,633	0	0	
Estimated 2019-2020 EFC	103,727	99,925			
Estimated adjustment / gap	0	0			
This is what college may cost	103,727	99,925			
Four years of college may cost: *	447,075	430,691			

AID ELIGIBILITY (for above student):	IM Southern California, U of	FM Wisconsin, U of, Madison	IM Stanford U	FM Washington, U of, Seattle	FM Colorado, U of, Boulder
19-20 school year Cost of Attendance (COA) est. +	77,459	53,613	74,570	55,095	56,852
19-20 FUTURE Expected Family Contribution - Eligibility for Grants, Work-Study and Loans =	69,983	70,206	69,983	70,206	70,206
	7,476	0	4,587	0	0

* 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.}

	Southern California, Los Angeles CA Private IM 213 740-2311 www.usc.edu	Wisconsin, U of, Mad Madison WI Public FM 608 262-1234 www.wisc.edu	Stanford U Stanford CA Private IM 650 723-2300 www.stanford.edu	Washington, U of, Se Seattle WA Public FM 206 543-9198 www.washington.edu	Colorado, U of, Boul Boulder CO Public FM 303 492-1411 www.colorado.edu
Cost of Attendance ²					
Tuition & Fees	58,195	37,785	53,529	38,166	38,318
Room & Board	15,912	11,558	16,433	13,296	14,778
T&F + R&B	0	0	0	0	0
Books and Supplies	1,200	1,150	1,245	900	1,200
Other expenses	2,152	3,120	3,363	2,733	2,556
Transportation ^{3.}	0	0	0	0	0
19-20 COA	77,459	53,613	74,570	55,095	56,852
COA Inflation Est	5%	5%	5%	5%	5%
Estimates for You					
19-20 cost est. ^{4.}	77,459	53,613	74,570	55,095	56,852
19-20 EFC est. ^{4.}	69,983	70,206	69,983	70,206	70,206
= Need (Aid Eligibility) Est. ^{5.}	7,476	0	4,587	0	0
X Average % Need Met	100%	75%	100%	77%	79%
= Your Aid Estimate	7,476	0	4,587	0	0
Average % Gift Aid ^{6.}	74%	70%	93%	89%	66%
Your Estimate	5,562	0	4,275	0	0
X Average % Self-help ^{7.}	26%	30%	7%	11%	34%
Your Estimate	1,914	0	312	0	0
+ Unmet Need Estimate	0	0	0	0	0
+ EFC	69,983	70,206	69,983	70,206	70,206
+ Self-help	1,914	0	312	0	0
= Out-of-pocket Cost Est. ^{8.}					
Eventual Cost	71,897	53,613	70,295	55,095	56,852
Immediate Cost	69,983	53,613	69,983	55,095	56,852
Student Information					
Total Enrollment	47,310	44,411	17,381	47,361	36,548
% freshmen returned	97%	95%	99%	94%	88%
% graduated 4-5-6 years	78-90-92%	62-85-87%	75-90-94%	67-81-84%	47-67-71%
% graduated with debt	35%	46%	19%	35%	40%
\$ Average Debt	28,228	28,229	21,348	16,677	23,207
Need-based Aid ^{9.}					
Required aid forms ^{10.}	1, 3, 4, 5, 6, 7	1	1, 2, 3, 4, 5, 6, 7	1	1
# that received aid	6,937	10,111	3,434	11,736	9,811
% that received aid	15	23	20	25	27
Aid Without Need ^{9.}					
# that received aid	4,261	2,533	479	2,852	8,289
% that received aid	9	6	3	6	23
\$ Athletic (average)	56,554	32,590	45,554	29,859	29,441
\$ Non-athletic (average)	18,846	4,108	13,252	4,634	9,313

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 © 2019 by Wintergreen Orchard House. All rights reserved. This Aid Eligibility Comparison Report is Copyright © 2019 College Cost Navigator. All rights reserved.



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Aid Eligibility Comparison Report ^{1. See footnotes page.}

	Indiana U Bloomington Bloomington IN Public FM 812 855-4848 www.indiana.edu	Pittsburgh, U of Pittsburgh PA Public FM 412 624-4141 www.pitt.edu	Pennsylvania St U, U University Park PA Public FM 814 865-4700 www.psu.edu	Syracuse U Syracuse NY Private IM 315 443-1870 syr.edu	
Cost of Attendance ²					
Tuition & Fees	36,512	33,746	35,514	53,849	0
Room & Board	10,830	11,250	11,884	15,910	0
T&F + R&B	0	0	0	0	0
Books and Supplies	1,110	755	1,840	1,536	0
Other expenses	2,770	2,686	4,788	1,774	0
Transportation ^{3.}	0	0	0	0	0
19-20 COA	51,222	48,437	54,026	73,069	0
COA Inflation Est	5%	5%	5%	5%	5%
Estimates for You					
19-20 cost est. ^{4.}	51,222	48,437	54,026	73,069	0
19-20 EFC est. ^{4.}	70,206	70,206	70,206	69,983	0
= Need (Aid Eligibility) Est. ^{5.}	0	0	0	3,086	0
X Average % Need Met	71%	52%	64%	0%	0%
= Your Aid Estimate	0	0	0	0	0
Average % Gift Aid ^{6.}	87%	82%	60%	0%	0%
Your Estimate	0	0	0	0	0
X Average % Self-help ^{7.}	13%	18%	40%	100%	0%
Your Estimate	0	0	0	0	0
+ Unmet Need Estimate	0	0	0	3,086	0
+ EFC	70,206	70,206	70,206	69,983	0
+ Self-help	0	0	0	0	0
= Out-of-pocket Cost Est. ^{8.}					
Eventual Cost	51,222	48,437	54,026	73,069	0
Immediate Cost	51,222	48,437	54,026	73,069	0
Student Information					
Total Enrollment	43,503	28,673	46,810	21,885	0
% freshmen returned	91%	93%	93%	91%	0%
% graduated 4-5-6 years	64-76-78%	65-81-83%	66-83-85%	0-0-0%	0
% graduated with debt	44%	60%	53%	0%	0%
\$ Average Debt	28,352	39,462	38,695	0	0
Need-based Aid ^{9.}					
Required aid forms ^{10.}	1	1	1	1, 3, 4, 5, 6, 7	
# that received aid	12,650	9,219	18,459	0	0
% that received aid	29	32	39	0	0
Aid Without Need ^{9.}					
# that received aid	9,386	683	3,798	0	0
% that received aid	22	2	8	0	0
\$ Athletic (average)	24,149	4,710	29,663	0	0
\$ Non-athletic (average)	6,683	9,558	4,730	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.

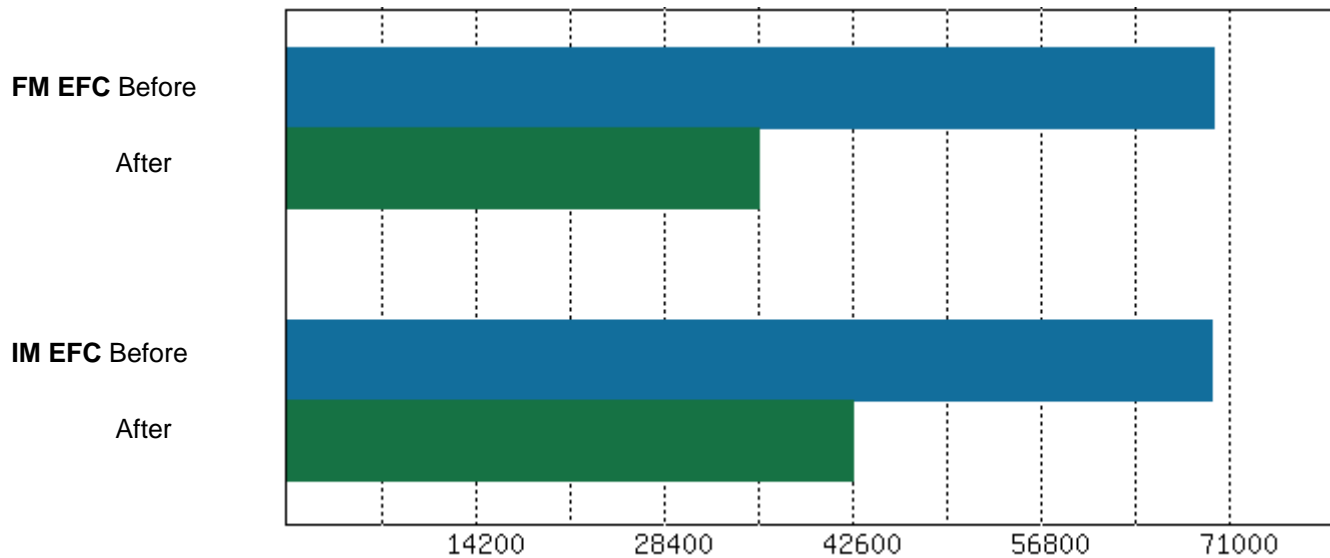


**This "What-if" Report has been prepared for Jane Sample
as of 01/02/2021 for the 2019-20 school year**

These items were changed, increased, or decreased:

Number In College 1

The combined effect of all changes is displayed below.



Consequences of change	Before	Change	After
FM Parent Contribution	70,206	-34,323	35,883
FM Student Contribution	0	0	0
FM EFC	70,206	-34,323	35,883
IM Parent Contribution	67,633	-27,052	40,581
IM Student Contribution	2,350	0	2,350
IM EFC	69,983	-27,052	42,931
FM Tax Allowance Change		0	
IM Parent Tax Allowance Change		0	



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Aid Eligibility What-if Comparison Report

Southern California, U of Los Angeles CA Private IM 213 740-2311 www.usc.edu	Wisconsin, U of Madison WI Public FM 608 262-1234 www.wisc.edu	Stanford U CA Private IM 650 723-2300 www.stanford.edu	Washington, U of Seattle WA Public FM 206 543-9198 www.washington.edu	Colorado, U of Boulder CO Public FM 303 492-1411 https://www.colorado.edu
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Cost of Attendance

19-20 COA	77,459	53,613	74,570	55,095	56,852
COA Inflation Est	5%	5%	5%	5%	5%

Estimates for You

BEFORE - Original Aid Estimate

19-20 cost est.	77,459	53,613	74,570	55,095	56,852
19-20 EFC est.	69,983	70,206	69,983	70,206	70,206

= Need (Aid Eligibility) Est.

Your Estimate: Need Met	7,476	0	4,587	0	0
Your Estimate: Gift Aid	5,562	0	4,275	0	0

= Out-of-pocket Cost Est.

Eventual Cost	71,897	53,613	70,295	55,095	56,852
Immediate Cost	69,983	53,613	69,983	55,095	56,852

AFTER - What-if Potential Aid

19-20 cost est.	77,459	53,613	74,570	55,095	56,852
19-20 EFC est.	42,931	35,883	42,931	35,883	35,883

= Need (Aid Eligibility) Est.

Your Estimate: Need Met	34,528	17,730	31,639	19,212	20,969
Your Estimate: Gift Aid	25,689	9,322	29,488	13,225	10,967

+ Unmet Need Estimate

+ EFC	42,931	35,883	42,931	35,883	35,883
+ Self-help	8,839	3,976	2,151	1,568	5,599

= Out-of-pocket Cost Est.

Eventual Cost	51,770	44,291	45,082	41,870	45,885
Immediate Cost	42,931	40,315	42,931	40,302	40,286

CHANGE in estimated college cost

Increase / Decrease in

Eventual Cost	-20,127	-9,322	-25,213	-13,225	-10,967
Immediate Cost	-27,052	-13,298	-27,052	-14,793	-16,566



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Aid Eligibility What-if Comparison Report

Indiana U Bloomington	Pittsburgh, U of	Pennsylvania St U, University Park	Syracuse U
Bloomington	Pittsburgh	University Park	Syracuse
IN	PA	PA	NY
Public	Public	Public	Private
FM	FM	FM	IM
812 855-4848	412 624-4141	814 865-4700	315 443-1870
https://www.indiana.edu	www.pitt.edu	www.psu.edu	syr.edu

Cost of Attendance

19-20 COA	51,222	48,437	54,026	73,069	0
COA Inflation Est	5%	5%	5%	5%	0%

Estimates for You

BEFORE - Original Aid Estimate

19-20 cost est.	51,222	48,437	54,026	73,069	0
19-20 EFC est.	70,206	70,206	70,206	69,983	0

= Need (Aid Eligibility) Est.

Your Estimate: Need Met	0	0	0	0	0
Your Estimate: Gift Aid	0	0	0	0	0

= Out-of-pocket Cost Est.

Eventual Cost	51,222	48,437	54,026	73,069	0
Immediate Cost	51,222	48,437	54,026	73,069	0

AFTER - What-if Potential Aid

19-20 cost est.	51,222	48,437	54,026	73,069	0
19-20 EFC est.	35,883	35,883	35,883	42,931	0

= Need (Aid Eligibility) Est.

Your Estimate: Need Met	10,891	6,528	11,612	0	0
Your Estimate: Gift Aid	9,508	5,353	6,967	0	0

+ Unmet Need Estimate

+ EFC	35,883	35,883	35,883	42,931	0
+ Self-help	1,383	1,175	4,645	0	0

= Out-of-pocket Cost Est.

Eventual Cost	41,714	43,084	47,059	73,069	0
Immediate Cost	40,331	41,909	42,414	73,069	0

CHANGE in estimated college cost

Increase / Decrease in

Eventual Cost	-9,508	-5,353	-6,967	0	0
Immediate Cost	-10,891	-6,528	-11,612	0	0



Ian Maxwell, Founder & CEO

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