



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

Contribution from Income	Parent		Student	
	FM Institutions	IM Institutions	FM Institutions	IM Institutions
+ Adjusted Gross Income	139,541	139,541	530	530
+ Untaxed Income	0	0	0	0
- Exclusions	0	0	0	0
<b>= Total Income Considered</b>	<b>139,541</b>	<b>139,541</b>	<b>530</b>	<b>530</b>
- U.S. Income Tax	20,804	20,804	0	0
- State (and other) Tax Allowance	5,582	6,977	5	42
- FICA (Social Security Tax)	10,675	10,675	41	41
- Employment Expense Allowance	4,000	4,130	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>69,900</b>	<b>66,005</b>	<b>0</b>	<b>447</b>
X Assessment Rate Percentage	N/A	N/A	50%	25%
<b>Contribution Expected from Income (minimum for student)</b>	<b>26,158</b>	<b>20,676</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	120,000	120,000	0	0
+ Residence	N/A	0	N/A	0
+ Business / Farm Assets	0	0	0	0
<b>+ = Net Worth</b>	<b>120,000</b>	<b>120,000</b>	<b>0</b>	<b>0</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	23,862	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>57,724</b>	<b>N/A</b>	<b>N/A</b>
<b>= Discretionary Net Worth</b>	<b>105,700</b>	<b>62,276</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>12,684</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>+ Contribution Expected from Assets</b>	<b>5,961</b>	<b>2,143</b>	<b>0</b>	<b>0</b>
<b>+ Contribution Expected from Income (minimum for student)</b>	<b>26,158</b>	<b>20,676</b>	<b>0</b>	<b>1,800</b>
<b>= Total Contribution</b>	<b>32,119</b>	<b>22,819</b>	<b>0</b>	<b>1,800</b>
<b>Expected Family Contribution (EFC)</b>	<b>32,119</b>	<b>24,619</b>		



This Report has been prepared for Charles Brown as of 04/17/2019

## What-will-college-cost estimate PARENT                      STUDENT

2017 Adjusted Gross Income		139,541	530
2017 U.S. Income Tax Estimate		20,804	0
Assets counted by ALL colleges:	(cash + investments)	120,000	0
Additional Assets counted by SOME colleges:	(primarily your home)	0	0

2019-2020	PARENT		STUDENT		EFC For the above student.
	Public\$ FM	College\$ IM	Public\$ FM	College\$ IM	
Contribution expected from income	26,158	20,676	0	1,800	See FUTURE EFC below, in AID ELIGIBILITY box. FM                      IM 32,119                      24,619
Contribution expected from assets	5,961	2,143	0	0	
<b>Expected Family Contribution</b>	<b>32,119</b>	<b>22,819</b>	<b>0</b>	<b>0</b>	
<b>Estimated 2019-2020 EFC</b>	47,454	33,714			
<b>Estimated adjustment / gap</b>	0	0			
<b>This is what college may cost</b>	47,454	33,714			
<b>Four years of college may cost: *</b>	204,534	145,312			

<b>AID ELIGIBILITY (for above student):</b>	<b>FM Miami U Oxford</b>	<b>FM Ohio St U Columbus The</b>	<b>FM Purdue U West Lafayette</b>	<b>IM Duke U</b>	<b>FM Auburn U</b>
19-20 school year Cost of Attendance (COA) est. +	54,248	49,724	42,872	78,832	53,380
<b>19-20 FUTURE Expected Family Contribution -</b>	<b>32,119</b>	<b>32,119</b>	<b>32,119</b>	<b>24,619</b>	<b>32,119</b>
<b>Eligibility for Grants, Work-Study and Loans =</b>	22,129	17,605	10,752	54,213	21,261

\* 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.

	Miami U Oxford Oxford OH Public FM 513 529-1809 www.miamioh.edu	Ohio St U Columbus T Columbus OH Public FM 614 292-OHIO www.osu.edu	Purdue U West Lafaye West Lafayette IN Public FM 765 494-4600 www.purdue.edu	Duke U Durham NC Private IM 919 684-8111 www.duke.edu	Auburn U Auburn AL Public FM 334 844-4000 www.auburn.edu
<b>Cost of Attendance</b> <sup>2</sup>					
Tuition & Fees	34,691	30,742	28,010	55,695	30,524
Room & Board	13,860	12,434	10,030	15,178	13,332
T&F + R&B	0	0	0	0	0
Books and Supplies	1,234	1,168	1,160	1,260	1,200
Other expenses	1,880	3,012	1,630	2,945	5,782
Transportation <sup>3.</sup>	0	0	0	0	0
18-19 COA	51,665	47,356	40,830	75,078	50,838
COA Inflation Est	5%	5%	5%	5%	5%
<b>Estimates for You</b>					
19-20 cost est. <sup>4.</sup>	54,248	49,724	42,872	78,832	53,380
19-20 EFC est. <sup>4.</sup>	32,119	32,119	32,119	24,619	32,119
<b>= Need (Aid Eligibility) Est.</b> <sup>5.</sup>	22,129	17,605	10,752	54,213	21,261
X Average % Need Met	64%	70%	77%	100%	45%
<b>= Your Aid Estimate</b>	14,163	12,324	8,279	54,213	9,567
Average % Gift Aid <sup>6.</sup>	75%	74%	92%	94%	73%
Your Estimate	10,608	9,120	7,592	50,798	6,936
X Average % Self-help <sup>7.</sup>	25%	26%	8%	6%	28%
Your Estimate	3,555	3,204	687	3,415	2,631
<b>+ Unmet Need Estimate</b>	7,966	5,281	2,473	0	11,694
+ EFC	32,119	32,119	32,119	24,619	32,119
+ Self-help	3,555	3,204	687	3,415	2,631
<b>= Out-of-pocket Cost Est.</b> <sup>8.</sup>					
Eventual Cost	43,640	40,604	35,279	28,034	46,444
Immediate Cost	40,085	37,400	34,592	24,619	43,813
<b>Student Information</b>					
Total Enrollment	19,700	59,837	41,573	16,294	29,776
% freshmen returned	92%	94%	92%	97%	92%
% graduated 4-5-6 years	66-77-78%	59-79-83%	51-74-79%	0-0-95%	49-73-77%
% graduated with debt	49%	53%	42%	35%	40%
\$ Average Debt	29,434	28,158	27,617	22,256	29,295
<b>Need-based Aid</b> <sup>9.</sup>					
Required aid forms <sup>10.</sup>	1	1	1	1, 3, 4, 5, 6, 7	1
# that received aid	5,523	19,672	11,767	2,773	7,246
% that received aid	28	33	28	17	24
<b>Aid Without Need</b> <sup>9.</sup>					
# that received aid	5,382	8,603	4,574	469	4,842
% that received aid	27	14	11	3	16
\$ Athletic (average)	26,103	26,613	28,874	53,077	36,956
\$ Non-athletic (average)	8,931	7,189	5,344	63,649	7,249

### 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.



## 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.

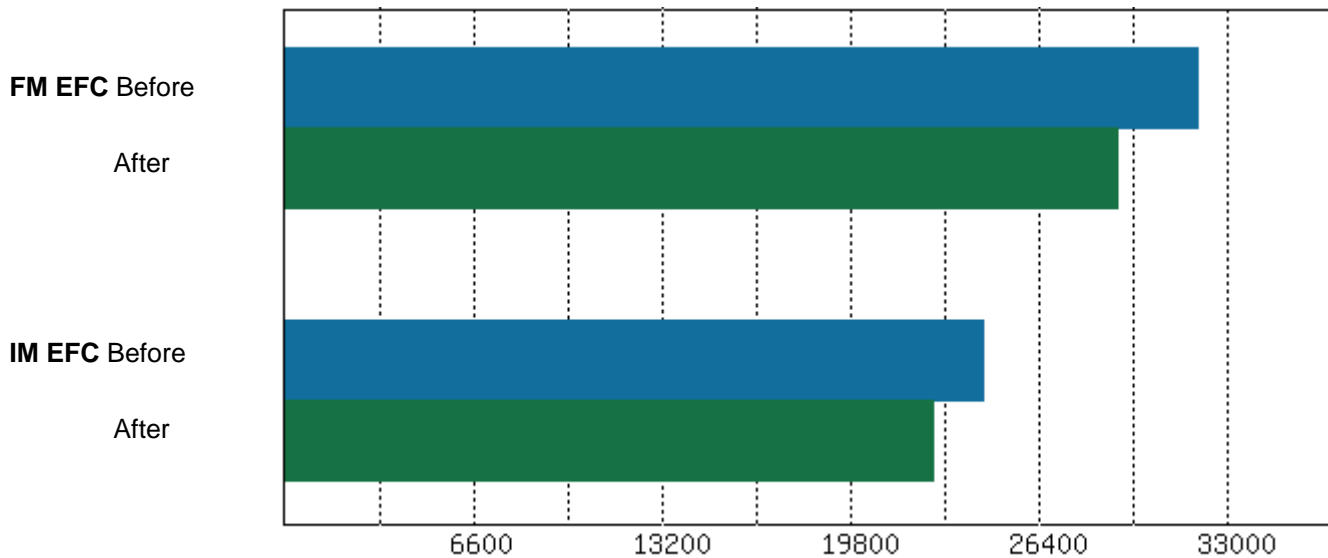


**This "What-if" Report has been prepared for Charles Brown  
as of 04/17/2019 for the 2019-20 school year**

These items were changed, increased, or decreased:

Parent Personal Assets FM                      -50,000

The combined effect of all changes is displayed below.



<b><u>Consequences of change</u></b>	<b><u>Before</u></b>	<b><u>Change</u></b>	<b><u>After</u></b>
FM Parent Contribution	32,119	-2,820	29,299
FM Student Contribution	0	0	0
<b>FM EFC</b>	<b>32,119</b>	<b>-2,820</b>	<b>29,299</b>
IM Parent Contribution	22,819	-1,775	21,044
IM Student Contribution	1,800	0	1,800
<b>IM EFC</b>	<b>24,619</b>	<b>-1,775</b>	<b>22,844</b>
FM Tax Allowance Change		0	
IM Parent Tax Allowance Change		0	



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## Aid Eligibility What-if Comparison Report

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<b>Cost of Attendance</b>					
18-19 COA	51,665	47,356	40,830	75,078	50,838
COA Inflation Est	5%	5%	5%	5%	5%
<b>Estimates for You</b>					
<b>BEFORE - Original Aid Estimate</b>					
19-20 cost est.	54,248	49,724	42,872	78,832	53,380
19-20 EFC est.	32,119	32,119	32,119	24,619	32,119
<b>= Need (Aid Eligibility) Est.</b>	<b>22,129</b>	<b>17,605</b>	<b>10,752</b>	<b>54,213</b>	<b>21,261</b>
<b>Your Estimate: Need Met</b>	14,163	12,324	8,279	54,213	9,567
Your Estimate: Gift Aid	10,608	9,120	7,592	50,798	6,936
= Out-of-pocket Cost Est.					
Eventual Cost	43,640	40,604	35,279	28,034	46,444
Immediate Cost	40,085	37,400	34,592	24,619	43,813
<b>AFTER - What-if Potential Aid</b>					
19-20 cost est.	54,248	49,724	42,872	78,832	53,380
19-20 EFC est.	29,299	29,299	29,299	22,844	29,299
<b>= Need (Aid Eligibility) Est.</b>	<b>24,949</b>	<b>20,425</b>	<b>13,572</b>	<b>55,988</b>	<b>24,081</b>
<b>Your Estimate: Need Met</b>	15,967	14,298	10,450	55,988	10,836
Your Estimate: Gift Aid	11,959	10,581	9,583	52,461	7,856
<b>+ Unmet Need Estimate</b>	8,982	6,127	3,122	0	13,245
+ EFC	29,299	29,299	29,299	22,844	29,299
+ Self-help	4,008	3,717	867	3,527	2,980
= Out-of-pocket Cost Est.					
Eventual Cost	42,289	39,143	33,288	26,371	45,524
Immediate Cost	38,281	35,426	32,421	22,844	42,544
<b>CHANGE in estimated college cost</b>					
Increase / Decrease in					
Eventual Cost	-1,351	-1,461	-1,991	-1,663	-920
Immediate Cost	-1,804	-1,974	-2,171	-1,775	-1,269



## **COLLEGE COST NAVIGATOR REPORT DISCLOSURES**

Any and all reports, data, calculations of financial aid, school cost, award history, and inflation are estimates based on publicly available data. College Cost Navigator does not warrant the accuracy of the aforementioned data. Any and all information derived from College Cost Navigator should be used only in conjunction with other research to make college and financial decisions. You should consult with your financial and tax advisors before making any financial changes.