



## **EFC Information**

### **What is the EFC?**

The Expected Family Contribution (EFC) is a number that is used to determine a student's eligibility for federal student aid. This number results from the financial information the student provides on his or her Free Application for Federal Student Aid (FAFSA). The EFC is reported on the Student Aid Report (SAR). Financial aid administrators (FAAs) subtract the EFC from students' cost of attendance (COA) to determine their need for the following federal student financial assistance offered by the U.S. Department of Education (DOE):

Federal Pell Grants,  
Subsidized Stafford Loans through the Federal Direct Loan Program,  
Federal Supplemental Education Opportunity Grants (SEOG),  
Federal Perkins Loans, and  
Federal Work Study (FWS).

### **What is the source of data used in EFC Calculations?**

All the data used to calculate a student's EFC comes from the information the student provides on the FAFSA. A student may submit a FAFSA online at [www.fafsa.gov](http://www.fafsa.gov).

Students who applied for federal aid in the previous award year may renew their FAFSA online using the [www.fafsa.gov](http://www.fafsa.gov) website. Applying for federal aid is free. To be considered for non-federal aid, a student may have to fill out additional forms, which may incur a fee.

### **Who processes the application, and how is a student notified of his or her EFC?**

The Federal Central Processing System (CPS) receives the student's application data and uses it to calculate an EFC. After the FAFSA has been processed, the CPS sends the student an output document containing information about his or her application results. This document is called a Student Aid Report (SAR). The SAR lists all the information from the student's application and indicates whether or not the application was complete and signed. If the application is complete and signed and there are no data conflicts, the SAR will include the student's EFC. Students should carefully check the information on the SAR to ensure accuracy. All schools listed on the FAFSA receive an electronic file called an institutional Student Information Record (ISIR).

For more information on the Expected Family Contribution, you may visit:  
<https://ifap.ed.gov/efcformulaguide/attachments/100615EFCFormulaGuide1617Attach.pdf>.