SmartSearch

2019-2020 EFC Quick Reference Table

Step 1 – Locate your income in the AGI column.

Step 2 – Find the column at the top of the table that corresponds to the number of dependent children that you have and follow that column down to the row that corresponds with your income (AGI). The intersecting number is your estimated Federal EFC based on parental income only. The estimated EFCs in the table below do not take into account your assets, or if you make contributions to qualified retirement plans or receive any form of untaxed income. All of which will increase EFC. **EFC = Expected Family Contribution to college expenses.

AGI	Number of Dependent Children			
	1	2	3	4
$30,000	$0	$0	$0	$0
$32,500	$298	$0	$0	$0
$35,000	$729	$0	$0	$0
$37,500	$1,160	$264	$0	$0
$40,000	$1,580	$695	$0	$0
$42,500	$1,984	$1,126	$0	$0
$45,000	$2,387	$1,531	$448	$0
$47,500	$2,791	$1,934	$1,144	$0
$50,000	$3,194	$2,338	$1,547	$164
$52,500	$3,598	$2,741	$1,951	$650
$55,000	$4,049	$3,144	$2,354	$1,136
$57,500	$4,507	$3,548	$2,758	$1,622
$60,000	$5,008	$3,992	$3,161	$2,245
$62,500	$5,540	$4,451	$3,565	$2,649
$65,000	$6,092	$4,942	$4,011	$3,052
$67,500	$6,716	$5,474	$4,470	$3,456
$70,000	$7,339	$6,016	$4,964	$3,887
$72,500	$8,066	$6,639	$5,496	$4,346
$75,000	$8,799	$7,262	$6,041	$4,820
$80,000	$10,471	$8,709	$7,288	$5,884
$85,000	$12,195	$10,365	$8,739	$7,120

$90,000	$13,919	$12,089	$10,401	$8,541
$95,000	$15,418	$13,760	$12,124	$10,168
$100,000	$16,907	$15,249	$13,732	$11,892
$105,000	$18,395	$16,737	$15,220	$13,436
$110,000	$19,884	$18,226	$16,709	$14,925
$115,000	$21,372	$19,597	$18,080	$16,296
$125,000	$24,353	$22,340	$20,823	$19,038
$130,000	$25,923	$23,796	$22,279	$20,491
$135,000	$27,558	$25,430	$23,795	$22,011
$140,000	$29,192	$27,065	$25,312	$23,528
$145,000	$30,827	$28,699	$26,829	$25,045
$150,000	$32,461	$30,333	$28,346	$26,562
$155,000	$34,048	$31,921	$29,934	$28,031
$160,000	$35,628	$33,508	$31,521	$29,502
$165,000	$37,144	$35,068	$33,108	$30,911
$170,000	$38,661	$36,585	$34,649	$32,205
$175,000	$40,178	$38,102	$36,166	$33,616
$180,000	$41,695	$39,619	$37,683	$35,027
$185,000	$43,212	$41,135	$39,122	$36,438
$190,000	$44,729	$42,653	$40,533	$37,850
$195,000	$46,293	$44,216	$41,991	$39,308
$200,000	$47,857	$45,781	$43,450	$40,766
$205,000	$49,421	$47,324	$44,908	$42,224
$210,000	$50,985	$48,782	$46,366	$43,682
$215,000	$52,549	$50,240	$47,824	$45,140
$220,000	$54,113	$51,698	$49,282	$46,599
$225,000	$55,676	$53,156	$50,740	$48,057
$230,000	$57,133	$54,577	$52,161	$49,477
$235,000	$58,533	$55,976	$53,560	$50,876
$240,000	$59,932	$57,375	$54,960	$52,276

$245,000	$61,331	$58,775	$56,359	$53,675
$250,000	$62,731	$60,174	$57,758	$55,075
$265,000	$66,929	$64,372	$61,956	$59,273

Legend	
	Need-Based Aid Eligibility at 2 year public, 4 year public, 4 year private, and elite 4 year colleges.
	Need-Based Aid Eligibility at 4 year public, 4 year private, and elite 4 year colleges.
	Need-Based Aid Eligibility at 4 year private, and elite 4 year colleges.
	Need-Based Aid Eligibility at elite 4 year colleges.
	No Need-Based Aid Eligibility

Color Codes

All of the EFCs are color coded to give you an idea of whether the student will qualify for need-based financial aid at four categories of colleges. The color coded EFCs in the table are based on national average costs and your income only. If your (income-only) EFC is BLUE - then your child should qualify for need-based aid at two-year public colleges; GREEN - would qualify at four-year public colleges (in-state tuition); YELLOW - would qualify at average four-year private colleges; ORANGE - would qualify at four-year elite private colleges, such as the Ivy League colleges and other highly selective and well-known universities; RED - would not qualify for need-based aid at any colleges or universities.