

Student Aid Index (SAI)

The information you submit on your **FAFSA®** is processed using a formula developed by **Congress** to determine your **Student Aid Index (SAI)**. The SAI is a numerical measure of your financial strength and is used to determine your eligibility for **federal student aid**. Colleges use this number to calculate the amount and types of financial aid they can offer you.

How the SAI Is Calculated

- 1 Your total family income and benefits
- 2 Tax-filing status
- 3 Number of people in your household
- 4 Number of household members in college
- 5 Certain family assets

The formula recognizes that only a portion of income and assets is available for educational expenses. One key factor in calculating your SAI is **dependency status**. Certain questions on your FAFSA will determine whether you are a **dependent student** (reporting parental information) or an **independent student** (reporting your own and your spouse's information, if applicable).

Frequently Asked Questions

How much aid can I get?

Most types of financial aid are based on **financial need**. Your **Student Aid Index (SAI)** helps determine that need. Financial need is calculated as:

$$\text{Cost of Attendance (COA)} - \text{SAI} = \text{Financial Need}$$

The lower your SAI, the greater your potential eligibility for need-based aid such as the **Federal Pell Grant**. For the **2025–2026 award year**, the maximum **Federal Pell Grant** amount is **\$7,395**, and the SAI range for Pell eligibility typically extends up to **\$6,656**, depending on your circumstances. In some cases, an SAI can be negative (as low as **–1,500**), which increases eligibility for maximum aid.

Each year, the **U.S. Department of Education** updates the SAI formula and **Pell Grant Eligibility Guide** to reflect changes in federal law, cost of living, and other factors.

For more information, visit:

- 1 studentaid.gov/aid-estimator – Estimate your SAI and aid eligibility.
- 2 fsapartners.ed.gov – 2025–26 SAI & Pell Grant Eligibility Guide