

Expected Family Contribution

The information you submit on your FAFSA is processed with a formula that has been developed by Congress to determine your EFC. The EFC is a number which is a measure of your financial strength and used to determine your federal student aid eligibility. Colleges use this number to determine the amount and kind of financial aid package they will offer you.

The formula calculates the EFC by considering:

- Your total family income and benefits
- Tax-filing status
- The number of people in your family
- The number of family members in college
- Some of your family's assets
- The formula recognizes that only a portion of your and your family's income and assets may be considered available for educationally related expenses

One factor used in calculating an appropriate EFC is your dependency status. Certain questions on your financial aid application(s) will help determine whether you are a dependent student and must report your parents' income and resources along with your own, or an independent student who reports only your own (and your spouse's) income and resources.

Frequently Asked Questions

How much aid can I get?

Aid from most programs is awarded based on financial need (except for unsubsidized and PLUS loans). An Expected Family Contribution (EFC) number is used to determine need. The EFC is a measure of your family's financial strength and is calculated from the information you report on

the FAFSA. To be eligible for a Federal Pell Grant, your EFC must be below a certain number, which can vary from year to year. For the 2021-2022 award year, eligibility for a Pell Grant required an EFC under 5486. The EFC (expected family contribution) formula must be applied to each family's financial information, so we can't tell you here whether you'll be eligible for federal student aid or estimate how much aid you might get although Pell Grant amounts for the 2021-2022 award year will range from \$672-\$6,495. You will need to apply to find out exactly how much you will be eligible for. [The 2021-2022 Pell EFC Chart](#)