SPECIFICATIONS FOR SOFTWARE DEVELOPERS

ACADEMIC YEAR 2005-2006

VERSION 1.0

December 20, 2004

Summary of Updates

Revision Date	Changes
9/01/04	Draft specifications issued.
12/20/04	Final specifications issued. EFC Formulas - State Tax Allowance Tables revised.
1/07/05	Model Determination - Edit 1014 deleted. Simplified Needs Test - The following edits clarified to indicate when reported and assumed AGI values should be used: 3001, 3003, 3004, 3006, 3007, 3009, 3010, 3012, 3013, 3015.

The processing edits included in this specification package have been developed using a priority processing logic. Some steps in the process are contingent upon or use data from previous steps. It is therefore necessary that the processing edits be performed in the sequence in which they are presented in these specifications. That sequence is as follows:

1. Valid Field Definitions (11 pages)
2. Model Determination (5 pages)
3. Complete Assumptions (13 pages)
4. Simplified Needs Test (4 pages)
5. Complete Reject Edits (13 pages)
6. Determination of Formula Type (4 pages)
7. Expected Family Contribution Formula Calculation (43 pages)
8. Alternate EFC Calculations (6 pages)

All edits or formula steps that are additions or revisions to the prior year's specifications have been marked with an exclamation mark (!) next to the edit number, step, or field.

All values that are variables, and subject to change during the year, are marked with an @.

Unless otherwise specified, all calculations should be carried to 3 decimal places and then rounded to the nearest whole number (upward from .500 and downward from .499).

For example, 4.500 would be rounded to 5; 4.499 would be rounded to 4; -4.500 would be rounded to -5.

Do not process applications dated prior to 1/1/2005.

The Department of Education will provide a test file for use by each servicer in self-testing of their system. Expected results will be included on the file for 100% of the test cases. The Department is not testing or certifying systems for 2005-2006 and therefore will not accept test results for review.

The test data will be provided in Social Security Number (SSN) order and in the 2005-2006 Institutional Student Information Record (ISIR) format. The ISIR record layout is included in the Appendix following the specifications.

If you have questions related to the specifications package or the test data, please call Dan Staples, ORC Macro International, at (301) 572-0272, or e-mail at Daniel.A.Staples@orcmacro.com.

For the 2005-2006 cycle, there are several significant changes to the specifications. All changes to edits, text or formula steps are marked with an exclamation mark (!). All tables in the formulas have been updated to account for inflation. The following is a general summary of the substantive changes that have been made to each section of the specifications.

Valid Field Definitions

- Date Fields incremented.
- Canadian Province codes added to State Code list.
- Value of zero deleted for Parents' Number of Family Members and Number in College to agree with CPS field definitions

Model Determination

- Dates have been updated in the applicable edits.

Complete Assumptions

- No changes have been made to the Complete Assumption edits.

Simplified Needs Test

- Simplified Needs Test edits revised to require non-blank AGI when Tax Type is 1040A/EZ.

Complete Reject Edits

- Dates incremented in rejects A and B.
- Reject 12 for student's taxes paid changed to reject 3.
- Edits for rejects D, E, F, J, and K have been added and edits have been renumbered.

Formula Calculations

- Updated State Tax Allowance tables to include Canadian Province codes
- Updated SST, IPA, EA, ANW, APA, and AAI rates and tables

FIELD NUMBER/NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
01 Last Name	16	Blank or Valid characters for name: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash)	If non-blank, first character must be A through Z and second character must be non-numeric. Correct by left justifying last name if present.
02 First Name	12	Blank or characters listed above.	Correct by replacing first name as it appears on application or set to blank. Left justify. If non-blank, first character must be A through Z.
03 Middle Initial	1	Blank or Alpha (A-Z).	Correct by replacing middle initial as it appears on application or set to blank. Left justify.
04 Street Address (student permanent mailing address)	35	Blank or valid characters for address: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash) / (slash) # (number) @ (at) % (percent or care of) & (ampersand) , (comma)	For street address and city: Set non-valid characters to blank. Left justify.
05 City (student permanent mailing address)	16	Blank or characters listed above.	Left Justify
06 Mailing State (mailing address)	2	Blank or valid alpha code. For specific State codes, see list that follows these edits.	If numeric, invalid, or illegible, set to blank.
07 Zip Code	5	All blank or all numeric.	
08 Social Security Number	9	All numeric (except all zeroes). 001-01-0001 - 999-99-9999	
09 Date of Birth	8	All blank or all numeric in CCYYMMDD format where MM = 01-12, DD = 01-31, CC = 19, YY = 00-99.	Set DOB to blank if month, day, century or year is blank, illegible, or invalid.
10 Student's Telephone Number	10	All blank or all numeric.	If less than 10 digits, invalid, or illegible, set to blank.
11 Student's Driver's License Number	20	All blank or valid characters: Alpha/numeric (A-Z) (0-9)	If less than 20 characters, left justify. Set invalid characters to blank.

	FIELD NUMBER/NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
			- (dash), or * (asterisk)	
	12 Student's Driver's License State	2	Blank or valid alpha code. For specific State codes, see list that follows these edits.	If blank, numeric, invalid, or illegible, set to blank.
	13 Student's E-Mail Address	50	0-9, Uppercase A to Z, Lowercase a to z, Space, Period, Apostrophe, Dash, Number Sign, At Sign, Percent, Ampersand, Slash, Comma, Underscore, Blank	
	14 Citizenship	1	Blank, 1, 2, or 3. 1 = U. S. Citizen 2 = Eligible non-citizen 3 = Neither 1 or 2	Set multiple responses to blank.
	15 Alien Registration Number	9	Blank or 000000001 - 999999999.	If number is less than 7 digits or greater than 9 digits, set it to blank. If number is 7 digits, add two preceding zeroes. If number is 8 digits, add one preceding zero. Set 000000000 to blank.
	16 Student's Marital Status	1	Blank, 1, 2 or 3. 1 = (unmarried) 2 = (married/remarried) 3 = (separated)	Set multiple response to blank.
!	17 Student's Marital Status Date	6	190001-200612 All blank or all numeric in CCYYMM format where MM = 01-12, CC = 19-20, YY = 00-99.	Set to blank if month, century or year is blank, illegible, or invalid.
	18 Student's State of Legal Residence	2	Blank or valid two letter postal code. See attached list.	If numeric, invalid, or illegible, set to blank.
	19 Student Legal Resident Before 1/1/00	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
!	20 Student's Legal Residence Date	6	190001-200612 All blank or all numeric in CCYYMM format where MM = 01-12, CC = 19-20, YY = 00-99.	Set to blank if month, century or year is blank, illegible, or invalid.
	21 Are You Male	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
	22 Selective Service Registration	1	Blank, 1 or 2.	Set multiple responses to blank.

FIELD NUMBER/NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
		1 = Yes 2 = No	
23 Degree/Certificate	1	Blank, 1-9. For specific codes see list that follows these edits.	Set multiple responses to blank.
24 Grade Level in College	1	Blank, 0, 1, 2, 3, 4, 5, 6 or 7. 0 = 1st, never attended 1 = 1st, attended before 2 = 2nd year/sophomore 3 = 3rd year/junior 4 = 4th year/senior 5 = 5th year or more undergraduate 6 = 1st year graduate/professional 7 = continuing graduate/professional	Set multiple responses to blank.
25 High School Diploma or GED Received	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
26 Bachelor's Degree	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
27 Interested in Student Loans	1	Blank 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
28 Interested in Work Study	1	Blank 1, or 2. 1 = Yes 2 = No	Set multiple responses to blank.
29 Father's Highest Educational Level	1	Blank, 1, 2, 3, or 4. 1 = Middle School/Jr. High 2 = High School 3 = College 4 = Unknown	Set multiple responses to blank.
30 Mother's Highest Educational Level	1	Blank, 1, 2, 3, or 4. 1 = Middle School/Jr. High 2 = High School 3 = College 4 = Unknown	Set multiple responses to blank.

FIELD NUMBER/NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
31 Drug Conviction Affecting Eligibility	1	Blank, 1, 2, or 3 1 = Eligible for aid 2 = Part-year Eligibility 3 = Ineligible/Don't Know	
32 Student's Tax Return Status	1	Blank, 1, 2, or 3. 1 = Already completed 2 = Will file 3 = Will not file	Set multiple responses to blank.
33 Student's Type of Tax Return	1	Blank, 1, 2, 3 or 4 1 = 1040 2 = 1040A/EZ/TEL 3 = Foreign tax return 4 = Trust Territory tax return	Set multiple responses to blank.
34 Student Eligible for 1040A/EZ	1	Blank, 1, 2, or 3 1 = Yes 2 = No 3 = Don't know	Set multiple responses to blank.
35 Student's AGI	6	Blank or -999999 - 999999.	
36 Student's Taxes Paid	5	Blank or 00000 – 99999.	Set to positive if negative is given.
37 Student's Exemptions	2	Blank or 00 - 99.	Set to positive if negative is given. If greater than 99, set to 99.
38 Student's Income	6	Blank or -999999 - 999999.	
39 Spouse's Income	6	Blank or -999999 - 999999.	
40 Student's Income from Worksheet A	5	Blank or 00000 - 99999.	Set to positive if negative is given.
41 Student's Income from Worksheet B	5	Blank or 00000 - 99999.	Set to positive if negative is given.
42 Student's Income from Worksheet C	5	Blank or 00000 - 99999.	Set to positive if negative is given.
43 Student's Cash, Savings, and Checking	6	Blank or 000000 - 999999.	Set to positive if negative is given.
44 Student's Real Estate/Investment Net Worth	6	Blank or 000000 - 999999.	Set to positive if negative is given.
45 Student's Business/Farm Net Worth	6	Blank or 000000 - 999999.	Set to positive if negative is given.

	FIELD NUMBER/NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
	46 Veteran's Benefits Months	2	Blank or 00 - 12.	If greater than 12, set to 12.
	47 Veteran's Benefits Amount	4	Blank or 0000 - 9999.	
	48 Born Before 1/1/82	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
	49 Graduate or Professional Student	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
	50 Is Student Married	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
	51 Do You Have Children	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
	52 Dependents Other Than Spouse/ Children	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
	53 Orphan or Ward of the Court	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
	54 Veteran Status	1	Blank, 1 or 2. 1 = Yes 2 = No	Set multiple responses to blank.
	55 Parents' Marital Status	1	Blank, 1, 2, 3 or 4 1 = (married/remarried) 2 = (single) 3 = (separated/divorced) 4 = (widowed)	Set multiple responses to blank.
!	56 Parents' Marital Status Date	6	190001-200612 All blank or all numeric in CCYYMM format where MM = 01-12, CC = 19-20, YY = 00-99.	Set to blank if month, century or year is blank, illegible, or invalid.
	57 Father’s SSN	9	Blank or all numeric	

	FIELD NUMBER/NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
			000-00-0000 - 999-99-9999	
	58 Father's Last Name	16	Blank or Valid characters for name: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash)	If non-blank, first position must be A through Z. Correct by left justifying last name if present.
	59 Father's First Initial	1	Blank or Alpha (A-Z).	
	60 Father's Date of Birth	8	19000101-19991231 All blank or all numeric in CCYYMMDD format where MM = 01-12, DD = 01-31, CC = 19, YY = 00-99.	Set DOB to blank if month, day, century or year is blank, illegible, or invalid.
	61 Mother's SSN	9	Blank or all numeric 000-00-0000 - 999-99-9999	
	62 Mother's Last Name	16	Blank or Valid characters for name: Alpha/numeric (A-Z) (0-9) . (period) ' (apostrophe) - (dash)	If non-blank, first position must be A through Z. Correct by left justifying last name if present.
	63 Mother's First Initial	1	Blank or Alpha (A-Z).	
	64 Mother's Date of Birth	8	19000101-19991231 All blank or all numeric in CCYYMMDD format where MM = 01-12, DD = 01-31, CC = 19, YY = 00-99.	Set DOB to blank if month, day, century or year is blank, illegible, or invalid.
	65 Parents' Number of Family Members	2	Blank or 01 - 99.	Set to positive if negative is given. If greater than 99, set to 99.
	66 Parents' Number in College	1	Blank or 1 - 9.	Set to positive if negative is given. If greater than 9, set to 9.
	67 Parents' State of Legal Residence	2	Blank or valid two letter postal code. For specific State codes, see list that follows these edits.	Determine from application.
	68 Parents Legal Residents Before 1/1/00	1	Blank, 1 or 2.	Set multiple responses to blank.
!	69 Parents' Legal Residence Date	6	190001-200612 All blank or all numeric in CCYYMM format where MM = 01-12, CC= 19-20, YY = 00-99.	Set to blank if month, century or year is blank, illegible or invalid.

	FIELD NUMBER/NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
	70 Parents' Tax Return Status	1	Blank, 1, 2 or 3. 1 = Already completed 2 = Will file 3 = Will not file	Set multiple responses to blank.
	71 Parents' Type of Tax Return	1	Blank, 1, 2, 3 or 4 1 = 1040 2 = 1040A/EZ/TEL 3 = Foreign tax return 4 = Trust Territory tax return	Set multiple responses to blank.
	72 Parents' Eligible for 1040A/EZ	1	Blank, 1, 2, or 3 1 = Yes 2 = No 3 = Don't know	Set multiple responses to blank.
	73 Parents' AGI	6	Blank or -999999 - 999999.	
	74 Parents' Taxes Paid	6	Blank or 000000 - 999999.	Set to positive if negative is given.
	75 Parents' Exemptions	2	Blank or 00 - 99.	Set to positive if negative is given. If greater than 99, set to 99.
	76 Father's Income	6	Blank or -999999 - 999999.	
	77 Mother's Income	6	Blank or -999999 - 999999.	
	78 Parents' Income From Worksheet A	5	Blank or 00000 - 99999.	Set to positive if negative is given.
	79 Parents' Income From Worksheet B	5	Blank or 00000 - 99999.	Set to positive if negative is given.
	80 Parents' Income From Worksheet C	5	Blank or 00000 - 99999.	Set to positive if negative is given.
	81 Parents' Cash, Savings, and Checking	6	Blank or 000000 - 999999.	Set to positive if negative is given.
	82 Parents' Real Estate/Investment Net Worth	6	Blank or 000000 - 999999.	Set to positive if negative is given.
	83 Parents' Business/Farm Net Worth	6	Blank or 000000 - 999999.	Set to positive if negative is given.
!	84 Student's Number of Family Members	2	Blank or 01 - 99.	Set to positive if negative is given. If greater than 99, set to 99.
!	85 Student's Number in College	1	Blank or 1 - 9.	Set to positive if negative is given. If greater than 9, set to 9.

	FIELD NUMBER/NAME	LENGTH	VALID FIELD CONTENT	EDIT PROCEDURES
	86 College Choices 88 90 92 94 96	6	Blank or 000000-099999. 0, B, E, and G valid for 1st position.	
	87 HousingStatus 89 91 93 95 97	1	Blank, 1-3. 1 = On-Campus 2 = Off-Campus 3 = With Parent	
	98 Enrollment Status	1	Blank, 1-5. 1 = Full time 2 = ¾ time 3 = ½ time 4 = Less than ½ time 5 = Not sure	
!	99 Date Completed	8	20050101-20061231 Blank or all numeric in CCYYMMDD format, where MM = 01-12, DD = 01-31, CC = 20, YY = 05-06.	Set to blank if multiple responses checked in year.
	100 Signed By	1	Blank, A, P or B. A = Signed by Applicant P = Signed by Parent B = Signed by Applicant and Parent	Determine from application.

FORMAT INSTRUCTIONS

Key only the dollar amount of any financial field, subject to right justify and left zero fill.

Set to negative nines (-99999) when a negative amount is given that is larger than what the field allows.

Set to positive nines (99999) when a positive amount is given that is larger than what the field allows.

!

STATE CODES

ALABAMA	AL
ALASKA	AK
ALBERTA	AB
AMERICAN SAMOA	AS
ARIZONA	AZ
ARKANSAS	AR
BRITISH COLUMBIA	BC
CALIFORNIA	CA
CANADA	CN
COLORADO	CO
CONNECTICUT	CT
DELAWARE	DE
DISTRICT OF COLUMBIA	DC
FEDERATED STATES OF MICRONESIA	FM
FLORIDA	FL
FOREIGN COUNTRY	FC
GEORGIA	GA
GUAM	GU
HAWAII	HI
IDAHO	ID
ILLINOIS	IL
INDIANA	IN
IOWA	IA
KANSAS	KS
KENTUCKY	KY
LOUISIANA	LA
MAINE	ME
MANITOBA	MB
MARSHALL ISLAND	MH
MARYLAND	MD
MASSACHUSETTS	MA
MEXICO	MX
MICHIGAN	MI
* MILITARY LOCATIONS:	AA
	AE
	AP
MINNESOTA	MN
MISSISSIPPI	MS
MISSOURI	MO
MONTANA	MT
NEBRASKA	NE
NEVADA	NV
NEW BRUNSWICK	NB
NEWFOUNDLAND	NF
NEW HAMPSHIRE	NH
NEW JERSEY	NJ
NEWFOUNDLAND/LABRADOR	NL
NEW MEXICO	NM
NUNAVUT	NU
NEW YORK	NY
NORTH CAROLINA	NC
NORTH DAKOTA	ND
NORTHERN MARIANAS	MP
NORTHWEST TERRITORIES	NT
NOVA SCOTIA	NS
OHIO	OH
OKLAHOMA	OK
ONTARIO	ON
OREGON	OR
PENNSYLVANIA	PA
PRINCE EDWARD ISLAND	PE
PUERTO RICO	PR
QUEBEC	PQ, QC
REPUBLIC OF PALAU	PW
RHODE ISLAND	RI
SASKATCHEWAN	SK
SOUTH CAROLINA	SC
SOUTH DAKOTA	SD
TENNESSEE	TN
TEXAS	TX
UTAH	UT
VERMONT	VT
VIRGIN ISLANDS	VI
VIRGINIA	VA
WASHINGTON	WA
WEST VIRGINIA	WV
WISCONSIN	WI
WYOMING	WY
YUKON	YT

* Codes are valid for mailing state only.

DEGREE/CERTIFICATE CONVERSIONS

Degree/Certificate Code	Literal
1	1ST BA
2	2ND BA
3	ASSOC. TECHNICAL
4	ASSOC. GENERAL
5	CERT/DIPLOMA
6	CERT/DIPLOMA 2 YR
7	TEACHING
8	GRAD/PROF
9	OTHER/UNDECIDED

The result of completing the model determination edits is to determine if applicants are dependent on their parents for financial support or if they can be considered independent from their parents. The determination of dependency status is critical to the rest of the application process; therefore, it is essential to perform this step first.

When performing the following edits to determine model, use reported data only. No assumptions should be made except those included in these edits. If multiple responses are given for a data element, set the field to blank.

Invalid date of birth is defined as follows:

- Month is less than 01 or greater than 12

- Day is out of following range:

Month	Valid Day Range
01	01-31
02	01-28 (unless year is divisible by 4 when 01-29 is valid)
03	01-31
04	01-30
05	01-31
06	01-30
07	01-31
08	01-31
09	01-30
10	01-31
11	01-30
12	01-31

Date of Birth year equal to current year is considered valid for these edits.

EDIT 1001 !

Condition: Born Before 1/1/82 is blank or "No", and Date of Birth is not blank or invalid and is less than 1/1/82

Procedure: Assume "Yes" for Born Before 1/1/82.

EDIT 1002 !

Condition: Born Before 1/1/82 is blank or "Yes" and Date of Birth is not blank or invalid and is greater than 12/31/81.

Procedure: Assume "No" for Born Before 1/1/82.

EDIT 1003

Condition: Born Before 1/1/82 is blank, and Date of Birth is blank or invalid.

Procedure: Assume "No" for Born Before 1/1/82.

EDIT 1004

Condition: Is Student Married is blank or "No," and Student's Marital Status is married or separated.

Procedure: Assume Yes for Is Student Married.

EDIT 1005

Condition: Is Student Married is blank or "Yes," and Student's Marital Status is unmarried.

Procedure: Assume No for Is Student Married.

EDIT 1006

Condition: Is Student Married is blank, or "Yes," Student's Marital Status is blank and Student's Number of Family Members is 01 or blank.

Procedure: Assume No for Is Student Married.

EDIT 1007

Condition: Is Student Married is blank, Student's Marital Status is blank, Student's Number of Family Members is 02, Do You Have Children is “No”, and Legal Dependents Other Than A Spouse/Children is "No."

Procedure: Assume Yes for Is Student Married.

EDIT 1008

Condition: Is Student Married is blank or "Yes," Student's Marital Status is blank, Student's Family Members is 02, and (Do You Have Children is “Yes”) or (Legal Dependents Other Than A Spouse/Children is "Yes”).

Procedure: Assume No for Is Student Married.

EDIT 1009

Condition: Is Student Married is blank or "No," Student's Marital Status is blank, Student's Family Members is 02, Do You Have Children is blank, Legal Dependents Other Than A Spouse/Children is blank, and Spouse's Income is non-blank and non-zero.

Procedure: Assume Yes for Is Student Married.

EDIT 1010

Condition: Is Student Married is blank or "Yes," Student's Marital Status is blank, Student's Family Members is 02, Do You Have Children is blank, Legal Dependents Other Than A Spouse/Children is blank, and Spouse's Income is blank or zero.

Procedure: Assume No for Is Student Married.

EDIT 1011

Condition: Is Student Married is blank or "No" Student's Marital Status is blank, Student's Family Members is greater than 02, and Spouse's Income is non-blank and non-zero.

Procedure: Assume Yes for Is Student Married.

EDIT 1012

Condition: Is Student Married is blank or "Yes," Student's Marital Status is blank, Student's Family Members is greater than 02, and Spouse's Income is blank or zero.

Procedure: Assume No for Is Student Married.

EDIT 1013

Condition: (Do You Have Children is “Yes”) or (Legal Dependents Other Than a Spouse/Children is "Yes") and Student's Number Family Members is blank or 1.

Procedure: Assume No for Do You Have Children and/or Legal Dependents Other Than a Spouse/Children, whichever field was reported as “Yes”.

~~EDIT 1014~~

~~Condition: Veteran Status is “Yes” and VA Match flag is 2 or 3.~~

~~Procedure: Assume No for Veteran Status.~~

EDIT 1015

Condition: Any one of Born Before 1/1/82, Veteran Status, Graduate or Professional Student, Is Student Married, Orphan or Ward, Do You Have Children, or Legal Dependents Other Than Spouse/Children is "Yes".

Procedure: Set application model to Independent.

EDIT 1016

Condition: For records not meeting the above edit.

Procedure: Set application model to Dependent.

EDIT 1017

Condition: Application model is Dependent and Dependency Override code is set to 1.

Procedure: Set application model to Independent.

COMPLETE ASSUMPTIONS FOR FORMULA CALCULATIONS

Assumption edits should be performed in the order presented below. Once a value has been assumed for a data field, the assumed value should be used for subsequent edits, which use that data field.

PARENTS' DATA ELEMENTS

EDIT 2001

Condition: Parents' Marital Status is blank and Parents' Number of Family Members is 3 or greater.

Procedure: Assume Parents' Marital Status is married.

EDIT 2002

Condition: Parents' Marital Status is blank and Parents' Number of Family Members is 2.

Procedure: Assume Parents' Marital Status is single.

EDIT 2003

Condition: Parents' Number of Family Members is blank, 1, or 2 and Parents' Marital Status is married.

Procedure: Assume Parents' Number of Family Members is 3.

EDIT 2004

Condition: Parents' Number of Family Members is blank or 1 and Parents' Marital Status is single, separated/divorced, or widowed.

Procedure: Assume Parents' Number of Family Members is 2.

EDIT 2005

Condition: Parents' Number in College is blank.

Procedure: Assume Parents' Number in College is 1.

EDIT 2006

Condition: Parents' Number in College is equal to Parents' Number of Family Members, both are greater than 1, and FAA Adjustment Flag is not set to 1.

Procedure: Assume Parents' Number in College is 1.

EDIT 2007

Condition: Parents' Number in College is greater than 6.

Procedure: Assume Parents' Number in College is 1.

EDIT 2008

Condition: Parents’ Number in College re-entered as greater than 6 on correction record.

Procedure: Make no assumption for Parents’ Number in College.

EDIT 2009

Condition: Parents' Number in College is greater than Parents' Number of Family Members.

Procedure: Assume Parent's Number in College is 1.

EDIT 2010

Condition: Parents' Number in College is greater than Parents' Number of Family Members minus 2, Parents' Marital Status is married, and FAA Adjustment Flag is not set to 1.

Procedure: Assume Parents' Number in College is equal to Parents' Number of Family Members minus 2.

EDIT 2011

Condition: Parents' AGI is blank or zero, ((Parents' Type of Tax Return is non-blank) or (Type of Tax Return is blank and Parents' Tax Return Status is filed or will file)), and Father's Income or Mother's Income is positive or negative.

Procedure: Assume Parents' AGI is equal to sum of Father's Income plus Mother's Income. (If sum of earnings is greater than 6 digits, use 999999 or -999999.)

EDIT 2012

Condition: Parents' AGI is re-entered as zero on a correction record.

Procedure: Make no assumption for Parents' AGI.

EDIT 2013

Condition: Parents' AGI is positive, Parents' Tax Return Status is will not file, and Father's Income and Mother's Income are blank or zero.

Procedure: Assume Father's Income is equal to Parents' AGI.

Determination of tax filing status:

EDIT 2014

Condition: Parents' Type of Tax Return is non-blank.

Procedure: Assume parents' tax filing status is tax filer.

EDIT 2015

Condition: Parents' Tax Return Status is filed or will file and Parents' Type of Tax Return is blank.

Procedure: Assume parents' tax filing status is tax filer.

EDIT 2016

Condition: Parents' AGI is positive, negative, or zero, Parents' Tax Return Status is blank, and Parents' Type of Tax Return is blank.

Procedure: Assume parents' tax filing status is tax filer.

EDIT 2017

Condition: Parents' Tax Return Status is will not file and Parents' Type of Tax Return is blank.

Procedure: Assume parents' tax filing status is non-tax filer.

EDIT 2018

Condition: Parents' AGI is blank, Parents' Tax Return Status is blank, and Parents' Type of Tax Return is blank.

Procedure: Assume parents' tax filing status is non-tax filer.

EDIT 2019

Condition: Parents' Taxes Paid is blank and Parents' tax filing status is tax filer.

Procedure: Assume zero for Parents' Taxes Paid.

EDIT 2020

Condition: Father's Income is blank, Mother's Income is blank or zero, and Parents' AGI is non-blank and non-zero.

Procedure: Assume Father's Income equals Parents' AGI.

EDIT 2021

Condition: Mother's Income is blank, Father's Income is zero, and Parents' AGI is non-blank and non-zero.

Procedure: Assume Mother's Income equals Parents' AGI.

EDIT 2022

Condition: Father's Income is negative and parents' tax filing status is non-tax filer.

Procedure: Assume positive value for Father's Income.

EDIT 2023

Condition: Mother's Income is negative and parents' tax filing status is non-tax filer.

Procedure: Assume positive value for Mother's Income.

EDIT 2024

Condition: Parents' Income from Worksheet C is greater than zero, and greater than 90% of the sum* of:
(Parents' AGI plus Parents' Income from Worksheet A plus Parents’ Income from Worksheet B if Parents' Tax Filling Status is tax filer)
or
(Father's Income plus Mother's Income plus Parents' Income from Worksheet A plus Parents’ Income from Worksheet B if Parents' Tax Filling Status is non-tax filer)

* use zero if any value in the calculation is negative or blank.

Procedure: Assume zero for Parents' Income from Worksheet C.

EDIT 2025

Condition: Parents' Income from Worksheet C re-entered as greater than 90% of the sum of total income on a correction record.

Procedure: Make no assumption for Parents' Income from Worksheet C.

STUDENT & SPOUSE DATA ELEMENTS

EDIT 2026

Condition: Citizenship is blank and Alien Registration Number is non-blank and valid.

Procedure: Assume Citizenship is eligible non-citizen.

EDIT 2027

Condition: Citizenship is ((blank) or (eligible non-citizen and Alien registration number is blank)) and (SSN Match Flag is 4 and SSA citizenship status code is A or blank).

Procedure: Assume Citizenship is citizen.

EDIT 2028

Condition: Independent, Student's Marital Status is blank, and Student's Number of Family Members is 1.

Procedure: Assume Student's Marital Status is unmarried.

EDIT 2029

Condition: Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, Do You Have Children is "No", and Legal Dependents Other Than Spouse is "No".

Procedure: Assume Student's Marital Status is married.

EDIT 2030

Condition: Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, (Do You Have Children is “Yes”) or (Legal Dependents Other Than Spouse is "Yes").

Procedure: Assume Student's Marital Status is unmarried.

EDIT 2031

Condition: Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, and Spouse's Income is non-blank and non-zero.

Procedure: Assume Student's Marital Status is married.

EDIT 2032

Condition: Independent, Student's Marital Status is blank, Student's Number of Family Members is 2, and Spouse's Income is blank or zero.

Procedure: Assume Student's Marital Status is unmarried.

EDIT 2033

Condition: Independent, Student's Marital Status is blank, Student's Number of Family Members is greater than 2, and Spouse's Income is non-blank and non-zero.

Procedure: Assume Student's Marital Status is married.

EDIT 2034

Condition: Independent, Student's Marital Status is blank, Student's Number of Family Members is greater than 2, and Spouse's Income is blank or zero.

Procedure: Assume Student's Marital Status is unmarried.

EDIT 2035

Condition: Independent, Student's Number of Family Members is blank, and Student's Marital Status is married.

Procedure: Assume Student's Number of Family Members is 2.

EDIT 2036

Condition: Independent, Student's Number of Family Members is blank, and Student's Marital Status is unmarried or separated.

Procedure: Assume Student's Number of Family Members is 1.

EDIT 2037

Condition: Independent, Student's Number of Family Members is 1, Student's Marital Status is married, and Spouse's Income is non-blank and non-zero.

Procedure: Assume Student's Number of Family Members is 2.

EDIT 2038

Condition: Independent, Student's Number of Family Members is greater than 1, Student's Marital Status is not married, Do You Have Children is “No”, and Legal Dependents Other Than Spouse is “No”.

Procedure: Assume Student's Number of Family Members is 1.

EDIT 2039

Condition: Independent and Student's Number in College is blank.

Procedure: Assume Student's Number in College is 1.

EDIT 2040

Condition: Independent, Student's Number in College is equal to Student's Number of Family Members, and both are greater than 2.

Procedure: Assume Student's Number in College is 1.

EDIT 2041

Condition: Student’s Number in College and Student’s Number of Family Members re-entered as equal and both greater than 2 on a correction record.

Procedure: Make no assumption for Student’s Number in College.

EDIT 2042

Condition: Independent, Student's Number in College is greater than Student's Number of Family Members.

Procedure: Assume Student's Number in College is 1.

EDIT 2043

Condition: Dependent, Student's Marital Status is blank.

Procedure: Assume Student's Marital Status is unmarried.

EDIT 2044

Condition: Dependent, Spouse's Income is non-blank and non-zero, and Student's Marital Status is unmarried.

Procedure: Assume zero for Spouse's Income.

EDIT 2045

Condition: Student's AGI is blank or zero, ((Student's Type of Tax Return is non-blank) or (Type of Tax Return is blank and Student's Tax Return Status is filed or will file)), and Student's Income or Spouse's Income is positive or negative.

Procedure: Assume Student's AGI is equal to Student's Income plus Spouse's Income. (If sum of earnings is greater than 6 digits, use 999999 or -999999.)

EDIT 2046

Condition: Student's AGI re-entered as zero on a correction record.

Procedure: Make no assumption for Student's AGI.

EDIT 2047

Condition: Student's AGI is positive, Student's Tax Return Status is will not file, and Student's Income and Spouse's Income are blank or zero.

Procedure: Assume Student's Income is equal to Student's AGI.

Determination of tax filing status:

EDIT 2048

Condition: Student's Type of Tax Return is non-blank.

Procedure: Assume student's tax filing status is tax filer.

EDIT 2049

Condition: Student's Tax Return Status is filed or will file and Student's Type of Tax Return is blank.

Procedure: Assume student's tax filing status is tax filer.

EDIT 2050

Condition: Student's AGI is positive, negative, or zero, Student's Tax Return Status is blank, and Student's Type of Tax Return is blank.

Procedure: Assume student's tax filing status is tax filer.

EDIT 2051

Condition: Student's Tax Return Status is will not file and Student's Type of Tax Return is blank.

Procedure: Assume student's tax filing status is non-tax filer.

EDIT 2052

Condition: Student's AGI is blank, Student's Tax Return Status is blank, and Student's Type of Tax Return is blank.

Procedure: Assume student's tax filing status is non-tax filer.

EDIT 2053

Condition: Student's Taxes Paid is blank and student's tax filing status is tax filer.

Procedure: Assume zero for Student's Taxes Paid.

EDIT 2054

Condition: Dependent, Student's Income is blank, and Student's AGI is non-blank and non-zero.

Procedure: Assume Student's Income equals Student's AGI.

EDIT 2055

Condition: Independent, Student's Income is blank, Spouse's Income is blank or zero, and Student's AGI is non-blank and non-zero.

Procedure: Assume Student's Income equals Student's AGI.

EDIT 2056

Condition: Student's Income is negative and student's tax filing status is non-tax filer.

Procedure: Assume same positive value for Student's Income.

EDIT 2057

Condition: Independent, Spouse’s Income is blank, Student’s Income is zero, Student’s Marital Status is married, and AGI is non-blank and non-zero.

Procedure: Assume Spouse’s Income is equal to AGI.

EDIT 2058

Condition: Independent, Spouse's Income is negative and student's tax filing status is non-tax filer.

Procedure: Assume same positive value for Spouse's Income.

EDIT 2059

Condition: Independent, Student's Income from Worksheet C is greater than zero, and equal to or greater than the sum* of:
(Student's AGI plus Student's Income from Worksheet A plus Student’s Income from Worksheet B if Student's Tax Filing Status is tax filer)
or
(Student's Income plus Spouse's Income plus Student's Income from Worksheet A plus Student’s Income from Worksheet B if Student's Tax Filing Status is non-tax filer)
* use zero, if any value in the calculation is negative or blank.

Procedure: Assume zero for Student's Income from Worksheet C.

EDIT 2060

Condition: Student’s Income from Worksheet C re-entered as equal to or greater than the sum of total income.

Procedure: Make no assumption for Student’s Income from Worksheet C.

EDIT 2061

Condition: Dependent, Student's Income from Worksheet C is greater than zero, and equal to or greater than the sum* of:
(Student's AGI plus Student's Income from Worksheet A plus Student’s Income from Worksheet B if Student's Tax Filing Status is tax filer)
or
(Student's Income plus Spouse's Income plus Student's Income from Worksheet A plus Student’s Income from Worksheet B if Student's Tax Filing Status is non-tax filer)
* use zero, if any value in the calculation is negative or blank.

Procedure: Assume zero for Student's Income from Worksheet C.

EDIT 2062

Condition: Student’s Income from Worksheet C re-entered as equal to or greater than the sum of total income.

Procedure: Make no assumption for Student’s Income from Worksheet C.

SIMPLIFIED NEEDS TEST

Perform the appropriate simplified needs analysis calculation if one of the following conditions is met. Place the results of the calculations in the primary EFC field. Also perform the full data calculation if supplemental data that matches the model is provided and place the results in the secondary EFC field.

If a value has been assumed for a data field, then the assumed value should be used for the edits that use that data field, unless otherwise stated in the edit. If an income field is blank, use zero for the calculations in these edits.

DEPENDENT MODEL

If the Parents' AGI, Father's Income, Mother's Income, Parents' Income from Worksheet A, and Parents' Income from Worksheet B are all blank, do not perform simplified needs test.

EDIT 3001 !

Condition: If parents' type of tax return is 1040A/EZ or Trust Territory (2 or 4) and [(student's type of tax return is 1040A/EZ or Trust Territory (2 or 4)) or (student eligible for 1040A is Yes) or (student's tax return status is will not file and student's type of tax return is blank)], and parents' reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@.

Procedure: Set simplified needs.

EDIT 3002

Condition: If parents' tax return status is will not file, parents' type of tax return is blank, and [(student's type of tax return is 1040A/EZ or Trust Territory (2 or 4)) or (student eligible for 1040A is Yes) or (student's tax return status is will not file and student's type of tax return is blank)], and father's income plus mother's income is less than $50,000@.

Procedure: Set simplified needs.

@ These values are variables.

EDIT 3003 !

Condition: If parents eligible for 1040A is Yes, and [(student's type of tax return is 1040A/EZ or Trust Territory (2 or 4)) or (student eligible for 1040A is Yes) or (student's tax return status is will not file and student's type of tax return is blank)], parents' reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@.

Procedure: Set simplified needs.

EDIT 3004 !

Condition: If parents' type of tax return is 1040A/EZ or Trust Territory (2 or 4), [(student's type of tax return is 1040A/EZ or Trust Territory (2 or 4)) or (student eligible for 1040A is Yes) or (student's tax return status is will not file and student's type of tax return is blank)], parents' reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $15,000@ or less.

Procedure: Set Automatic Zero EFC flag.

EDIT 3005

Condition: If parents' tax return status is will not file, parents' type of tax return is blank, [(student's type of tax return is 1040A/EZ or Trust Territory (2 or 4)) or (student eligible for 1040A is Yes) or (student's tax return status is will not file and student's type of tax return is blank)], and father's income plus mother's income is $15,000@ or less.

Procedure: Set Automatic Zero EFC flag.

EDIT 3006

Condition: If parents eligible for 1040A is Yes, [(student's type of tax return is 1040A/EZ or Trust Territory (2 or 4)) or (student eligible for 1040A is Yes) or (student's tax return status is will not file and student's type of tax return is blank)], parents' reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $15,000@ or less.

Procedure: Set Automatic Zero EFC flag.

@ These values are variables.

INDEPENDENT MODEL

If Student's AGI, Student's Income, Spouse's Income, Student's Income from Worksheet A, and Student's Income from Worksheet B are all blank, do not perform simplified needs test.

EDIT 3007 !

Condition: If student's type of tax return is 1040A/EZ or Trust Territory (2 or 4) and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@.

Procedure: Set simplified needs.

EDIT 3008

Condition: If student's tax return status is will not file, student's type of tax return is blank, and student's income plus spouse's income is less than $50,000@.

Procedure: Set simplified needs.

EDIT 3009 !

Condition: If student eligible for 1040A is Yes, student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is less than $50,000@.

Procedure: Set simplified needs.

EDIT 3010 !

Condition: If student's marital status is married, student's number of family members is greater than 2, student's type of tax return is 1040A/EZ or Trust Territory (2 or 4), and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $15,000@ or less.

Procedure: Set Automatic Zero EFC flag.

@ These values are variables.

EDIT 3011

Condition: If student's marital status is married, student's number of family members is greater than 2, student's tax return status is will not file, student's type of tax return is blank, and student's income plus spouse's income is $15,000@ or less.

Procedure: Set Automatic Zero EFC flag.

EDIT 3012 !

Condition: If student's marital status is married, student's number of family members is greater than 2, student eligible for 1040A is Yes, student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $15,000@ or less.

Procedure: Set Automatic Zero EFC flag.

EDIT 3013 !

Condition: If student's marital status is unmarried or separated, student's number of family members is greater than 1, student's type of tax return is 1040A/EZ or Trust Territory (2 or 4), and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $15,000@ or less.

Procedure: Set Automatic Zero EFC flag.

EDIT 3014

Condition: If student's marital status is unmarried or separated, student's number of family members is greater than 1, student's tax return status is will not file, student's type of tax return is blank, and student's income is $15,000@ or less.

Procedure: Set Automatic Zero EFC flag.

EDIT 3015

Condition: If student's marital status is unmarried or separated, student's number of family members is greater than 1, student eligible for 1040A is Yes, and student's reported AGI is non-blank and assumed AGI (or reported AGI if no assumption has been made) is $15,000@ or less.

Procedure: Set Automatic Zero EFC flag.

@ These values are variables.

COMPLETE REJECT EDIT SPECIFICATIONS

Reject reason codes are alphabetic and numeric. The codes are listed below in priority order. When an application has been rejected for more than one reason, use the highest priority code.

If a value has been assumed for a data field, then the assumed value should be used for the reject edits that use that data field unless otherwise stated in the reject edit.

2005-2006 REJECT CODES AND REASONS

Code	Edit	Reason
2	4001 4002	All income questions blank
1	4003 4004	Family does not qualify for simplified needs test and didn't complete supplemental data
17	4005	Citizenship status blank or not eligible
13	4006	First and last name blank
N	4007	First or last name blank
18	4009	SSN not on SSA database
R	4010	SSN match but no Date of Birth match
D	4012	SSN match but no Name match
8	4014	SSN match with Date of Death
5	4015	Date of birth blank or invalid
A	4016	Date of birth year is 1900 through 1930
B	4018	Independent status in question because of student's age
12	4020	Parents’ Taxes Paid greater than or equal to AGI
3	4021	Student’s Taxes Paid greater than or equal to AGI

Code	Edit	Reason
C	4022 4023	Taxes paid greater than or equal to 40% of AGI (parent, indep. student)
G	4026	Taxes paid greater than or equal to 40% of AGI (dependent student)
10	4028 4029	Marital status and family members blank
W	4030 4032	Number of family member appears high
11	4034 4035	Marital status inconsistent with base year income
15	4036	Parent's signature missing
14	4037	Student’s signature missing
9	4038	Dependent, Father’s and Mother’s SSN blank
6	4039	Father’s SSN not on SSA database
7	4040	Mother’s SSN not on SSA database
S	4041	Father’s SSN match but no Date of Birth match
T	4043	Mother’s SSN match but no Date of Birth match
E	4045	Father’s SSN match but no Name match
F	4047	Mother’s SSN match but no Name match
J	4049	Father’s SSN all zeroes but filed tax return
K	4051	Mother’s SSN all zeroes but filed tax return

EDIT 4001

Condition: Dependent, and reported values for Parents' AGI, Father's Income, Mother's Income, Parents' Income from Worksheet A, and Parents' Income from Worksheet B are all blank.

Procedure: Set reject reason 2.

EDIT 4002

Condition: Independent, and reported values for Student's AGI, Student's Income, Spouse's Income, Student's Income from Worksheet A, and Student's Income from Worksheet B are all blank.

Procedure: Set reject reason 2.

EDIT 4003

Condition: Dependent, simplified needs test is not met, automatic zero EFC flag is not set, and all of reported values for supplemental data fields for parent and student are blank.

Supplemental data is defined as follows:

Parents'/Student's Cash, Savings and Checking, Parents'/Student's Real Estate/Investment Net Worth, Parents'/Student's Business/Farm Net Worth.

Procedure: Set reject reason 1.

EDIT 4004

Condition: Independent, simplified needs test is not met, automatic zero EFC flag not set, and all of reported data for supplemental data fields for students are blank.

Supplemental data is defined as follows:

Student's Cash, Savings and Checking, Student's Real Estate/Investment Net Worth, Student's Business/Farm Net Worth.

Procedure: Set reject reason 1.

EDIT 4005

Condition: Citizenship is blank or not eligible.

Procedure: Set reject reason 17.

EDIT 4006

Condition: First Name and Last Name are blank.

Procedure: Set reject reason 13.

EDIT 4007

Condition: One of First Name or Last Name is blank.

Procedure: Set reject reason N.

EDIT 4008

Condition: One of First Name or Last Name is re-entered as blank on a correction record.

Procedure: Suppress reject N.

EDIT 4009

Condition: Student SSN Match Flag equals 1.

Procedure: Set reject reason 18.

EDIT 4010

Condition: Student SSN Match Flag equals 2.

Procedure: Set reject reason R.

EDIT 4011

Condition: Date of Birth is re-entered as same value on a correction record.

Procedure: Suppress reject R.

EDIT 4012 !

Condition: Student SSN Match Flag equals 3.

Procedure: Set reject reason D.

EDIT 4013 !

Condition: First and Last Name are re-entered as same value on a correction record.

Procedure: Suppress reject D.

EDIT 4014

Condition: Student SSN Match Flag equals 5.

Procedure: Set reject reason 8.

EDIT 4015

Condition: Date of Birth is blank or day is out of range.

Month	Valid Day Range (inclusive)	
01	01-31	
02	01-28	(unless year is divisible by 4 when 01-29 is valid)
03	01-31	
04	01-30	
05	01-31	
06	01-30	
07	01-31	
08	01-31	
09	01-30	
10	01-31	
11	01-30	

12 01-31

Procedure: Set reject reason 5.

EDIT 4016 !

Condition: Date of Birth year is equal to 1900 through 1930 and Student SSN Match Flag is not equal to 4.

Procedure: Set reject reason A.

EDIT 4017 !

Condition: Date of Birth year is re-entered as same value of 1900 through 1930 on a correction record.

Procedure: Suppress reject A.

EDIT 4018 !

Condition: Independent, Date of Birth is 09/01/89 or greater and not out of range, answer to Orphan or Ward is "No" or blank, and Student SSN Match Flag is not equal to 4.

Procedure: Set reject reason B.

EDIT 4019

Condition: Date of Birth is re-entered as same value on a correction record.

Procedure: Suppress reject B.

EDIT 4020

Condition: Dependent and Parents' Taxes Paid is greater than zero and equal to or greater than Parents' AGI.

Procedure: Set reject reason 12.

EDIT 4021 !

Condition: Student's Taxes Paid is greater than zero and equal to or greater than Student's AGI.

Procedure: Set reject reason 3.

EDIT 4022

Condition: Dependent and Parents' Taxes Paid is greater than zero, not equal to or greater than Parents' AGI, greater than or equal to 40% of Parents' AGI, and FAA Adjustment Flag is not set to 1.

Procedure: Set reject reason C.

EDIT 4023

Condition: Parents' Taxes Paid is re-entered as same value on a correction record.

Procedure: Suppress reject C.

EDIT 4024

Condition: Independent and Student's Taxes Paid is greater than zero, not equal to or greater than Student's AGI, greater than or equal to 40% of Student's AGI, and FAA Adjustment Flag is not set to 1.

Procedure: Set reject reason C.

EDIT 4025

Condition: Student's Taxes Paid is re-entered as same value on a correction record.

Procedure: Suppress reject C.

EDIT 4026

Condition: Dependent and Student's Taxes Paid is greater than zero, not equal to or greater than Student's AGI, greater than or equal to 40% of Student's AGI, and FAA Adjustment Flag is not set to 1.

Procedure: Set reject reason G.

EDIT 4027

Condition: Student's Taxes Paid is re-entered as same value on a correction record.

Procedure: Suppress reject G.

EDIT 4028

Condition: Dependent, Parents' Marital Status is blank, and Parents' Number of Family Members is blank or 01.

Procedure: Set reject reason 10.

EDIT 4029

Condition: Independent, Student's Marital Status is blank, and Student's Family Members is blank.

Procedure: Set reject reason 10.

EDIT 4030

Condition: Dependent, Parents' Number of Family Members is 15 or more, and FAA Adjustment Flag is not set to 1.

Procedure: Set reject reason W.

EDIT 4031

Condition: Parents' Number of Family Members is re-entered as the same value on a correction record.

Procedure: Suppress reject W.

EDIT 4032

Condition: Independent, Student's Number of Family Members is 15 or more, and FAA Adjustment Flag is not set to 1.

Procedure: Set reject reason W.

EDIT 4033

Condition: Student's Number of Family Members is re-entered as the same value on a correction record.

Procedure: Suppress reject W.

EDIT 4034

Condition: Dependent, Father's Income and Mother's Income are both non-zero and non-blank, Parents' Marital Status is single, separated/divorced, or widowed, and FAA Adjustment Flag is not set to 1.

Procedure: Set reject reason 11.

EDIT 4035

Condition: Independent, Spouse's Income is non-blank and non-zero, Student's Marital Status is separated or unmarried, and FAA Adjustment Flag is not set to 1.

Procedure: Set reject reason 11.

EDIT 4036

Condition: Dependent and parent did not sign application.

Procedure: Set reject reason 15.

EDIT 4037

Condition: Student did not sign application.

Procedure: Set reject reason 14.

EDIT 4038

Condition: Dependent and (any one of Father's SSN, Last Name and Date of Birth is blank) and (any one of Mother's SSN, Last Name and Date of Birth is blank).

Procedure: Set reject reason 9.

EDIT 4039

Condition: Dependent, Father's SSN Match Flag is equal to 1 and Mother's SSN Match Flag is not equal to 4.

Procedure: Set reject reason 6.

EDIT 4040

Condition: Dependent, Mother's SSN Match Flag is equal to 1 and Father's SSN Match Flag is not equal to 4.

Procedure: Set reject reason 7.

EDIT 4041

Condition: Dependent, Father's SSN Match Flag is equal to 2 and Mother's SSN Match Flag is not equal to 4.

Procedure: Set reject reason S.

EDIT 4042

Condition: Dependent and Father's Date of Birth is re-entered as same value on a correction record.

Procedure: Suppress reject S.

EDIT 4043

Condition: Dependent, Mother's SSN Match Flag is equal to 2 and Father's SSN Match Flag is not equal to 4.

Procedure: Set reject reason T.

EDIT 4044

Condition: Dependent and Mother's Date of Birth is re-entered as same value on a correction record.

Procedure: Suppress reject T.

EDIT 4045 !

Condition: Dependent, Father's SSN Match Flag is equal to 3 and Mother's SSN Match Flag is not equal to 4.

Procedure: Set reject reason E.

EDIT 4046 !

Condition: Dependent and Father's Last Name and First Initial are re-entered as same value on a correction record.

Procedure: Suppress reject E.

EDIT 4047 !

Condition: Dependent, Mother's SSN Match Flag is equal to 3 and Father's SSN Match Flag is not equal to 4.

Procedure: Set reject reason F.

EDIT 4048 !

Condition: Dependent and Mother's Last Name and First Initial are re-entered as same value on a correction record.

Procedure: Suppress reject F.

EDIT 4049 !

Condition: Dependent, Father's SSN is all zeroes, Mother's SSN is blank or all zeroes, Parents' Tax Return Status is filed or will file, and Type of Tax Return is not foreign.

Procedure: Set reject reason J.

EDIT 4050 !

Condition: Dependent and Father's SSN is re-entered as same value on a correction record.

Procedure: Suppress reject J.

EDIT 4051 !

Condition: Dependent, Mother's SSN is all zeroes, Father's SSN is blank or all zeroes, Parents' Tax Return Status is filed or will file, and Type of Tax Return is not foreign.

Procedure: Set reject reason K.

EDIT 4052 !

Condition: Dependent and Mother's SSN is re-entered as same value on a correction record.

Procedure: Suppress reject K.

The specifications in this section define which EFC formula should be used for the primary or secondary calculations.

Two calculations, a primary and a secondary, will be performed if an applicant has met the simplified needs test and has reported supplemental data that matches their model.

For dependent applicants, supplemental data is defined as follows:

> Parents'/Student's Cash, Savings and Checking, Parents'/Student's Real Estate/Investment Net Worth, Parents'/Student's Business/Farm Net Worth.

For independent applicants, supplemental data is defined as follows:

> Student's Cash, Savings and Checking, Student's Real Estate/Investment Net Worth, Student's Business/Farm Net Worth.

When the simplified needs test is met, the simplified calculation will always be the primary number.

If the automatic zero EFC flag is set to Y, set the primary EFC to 0 (calculate formula type, Total Income (TI), Student Total Income (STI) and FISAP Total Income (FTI) only and carry on the record). Do not calculate a secondary EFC.

For all other records, calculate the primary EFC and secondary EFC as described below.

<u>Primary EFC</u>

If the simplified needs test is met.	Use the simplified calculation (formula type 4, 5, or 6).
If the simplified needs test is not met.	Use the full data calculation (formula type 1, 2, or 3).

<u>Secondary EFC</u>

If the simplified needs test is met and the supplemental data has been completed	Use the full data calculation (formula type 1, 2, or 3).

Determination of EFC Formula Type

Formula #1 - Dependent
Formula #2 - Independent Without Dependents Other Than A Spouse
Formula #3 - Independent With Dependents Other Than A Spouse
Formula #4 - Simplified Dependent
Formula #5 - Simplified Independent Without Dependents Other Than A Spouse
Formula #6 - Simplified Independent With Dependents Other Than A Spouse

For full application data filers:

EDIT 5001

Condition: If model is D.

Procedure: Use Formula #1.

EDIT 5002

Condition: If model is I, and Student's Marital Status is married, and Student's Number of Family Members is less than or equal to 2.

Procedure: Use Formula #2.

EDIT 5003

Condition: If model is I, and Student's Marital Status is unmarried or separated, and Student's Number of Family Members equals 1.

Procedure: Use Formula #2.

EDIT 5004

Condition: If model is I, and Student's Marital Status is married, and Student's Number of Family Members is greater than 2.

Procedure: Use Formula #3.

EDIT 5005

Condition: If model is I, and Student's Marital Status is unmarried or separated, and Student's Number of Family Members is greater than 1.

Procedure: Use Formula #3.

EDIT 5006

Condition: If model is I and the following fields are non-blank:

- One of Parents' AGI, Father's Income, Mother's Income, Parents' Income from Worksheet A, Parents' Income from Worksheet B
- Parents' Marital Status
- Parents' Number of Family Members
- Parents' Number in College

Procedure: Calculate Parents' Contribution (PC) using Formula #1, Steps 1-8. If Parents' AGI is non-blank, assume status is tax filer. If Parents' AGI is blank, assume status is non-tax filer. If any financial field is blank, assume zero for calculation.

<u>For filers meeting simplified needs test:</u>

EDIT 5007

Condition: If model is D.

Procedure: Use Formula #4.

EDIT 5008

Condition: If model is I, Student's Marital Status is married, and Student's Number of Family Members is less than or equal to 2.

Procedure: Use Formula #5.

EDIT 5009

Condition: If model is I, Student's Marital Status is unmarried or separated, and Student's Number of Family Members equals 1.

Procedure: Use Formula #5.

EDIT 5010

Condition: If model is I, Student's Marital Status is married, and Student's Number of Family Members is greater than 2.

Procedure: Use Formula #6.

EDIT 5011

Condition: If model is I, Student's Marital Status is unmarried or separated, and Student's Number of Family Members is greater than 1.

Procedure: Use Formula #6.

EDIT 5012

Condition: If model is I and the following fields are non-blank:

- One of Parents' AGI, Father's Income, Mother's Income, Parents' Income from Worksheet A, Parents' Income from Worksheet B
- Parents' Marital Status
- Parents' Number of Family Members
- Parents' Number in College

Procedure: Calculate Parents' Contribution (PC) using Formula #4, Steps 1-5. If Parents' AGI is non-blank, assume status is tax filer. If Parents' AGI is blank, assume status is non-tax filer. If any financial field is blank, assume zero for calculation.

2005-2006 EFC Formula Specifications

Guidelines for Computations

1. Use the amounts assumed as values for the fields referred to. If no amount is assumed, use the reported amount.

2. If any field referred to is blank and has no assumed value, use zero for computation purposes.

3. Set any negative amounts on the input data to zero for computation purposes.

4. Unless otherwise specified, all calculations should be carried to 3 decimal places and then rounded to the nearest whole numbers (upward from .500 and downward from .499). Rounding should be performed after each calculation in the formula. The intermediate value that is the result of each step will not have any decimal digits.

   For example, 4.5 would be rounded to 5; 4.499 would be rounded to 4; -4.5 would be rounded to -5.

EFC FORMULA #1 - DEPENDENT

STEP 1: Total Income (TI)

If parents' tax filing status is tax filer, then sum the following parents' data:

(Parents' AGI + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = TI

If parents' tax filing status is non-tax filer, then sum the following parents' data:

(Father's Income + Mother's Income + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = TI

STEP 2: Allowances Against Total Income (ATI)

! a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Parents' State of Legal Residence. If blank or invalid, use Student's State of Legal Residence. If both fields are blank or invalid, use Mailing State. If all three fields are blank or invalid, use rates for blank or invalid State.

2005-2006 State and Other Tax Allowance

State	Total Income 0 - 14,999	Total Income 15,000 or more
SD, TN, WY	1%	0%
AK, FL, LA, NV, ND, TX, WA	2%	1%
AL, AR, MS, WV	3%	2%
AZ, CO, DE, HI, IN, MO, NH, NM, OK	4%	3%
GA, ID, IL, IA, KS, KY, MI, MT, NE, PA, SC, UT, VA	5%	4%
ME, MA, MN, NC, OH, VT	6%	5%
CA, CT, DC, MD, OR, RI, WI	7%	6%
NJ, NY	8%	7%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	3%	2%

ST% x TI = STX

If STX is less than zero, set it to zero.

! b) Social Security Tax (SST):

Calculation from table using Father's Income = Father's SST (FSST)

Calculation from table using Mother's Income = Mother's SST (MSST)

SST Calculation Table

Income	Social Security Tax
0 – 87,900	7.65% of income
87,901 or greater	6,724.35 + 1.45% of amount over 87,900

FSST + MSST = SST

SST will never be less than zero.

! c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (including student)	Parents' Number in College				
	1	2	3	4	5
2.....	13,870	11,490			
3.....	17,270	14,910	12,530		
4.....	21,330	18,950	16,590	14,220	
5.....	25,160	22,790	20,430	18,060	15,700
6.....	29,430	27,060	24,700	22,330	19,970

For each additional family member add 3,320. For each additional college student subtract 2,360.

If Parents' Number in College is 5 or less, IPA = PIPA.

If Parents' Number in College is 6 or more, IPA = PIPA for 5 in college - (2,360 x (Parents' Number in College - 5)).

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA):

If Parents' Marital Status is "married" and:

1) Father's Income and Mother's Income are both greater than zero, then .35 x (the lesser of Father's Income or Mother's Income) = EA

2) Father's Income and Mother's Income are not both greater than zero, 0 = EA.

If Parents' Marital Status is "single", "separated/divorced", or "widowed" and:

1) One of Father's Income or Mother's Income is greater than zero, then .35 x Father's Income or Mother's Income (whichever is greater than zero) = EA.

2) Neither Father's Income nor Mother's Income is greater than zero, then 0 = EA.

If EA is greater than 3,000, set to 3,000.

NOTE: EA will never be less than zero.

e) If parents' tax filing status is tax filer:

Parents' Taxes Paid + SST + STX + EA + IPA = ATI

If parents' tax filing status is non-tax filer:

SST + STX + EA + IPA = ATI

STEP 3: Available Income (AI)

TI - ATI = AI

AI may be less than zero.

STEP 4: Discretionary Net Worth (DNW)

! a) Adjusted Net Worth of Business/Farm (ANW):

Calculation from table = ANW

Business & Farm Net Worth Adjustment

Net Worth of Business/Farm	Adjusted Net Worth
Less than 1	0
1 – 100,000	40% of Net Worth of Business/Farm
100,001 – 295,000	40,000 plus 50% of excess over 100,000
295,001 – 495,000	137,500 plus 60% of excess over 295,000
495,001 or more	257,500 plus 100% of excess over 495,000

b) Net Worth (NW):

ANW + Parents' Real Estate/Investment Net Worth + Parents' Cash, Savings, and Checking = NW

! c) Education Savings and Asset Protection Allowance (APA):

Amount from table = APA

NOTE: If Age of Older Parent is blank, use age 45 on table.

If Age of Older Parent is less than 25, use age 25 on table.

If Age of Older Parent is greater than 65, use age 65 on table.

Education Savings and Asset Protection Allowance

Age of Older Parent as of 12/31/2005	Allowance - Married	Allowance - Single
25 or less 0	0	0
26	2,200	900
27	4,400	1,800
28	6,700	2,700
29	8,900	3,500
30	11,100	4,400
31	13,300	5,300
32	15,500	6,200
33	17,800	7,100
34	20,000	8,000
35	22,200	8,900
36	24,400	9,800
37	26,600	10,600
38	28,900	11,500
39	31,100	12,400
40	33,300	13,300
41	34,100	13,600
42	35,000	13,900
43	35,900	14,200
44	36,700	14,500
45	37,700	14,800
46	38,600	15,200
47	39,600	15,500
48	40,500	15,900
49	41,500	16,200
50	42,800	16,600
51	43,900	17,000
52	44,900	17,400
53	46,300	17,800
54	47,400	18,300
55	48,900	18,700
56	50,000	19,100
57	51,500	19,700
58	53,100	20,100
59	54,600	20,700
60	56,200	21,200

Age of Older Parent as of 12/31/2005	Allowance - Married	Allowance – Single
61	57,800	21,800
62	59,500	22,400
63	61,500	23,000
64	63,300	23,700
65 or over	65,400	24,300

d) Discretionary Net Worth (DNW):

NW - APA = DNW

DNW may be less than zero.

STEP 5: Parents Contribution From Assets (PCA)

DNW x 12% = PCA

If PCA is less than zero, set it to zero.

STEP 6: Adjusted Available Income (AAI)

AI + PCA = AAI

AAI may be less than zero.

STEP 7: ! Total Parents' Contribution (TPC)

Calculation from table = TPC

AAI Taxation Rates

Parents' AAI	Parents' Contribution
-3,410 or less	-750
-3,409 - 12,400	22% of AAI
12,401 – 15,600	2,728 + 25% of AAI over 12,400
15,601 – 18,700	3,528 + 29% of AAI over 15,600
18,701 – 21,900	4,427 + 34% of AAI over 18,700
21,901 – 25,000	5,515 + 40% of AAI over 21,900
25,001 or more	6,755 + 47% of AAI over 25,000

If TPC is less than zero, set it to zero.

STEP 8: Parents' Contribution (PC)

TPC / Parents' Number in College = (PC)

STEP 9: Student's Total Income (STI)

If the student's tax filing status is tax filer, sum the following student data:

(Student's AGI + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = STI

If the student's tax filing status is non-tax filer, sum the following student data:

(Student's Income + Income From Worksheet A+ Income From Worksheet B) - Income From Worksheet C = STI

STEP 10: Student Allowances Against Total Income (SATI)

! a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Student's State of Legal Residence. If Student's State of Legal Residence is blank or invalid, use Mailing State. If Mailing State is blank or invalid, use Parents' State of Legal Residence. If all three fields are blank or invalid, use rates for blank or invalid State.

2005-2006 State and Other Tax Allowance:

State	
AK, FL, SD, TN, TX, WA, WY	0%
NV, NH, ND	1%
AL, AZ, IL, LA, MS, WV	2%
AR, CO, DE, GA, ID, IN, IA, KS, MI, MO, MT, NE, NM, OK, PA, SC, VT, VA	3%
CT, HI, KY, ME, MA, MN, NJ, NC, OH, RI, UT, WI	4%
CA, MD, NY, OR	5%
DC	6%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	2%

STI x ST% = STX

If STX is less than zero, set it to zero.

! b) Social Security Tax (SST):

Calculation from table using Student's Income = Student's SST (FSST)

SST Calculation Table

Income	Social Security Tax
0 – 87,900	7.65% of income
87,901 or greater	6,724.35 + 1.45% of amount over 87,900

SST will never be less than zero.

c) Negative Adjusted Available Income Offset (AIO)

If Parents' AAI is negative, set to positive value = AIO

If Parents' AAI is zero or positive, zero = AIO

! d) If student's tax filing status is tax filer:

Student's Taxes Paid + SST + STX + AIO + 2,440 = SATI

If student's tax filing status is non-tax filer:

SST + STX + AIO + 2,440 = SATI

STEP 11: Student's Income Contribution (SIC)

(STI - SATI) x .5 = SIC

If SIC is less than zero, set it to zero.

STEP 12: Discretionary Net Worth of Student (SDNW)

a) Student's Real Estate/Investment Net Worth + Student's Business/Farm Net Worth + Student's Cash, Savings, and Checking = SDNW

STEP 13: Student Contribution From Assets (SCA)

SDNW x .35 = SCA

STEP 14: Expected Family Contribution (EFC)

PC + SIC + SCA = EFC

If EFC is greater than 99,999, set it to 99,999.

STEP 15: FISAP Total Income (FTI)

TI + STI = FTI

EFC FORMULA 2 - INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

STEP 1: Total Income (TI)

If student's tax filing status is tax filer sum the following student data:

(Student's AGI + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = TI

If student's tax filing status is non-tax filer sum the following student data:

(Student's Income + Spouse's Income + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = TI)

STEP 2: Allowance Against Total Income (ATI)

! a) State and Other Tax Allowance (STX):
Appropriate rate from table = ST%.

Use Student's State of Legal Residence to find State. If Student's State of Legal Residence is blank or invalid, use Mailing State. If both fields are blank or invalid, use rates for blank or invalid State.

2005-2006 State and Other Tax Allowance

AK, FL, SD, TN, TX, WA, WY	0%
NV, NH, ND	1%
AL, AZ, IL, LA, MS, WV	2%
AR, CO, DE, GA, ID, IN, IA, KS, MI, MO, MT, NE, NM, OK, PA, SC, VT, VA	3%
CT, HI, KY, ME, MA, MN, NJ, NC, OH, RI, UT, WI	4%
CA, MD, NY, OR	5%
DC	6%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	2%

TI x ST% = STX

If STX is less than zero, set it to zero.

! b) Social Security Taxes (SST)

Calculation from table using Student's Income = Student's SST (FSST)
Calculation from table using Spouse's Income = Spouse's SST (MSST)

FSST + MSST = SST

SST Calculation Table

Income	Social Security Tax
0 – 87,900	7.65% of income
87,901 or greater	6,724.35 + 1.45% of amount over 87,900

SST will never be less than zero.

! c) Income Protection Allowance (IPA):

If Student's Marital Status is "married" and number in college equals 2, then IPA = 5,560.

If Student's Marital Status is "married" and number in college is less than 2, then IPA = 8,890.

If Student's Marital Status is "unmarried" or "separated", then IPA = 5,560.

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA):

If Student's Marital Status is "married" and:

1) Student's Income and Spouse's Income are both greater than zero, then .35 x (the lesser of the Student's Income or Spouse's Income) = EA.

2) Student's Income and Spouse's Income are not both greater than zero, then EA = 0.

If Student's Marital Status is "unmarried" or "separated", then EA = 0.

If EA is greater than 3,000, set to 3,000.

NOTE: EA will never be less than zero.

e) If Student's tax filing status is tax filer:

Student's Taxes Paid + STX + SST + IPA + EA = ATI

If Student's tax filing status is non-tax filer:

STX + SST + IPA + EA = ATI

STEP 3: Available Income (AI)

TI - ATI = AI

AI may be less than zero.

STEP 4: Contribution from Available Income (CAI)

AI x .5 = CAI

CAI may be less than zero.

STEP 5: Net Worth (NW)

! a) Adjusted Net Worth of Business and Farm (ANW):

Calculation from table = ANW

Business/Farm Net Worth Adjustment

Net Worth of Business/Farm	Adjusted Net Worth
Less than 1	0
1 – 100,000	40% of Net Worth of Business/Farm
100,001 – 295,000	40,000 plus 50% of excess over 100,000
295,001 – 495,000	137,500 plus 60% of excess over 295,000
495,001 or more	257,500 plus 100% of excess over 495,000

b) Net Worth (NW):

ANW + Student's Real Estate/Investment Net Worth + Student's Cash, Savings, and Checking = NW

STEP 6: ! Asset Protection Allowance (APA)

Amount from table = APA

Asset Protection Allowance

Student's Age as of 12/31/2005	Allowance - Married	Allowance - Single
25 or less 0	0	0
26	2,200	900
27	4,400	1,800
28	6,700	2,700
29	8,900	3,500
30	11,100	4,400
31	13,300	5,300
32	15,500	6,200
33	17,800	7,100
34	20,000	8,000
35	22,200	8,900
36	24,400	9,800
37	26,600	10,600
38	28,900	11,500
39	31,100	12,400
40	33,300	13,300
41	34,100	13,600
42	35,000	13,900
43	35,900	14,200
44	36,700	14,500
45	37,700	14,800
46	38,600	15,200
47	39,600	15,500
48	40,500	15,900
49	41,500	16,200
50	42,800	16,600
51	43,900	17,000
52	44,900	17,400
53	46,300	17,800
54	47,400	18,300
55	48,900	18,700
56	50,000	19,100
57	51,500	19,700
58	53,100	20,100
59	54,600	20,700
60	56,200	21,200

Student's Age as of 12/31/2005	Allowance - Married	Allowance – Single
61	57,800	21,800
62	59,500	22,400
63	61,500	23,000
64	63,300	23,700
65 or over	65,400	24,300

STEP 7: Discretionary Net Worth (DNW)

NW - APA = DNW

DNW may be less than zero.

STEP 8: Student's Contribution From Assets (SCA)

DNW x .35 = SCA

If SCA is less than zero, set it to zero.

STEP 9: Expected Family Contribution (EFC)

(CAI + SCA)/Student's Number in College = EFC

If EFC is less than zero, set it to zero.
If EFC is greater than 99,999, set it to 99,999.

STEP 10: FISAP Total Income (FTI)

TI = FTI

EFC FORMULA #3 - INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

STEP 1: Total Income (TI)

If student's tax filing status is tax filer sum the following data:

(Student's AGI + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = TI

If student's tax filing status is non-tax filer sum the following data:

(Student's Income + Spouse's Income + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = TI)

STEP 2: Allowances Against Total Income (ATI)

! a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Student's State of Legal Residence. If Student's State of Legal Residence is blank or invalid, use Mailing State. If both fields are blank or invalid, use rates for blank or invalid State.

2005-2006 State and Other Tax Allowance

State	Total Income 0 - 14,999	Total Income 15,000 or more
SD, TN, WY	1%	0%
AK, FL, LA, NV, ND, TX, WA	2%	1%
AL, AR, MS, WV	3%	2%
AZ, CO, DE, HI, IN, MO, NH, NM, OK	4%	3%
GA, ID, IL, IA, KS, KY, MI, MT, NE, PA, SC, UT, VA	5%	4%
ME, MA, MN, NC, OH, VT	6%	5%
CA, CT, DC, MD, OR, RI, WI	7%	6%
NJ, NY	8%	7%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	3%	2%

ST% X TI = STX

If STX is less than zero, set it to zero.

! b) Social Security Tax (SST):

Calculation from table using Student's Income = Student's SST (FSST)

Calculation from table using Spouse's Income = Spouse's SST (MSST)

SST Calculation Table

Income	Social Security Tax
0 – 87,900	7.65% of income
87,901 or greater	6,724.35 + 1.45% of amount over 87,900

FSST + MSST = SST

SST will never be less than zero.

! c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (including student)	Student's Number in College				
	1	2	3	4	5
2.....	13,870	11,490			
3.....	17,270	14,910	12,530		
4.....	21,330	18,950	16,590	14,220	
5.....	25,160	22,790	20,430	18,060	15,700
6.....	29,430	27,060	24,700	22,330	19,970

For each additional family member add 3,320. For each additional college student subtract 2,360.

If Student's Number in College is 5 or less, IPA = PIPA.

If Student's Number in College is 6 or more, IPA = PIPA for 5 in college - (2,360 x (Student's Number in College - 5)).

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA):

If Student's Marital Status is "married":

.35 x (the lesser of Student's Income or Spouse's Income) = EA

If Student's Marital Status is "unmarried" or "separated":

.35 x Student's Income = EA.

If EA is greater than 3,000, set to 3,000.

NOTE: EA will never be less than zero.

e) If student's tax filing status is tax filer:

Student's Taxes Paid + SST + STX + EA + IPA = ATI

If student's tax filing is non-tax filer:

SST + STX + EA + IPA = ATI

STEP 3: Available Income (AI)

TI - ATI = AI

AI may be less than zero.

STEP 4: Discretionary Net Worth (DNW)

! a) Adjusted Net Worth of Business and Farm (ANW):

Calculation from table = ANW

Business/Farm Net Worth Adjustment

Net Worth of Business/Farm	Adjusted Net Worth
Less than 1	0
1 – 100,000	40% of Net Worth of Business/Farm
100,001 – 295,000	40,000 plus 50% of excess over 100,000
295,001 – 495,000	137,500 plus 60% of excess over 295,000
495,001 or more	257,500 plus 100% of excess over 495,000

b) Net Worth (NW):

ANW + Student's Real Estate/Investment Net Worth + Student's Cash, Savings, and Checking = NW

! c) Asset Protection Allowance (APA):

Amount from table = APA

Asset Protection Allowance

Student's Age as of 12/31/2005	Allowance - Married	Allowance - Single
25 or less 0	0	0
26	2,200	900
27	4,400	1,800
28	6,700	2,700
29	8,900	3,500
30	11,100	4,400
31	13,300	5,300
32	15,500	6,200
33	17,800	7,100
34	20,000	8,000
35	22,200	8,900
36	24,400	9,800
37	26,600	10,600
38	28,900	11,500
39	31,100	12,400
40	33,300	13,300
41	34,100	13,600
42	35,000	13,900
43	35,900	14,200
44	36,700	14,500
45	37,700	14,800
46	38,600	15,200
47	39,600	15,500
48	40,500	15,900
49	41,500	16,200
50	42,800	16,600
51	43,900	17,000
52	44,900	17,400
53	46,300	17,800
54	47,400	18,300
55	48,900	18,700
56	50,000	19,100
57	51,500	19,700
58	53,100	20,100
59	54,600	20,700
60	56,200	21,200

Student's Age as of 12/31/2005	Allowance – Married	Allowance – Single
61	57,800	21,800
62	59,500	22,400
63	61,500	23,000
64	63,300	23,700
65 or over	65,400	24,300

d) Discretionary Net Worth (DNW):

NW - APA = DNW

DNW may be less than zero.

STEP 5: Student's Contribution from Assets (SCA)

DNW x 12% = SCA

If SCA is less than zero, set it to zero.

STEP 6: Adjusted Available Income (AAI)

AI + SCA = AAI

AAI may be less than zero.

STEP 7: ! Total Student's Contribution (TSC)

Calculation from table = TSC

AAI Taxation Rates

Student's AAI	Student's Contribution
-3,410 or less	-750
-3,409 - 12,400	22% of AAI
12,401 – 15,600	2,728 + 25% of AAI over 12,400
15,601 – 18,700	3,528 + 29% of AAI over 15,600
18,701 – 21,900	4,427 + 34% of AAI over 18,700
21,901 – 25,000	5,515 + 40% of AAI over 21,900
25,001 or more	6,755 + 47% of AAI over 25,000

If TSC is less than zero, set it to zero.

STEP 8: Expected Family Contribution (EFC)

TSC / Student's Number in College = EFC

If EFC is greater than 99,999, set it to 99,999.

STEP 9: FISAP Total Income (FTI)

TI = FTI

EFC FORMULA #4 - SIMPLIFIED DEPENDENT

STEP 1: Total Income (TI)

If parents' tax filing status is tax filer, then sum the following parents data:

(Parents' AGI + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = TI

If parents' tax filing status is non-tax filer, then sum the following parents data:

(Father's Income + Mother's Income + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = TI

STEP 2: Allowances Against Total Income (ATI)

! a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%.

Use Parents' State of Legal Residence. If Parents' Legal State of Residence is blank or invalid, use Student's State of Legal Residence. If both fields are blank or invalid, use Mailing State. If all three fields are blank or invalid, use rates for blank or invalid State.

2005-2006 State and Other Tax Allowance

State	Total Income 0 - 14,999	Total Income 15,000 or more
SD, TN, WY	1%	0%
AK, FL, LA, NV, ND, TX, WA	2%	1%
AL, AR, MS, WV	3%	2%
AZ, CO, DE, HI, IN, MO, NH, NM, OK	4%	3%
GA, ID, IL, IA, KS, KY, MI, MT, NE, PA, SC, UT, VA	5%	4%
ME, MA, MN, NC, OH, VT	6%	5%
CA, CT, DC, MD, OR, RI, WI	7%	6%
NJ, NY	8%	7%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	3%	2%

ST% X TI = STX

If STX is less than zero, set it to zero.

! b) Social Security Tax (SST):

Calculation from table using Father's Income = Father's SST (FSST)

Calculation from table using Mother's Income = Mother's SST (MSST)

SST Calculation Table

Income	Social Security Tax
0 – 87,900	7.65% of income
87,901 or greater	6,724.35 + 1.45% of amount over 87,900

FSST + MSST = SST

SST will never be less than zero.

! c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (including student)	Parents' Number in College 1	2	3	4	5
2.....	13,870	11,490			
3.....	17,270	14,910	12,530		
4.....	21,330	18,950	16,590	14,220	
5.....	25,160	22,790	20,430	18,060	15,700
6.....	29,430	27,060	24,700	22,330	19,970

For each additional family member add 3,320. For each additional college student subtract 2,360.

If Parents' Number in College is 5 or less, IPA = PIPA.

If Parents' Number in College is 6 or more, IPA = PIPA for 5 in college - (2,360 x (Parents' Number in College - 5)).

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA):

If Parents' Marital Status is "married" and:

1) Father's Income and Mother's Income are both greater than zero, then .35 x (the lesser of Father's Income or Mother's Income) = EA

2) Father's Income and Mother's Income are not both greater than zero, then 0 = EA.

If Parents' Marital Status is "single," "separated/divorced," or "widowed" and:

1) One of Father's Income or Mother's Income is greater than zero, then .35 x Father's Income or Mother's Income (whichever is greater than zero) = EA.

2) Neither Father's Income nor Mother's Income is greater than zero, then 0 = EA.

If EA is greater than 3,000, set to 3,000.
NOTE: EA will never be less than zero.

e) If parents' tax filing status is tax filer:

Parents' Taxes Paid + SST + STX + EA + IPA = ATI

If parents' tax filing status is non-tax filer:

SST + STX + EA + IPA = ATI

STEP 3: Available Income (AI)

TI - ATI = AI

AI may be less than zero.

STEP 4: ! Total Parents' Contribution (TPC)

Calculation from table = TPC

AAI Taxation Rates
NOTE: AI = AAI

Parents' AAI	Parents' Contribution
-3,410 or less	-750
-3,409 - 12,400	22% of AAI
12,401 – 15,600	2,728 + 25% of AAI over 12,400
15,601 – 18,700	3,528 + 29% of AAI over 15,600
18,701 – 21,900	4,427 + 34% of AAI over 18,700
21,901 – 25,000	5,515 + 40% of AAI over 21,900
25,001 or more	6,755 + 47% of AAI over 25,000

If TPC is less than zero, set it to zero.

STEP 5: Parents' Contribution (PC)

TPC / Parents' Number in College = PC

STEP 6: Student's Total Income (STI)

If student's tax filing status is tax filer, sum the following student data:

(Student's AGI + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = STI

If student's tax filing status is non-tax filer, sum the following student data:

(Student's Income + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = STI

STEP 7: Student Allowances Against Total Income (SATI)

! a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Student's State of Legal Residence. If Student's State of Legal Residence is blank or invalid, use Mailing State. If Mailing State is blank or invalid, use Parents' State of Legal Residence. If all three fields are blank or invalid, use rates for blank or invalid State.

2005-2006 State and Other Tax Allowance:

State	
AK, FL, SD, TN, TX, WA, WY	0%
NV, NH, ND	1%
AL, AZ, IL, LA, MS, WV	2%
AR, CO, DE, GA, ID, IN, IA, KS, MI, MO, MT, NE, NM, OK, PA, SC, VT, VA	3%
CT, HI, KY, ME, MA, MN, NJ, NC, OH, RI, UT, WI	4%
CA, MD, NY, OR	5%
DC	6%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	2%

STI x ST% = STX

If STX is less than zero, set it to zero.

! b) Social Security Tax (SST):

Calculation from table using Student's Income = Student's SST

SST Calculation Table

Income	Social Security Tax
0 – 87,900	7.65% of income
87,901 or greater	6,724.35 + 1.45% of amount over 87,900

SST will never be less than zero.

! c) Negative Available Income Offset (AIO)

If Parents' AI is negative, set to positive value = AIO

If Parents' AI is zero or positive, zero = AIO

d) If student's tax filing status is tax filer:

Student's Taxes Paid + SST + STX + AIO + 2,440 = SATI

If student's tax filing status is non-tax filer:

SST + STX + AIO + 2,440 = SATI

STEP 8: Student's Income Contribution (SIC)

(STI - SATI) x .5 = SIC

If SIC is less than zero, set it to zero.

STEP 9: Expected Family Contribution (EFC)

PC + SIC = EFC

If EFC is greater than 99,999, set it to 99,999.

STEP 10: FISAP Total Income (FTI)

TI + STI = FTI

EFC FORMULA 5 - SIMPLIFIED INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

STEP 1: Total Income (TI)

If student's tax filing status is tax filer sum the following student data:

(Student's AGI + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = TI

If student's tax filing status is non-tax filer sum the following student data:

(Student's Income + Spouse's Income + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = TI)

STEP 2: Allowances Against Total Income (ATI)

! a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%

Use Student's State of Legal Residence to find State. If Student's State of Legal Residence is blank or invalid, use Mailing State. If both fields are blank or invalid, use rates for blank or invalid State.

2005-2006 State and Other Tax Allowance:

State	
AK, FL, SD, TN, TX, WA, WY	0%
NV, NH, ND	1%
AL, AZ, IL, LA, MS, WV	2%
AR, CO, DE, GA, ID, IN, IA, KS, MI, MO, MT, NE, NM, OK, PA, SC, VT, VA	3%
CT, HI, KY, ME, MA, MN, NJ, NC, OH, RI, UT, WI	4%
CA, MD, NY, OR	5%
DC	6%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	2%

TI x ST% = STX

If STX is less than zero, set it to zero.

! b) Social Security Taxes (SST)

Calculation from table using Student's Income = Student's SST (FSST)

Calculation from table using Spouse's Income = Spouse's SST (MSST)

FSST + MSST = SST

SST Calculation Table

Income	Social Security Tax
0 – 87,900	7.65% of income
87,901 or greater	6,724.35 + 1.45% of amount over 87,900

SST will never be less than zero.

! c) Income Protection Allowance (IPA)

1) If Student's Marital Status is "unmarried" or "separated", then IPA = 5,560.

2) If Student's Marital Status is "married" and number in college equals 2, then IPA = 5,560.

3) If Student's Marital Status is "married" and number in college is less than 2, then IPA = 8,890.

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA)

If Student's Marital Status is "married" and:

1) Student's Income and Spouse's Income are both greater than zero, then .35 x (the lesser of Student's Income or Spouse's Income) = EA.

2) If Student's Income and Spouse's Income are not both greater than zero, then EA = 0.

If Student's Marital Status is "unmarried," or "separated," then EA = 0.

If EA is greater than 3,000, set to 3,000.
NOTE: EA will never be less than zero.

e) If student's tax filing status is tax filer:

Student's Taxes Paid + STX + SST + IPA + EA = ATI

If student's tax filing status is non-tax filer:

STX + SST + IPA + EA = ATI

STEP 3: Available Income (AI)

TI - ATI = AI
AI may be less than zero.

STEP 4: Contribution from Available Income (CAI)

AI x .5 = CAI
CAI may be less than zero.

STEP 5: Expected Family Contribution (EFC)

CAI / Student's Number in College = EFC

If EFC is less than zero, set it to zero.
If EFC is greater than 99,999, set it to 99,999.

STEP 6: FISAP Total Income (FTI)
TI = FTI

EFC FORMULA #6 SIMPLIFIED INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

STEP 1: Total Income (TI)

If student's tax filing status is tax filer sum the following student data:

(Student's AGI + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = TI

If student's tax filing status is non-tax filer sum the following student data:

(Student's Income + Spouse's Income + Income From Worksheet A + Income From Worksheet B) - Income From Worksheet C = TI)

STEP 2: Allowances Against Total Income (ATI)

! a) State and Other Tax Allowance (STX):

Appropriate rate from table = ST%.

Use Student's State of Legal Residence. If Student's State of Legal Residence is blank or invalid, use Mailing State. If both fields are blank or invalid, use rates for blank or invalid State.

2005-2006 State and Other Tax Allowance

State	Total Income 0 - 14,999	Total Income 15,000 or more
SD, TN, WY	1%	0%
AK, FL, LA, NV, ND, TX, WA	2%	1%
AL, AR, MS, WV	3%	2%
AZ, CO, DE, HI, IN, MO, NH, NM, OK	4%	3%
GA, ID, IL, IA, KS, KY, MI, MT, NE, PA, SC, UT, VA	5%	4%
ME, MA, MN, NC, OH, VT	6%	5%
CA, CT, DC, MD, OR, RI, WI	7%	6%
NJ, NY	8%	7%
BLANK OR INVALID STATE, AA, AE, AP, AS, CN, FC, FM, GU, MH, MP, MX, PR, PW, VI, AB, BC, MB, NB, NF, NL, NU, NT, NS, ON, PE, PQ, QC, SK, YT	3%	2%

ST% X TI = STX

If STX is less than zero, set it to zero.

! b) Social Security Tax (SST):

Calculation from table using Student's Income = Student's SST (FSST)

Calculation from table using Spouse's Income = Spouse's SST (MSST)

SST Calculation Table

Income	Social Security Tax
0 – 87,900	7.65% of income
87,901 or greater	6,724.35 + 1.45% of amount over 87,900

FSST + MSST = SST

SST will never be less than zero.

! c) Income Protection Allowance (IPA):

Value from table = PIPA (Preliminary IPA)

Family Size (including student)	Student's Number in College				
	1	2	3	4	5
2.....	13,870	11,490			
3.....	17,270	14,910	12,530		
4.....	21,330	18,950	16,590	14,220	
5.....	25,160	22,790	20,430	18,060	15,700
6.....	29,430	27,060	24,700	22,330	19,970

For each additional family member add 3,320. For each additional college student subtract 2,360.

If Student's Number in College is 5 or less, IPA = PIPA.

If Student's Number in College is 6 or more, IPA = PIPA for 5 in college - (2,360 x (Student's Number in College - 5)).

NOTE: IPA will never be less than zero.

d) Employment Allowance (EA):

If Student's Marital Status is "married":

.35 x (the lesser of Student's Income or Spouse's Income) = EA

If Student's Marital Status is "unmarried" or "separated":

.35 x Student's Income = EA.

If EA is greater than 3,000, set to 3,000.

NOTE: EA will never be less than zero.

e) If student's tax filing status is tax filer:

Student's Taxes Paid + SST + STX + EA + IPA = ATI

If student's tax filing status is non-tax filer:

SST + STX + EA + IPA = ATI

STEP 3: Available Income (AI)

TI - ATI = AI

AI may be less than zero.

STEP 4: ! Total Student Contribution (TSC)

Calculation from table = TSC

AAI Taxation Rates
NOTE: AI = AAI

Student's AAI	Student's Contribution
-3,410 or less	-750
-3,409 - 12,400	22% of AAI
12,401 – 15,600	2,728 + 25% of AAI over 12,400
15,601 – 18,700	3,528 + 29% of AAI over 15,600
18,701 – 21,900	4,427 + 34% of AAI over 18,700
21,901 – 25,000	5,515 + 40% of AAI over 21,900
25,001 or more	6,755 + 47% of AAI over 25,000

If TSC is less than zero, set it to zero.

STEP 5: Expected Family Contribution (EFC)

TSC / Student's Number in College = EFC

If EFC is greater than 99,999, set it to 99,999.

STEP 6: FISAP Total Income (FTI)

TI = FTI

ALTERNATE EFC CALCULATIONS

Use primary EFC formula type and values to calculate alternate primary EFC's, and secondary formula type and values to calculate alternate secondary EFC's.

ALTERNATE EFC FORMULA #1 - DEPENDENT

STEP 1: EFC's for less than 9 months

PC / 9 = Monthly PC
SIC/9 = Monthly SIC

Monthly PC + Monthly SIC + SCA = EFC1
(Monthly PC x 2) + (Monthly SIC x 2) + SCA = EFC2
(Monthly PC x 3) + (Monthly SIC x 3) + SCA = EFC3
(Monthly PC x 4) + (Monthly SIC x 4) + SCA = EFC4
(Monthly PC x 5) + (Monthly SIC x 5) + SCA = EFC5
(Monthly PC x 6) + (Monthly SIC x 6) + SCA = EFC6
(Monthly PC x 7) + (Monthly SIC x 7) + SCA = EFC7
(Monthly PC x 8) + (Monthly SIC x 8) + SCA = EFC8

STEP 2: EFC's for greater than 9 months

! a) Alternate AAI = 3,830 + AAI

b) Alternate TPC = Calculation from table in EFC Formula 1, STEP 7 using Alternate AAI

c) Alternate TPC / Parents' Number in College = Alternate PC

d) (Alternate PC - PC) / 12 = Monthly PC

e) Monthly PC + PC + SIC + SCA = EFC10
(Monthly PC x 2) + PC + SIC + SCA = EFC11
(Monthly PC x 3) + PC + SIC + SCA = EFC12

ALTERNATE EFC FORMULA #2 - INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

If EFC is 0, alternate EFC for 1-12 will be the same as EFC.

EFC / 9 = Monthly EFC

Monthly EFC = EFC1
Monthly EFC x 2 = EFC2
Monthly EFC x 3 = EFC3
Monthly EFC x 4 = EFC4
Monthly EFC x 5 = EFC5
Monthly EFC x 6 = EFC6
Monthly EFC x 7 = EFC7
Monthly EFC x 8 = EFC8
EFC = EFC10
EFC = EFC11
EFC = EFC12

ALTERNATE EFC FORMULA #3 - INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

If EFC is 0, alternate EFC for 1-12 will be the same as EFC.

EFC / 9 = Monthly EFC

Monthly EFC = EFC1
Monthly EFC x 2 = EFC2
Monthly EFC x 3 = EFC3
Monthly EFC x 4 = EFC4
Monthly EFC x 5 = EFC5
Monthly EFC x 6 = EFC6
Monthly EFC x 7 = EFC7
Monthly EFC x 8 = EFC8
EFC = EFC10
EFC = EFC11
EFC = EFC12

ALTERNATE EFC FORMULA #4 - SIMPLIFIED DEPENDENT

STEP 1: EFC's for less than 9 months

PC / 9 = Monthly PC
SIC/9 = Monthly SIC

Monthly PC + Monthly SIC = EFC1
(Monthly PC x 2) + (Monthly SIC x 2) = EFC2
(Monthly PC x 3) + (Monthly SIC x 3) = EFC3
(Monthly PC x 4) + (Monthly SIC x 4) = EFC4
(Monthly PC x 5) + (Monthly SIC x 5) = EFC5
(Monthly PC x 6) + (Monthly SIC x 6) = EFC6
(Monthly PC x 7) + (Monthly SIC x 7) = EFC7
(Monthly PC x 8) + (Monthly SIC x 8) = EFC8

STEP 2: EFC's for greater than 9 months

! a) Alternate AAI = AI + 3,830

b) Alternate TPC = Calculation from table in EFC Formula 4, STEP 4, using Alternate AAI

c) Alternate TPC / Parents' Number in College = Alternate PC

d) (Alternate PC - PC) / 12 = Monthly PC

e) Monthly PC + PC + SIC = EFC10
(Monthly PC x 2) + PC + SIC = EFC11
(Monthly PC x 3) + PC + SIC = EFC12

ALTERNATE EFC FORMULA #5 - SIMPLIFIED INDEPENDENT WITHOUT DEPENDENTS OTHER THAN A SPOUSE

If EFC is 0, alternate EFC for 1-12 will be the same as EFC.

EFC / 9 = Monthly EFC

Monthly EFC = EFC1
Monthly EFC x 2 = EFC2
Monthly EFC x 3 = EFC3
Monthly EFC x 4 = EFC4
Monthly EFC x 5 = EFC5
Monthly EFC x 6 = EFC6
Monthly EFC x 7 = EFC7
Monthly EFC x 8 = EFC8
EFC = EFC10
EFC = EFC11
EFC = EFC12

ALTERNATE EFC FORMULA #6 - SIMPLIFIED INDEPENDENT WITH DEPENDENTS OTHER THAN A SPOUSE

If EFC is 0, alternate EFC for 1-12 will be the same as EFC.

EFC / 9 = Monthly EFC

Monthly EFC = EFC1
Monthly EFC x 2 = EFC2
Monthly EFC x 3 = EFC3
Monthly EFC x 4 = EFC4
Monthly EFC x 5 = EFC5
Monthly EFC x 6 = EFC6
Monthly EFC x 7 = EFC7
Monthly EFC x 8 = EFC8
EFC = EFC10
EFC = EFC11
EFC = EFC12

APPENDIX

INSTITUTIONAL STUDENT INFORMATION RECORD (ISIR) FORMAT

ISIR Record Description/Data Dictionary

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
1		1	1	1	Year Indicator	6, will always be ‘6’ (for 2005-2006)	Left
2		2	10	9	Original Social Security Number The student's original SSN as initially processed by the CPS.	001010001 to 999999999	Right
3		11	12	2	Original Name ID The first two characters of last name as processed initially by the CPS.	Uppercase A to Z Space(s) . (period) ' (apostrophe) - (dash) Blank	Left
4		13	14	2	Transaction Number The CPS transaction number of this ISIR.	01 to 99	Right
5	001	15	30	16	Student’s Last Name	0 to 9 Uppercase A to Z Space(s) . (period) ' (apostrophe) - (dash) Blank	Left
6	002	31	42	12	Student’s First Name	0 to 9 Uppercase A to Z Space(s) . (period) ' (apostrophe) - (dash) Blank	Left
7	003	43	43	1	Middle Initial	Uppercase A to Z Blank	Left
8	004	44	78	35	Permanent Mailing Address	0 to 9 Uppercase A to Z . (Period) ' (apostrophe) - (Dash) , (Comma) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
9	005	79	94	16	Student's Permanent City	0 to 9 Uppercase A to Z . (Period) ' (apostrophe) - (Dash) , (Comma) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)	Left
10	006	95	96	2	Student's Permanent State	Uppercase A to Z Valid postal code See State/Country/ Jurisdiction Codes in the Processing Codes section of this technical reference. Blank	Left
11	007	97	101	5	Student's Permanent Zip Code	00000 to 99999 Blank	Right
12	009	102	109	8	Student's Date of Birth	Format is CCYYMMDD 19000101 to 19991231 Blank	Left
13	010	110	119	10	Student's Permanent Phone Number	0000000000 to 9999999999 Blank	Right
14	011	120	139	20	Student's Driver's License Number	0 to 9 Uppercase A to Z Space(s) - (dash) * (asterisk) Blank	Left
15	012	140	141	2	Student's Driver's License State Code	Valid two letter postal code See State/Country/ Jurisdiction Codes in the Processing Codes section of this technical reference. Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
16	013	142	191	50	Student's E-mail Address	Blank If non-blank: One and only one '@' (at-sign) allowed. Before @: • at least one valid character • all characters in the range of ASCII 33-126, except for the following 12 characters < > ( ) [ ] \ , ; : " @ • period (.) cannot be first, last or adjacent to another period After @: • at least one valid character • only letters, digits, hyphen, underscore, and period (A-Z, a-z, 0-9, -, _, .) • hyphen, underscore, and period cannot be first, last, or adjacent to a period	Left
17	014	192	192	1	Student's Citizenship Status The value the student reported for citizenship.	1 = U.S. citizen (or U.S. national) 2 = Eligible non-citizen 3 = Neither 1 or 2, not eligible Blank	Left
18	015	193	201	9	Student's Alien Registration Number	000000001 to 999999999 Blank	Left
19	016	202	202	1	Student's Marital Status	1 = Unmarried (single, divorced, or widowed) 2 = Married/Remarried 3 = Separated Blank	Left
20	017	203	208	6	Student's Marital Status Date	Format is CCYYMM 190001 to 200612 Blank	Left
21	018	209	210	2	Student's State of Legal Residence	Uppercase A to Z Valid postal code See State/Country/ Jurisdiction Codes in the Processing Codes section of this technical reference. Blank	Left
22	019	211	211	1	Student Legal Resident Before 01-01-2000?	1 = Yes 2 = No Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
23	020	212	217	6	Student's Legal Residence Date	Format is CCYYMM 190001 to 200612 Blank CPS will accept: CCYYMM CCYY with blank MM Blank CCYY with MM Blank CCYYMM	Left
24	021	218	218	1	Are You Male?	1 = Yes 2 = No Blank	Left
25	022	219	219	1	Do you want Selective Service to register you?	1 = Yes 2 = No Blank	Left
26	023	220	220	1	Degree/Certificate	1 = 1st Bachelor's Degree 2 = 2nd Bachelor's Degree 3 = Associate Degree (occupational or technical program) 4 = Associate Degree (general education or transfer program) 5 = Certificate or Diploma for completing an occupational, technical, or educational program of less than two years 6 = Certificate or Diploma for completing an occupational, technical, or educational program of at least two years 7 = Teaching Credential Program (non-degree program) 8 = Graduate or Professional Degree 9 = Other/Undecided Blank	Right

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
27	024	221	221	1	Grade Level in College	0 = 1st year, never attended college 1 = 1st year, attended college before 2 = 2nd year/sophomore 3 = 3rd year/junior 4 = 4th year/senior 5 = 5th year/other undergraduate 6 = 1st year graduate/professional 7 = Continuing graduate/professional Blank	Left
28	025	222	222	1	HS Diploma or GED Received?	1 = Yes 2 = No Blank	Left
29	026	223	223	1	First Bachelor's Degree By 07-01-2005?	1 = Yes 2 = No Blank	Left
30	027	224	224	1	Interested in Student Loans?	1 = Yes 2 = No Blank	Left
31	028	225	225	1	Interested in Work-Study?	1 = Yes 2 = No Blank	Left
32	029	226	226	1	Father's Highest Grade Level Completed	1 = Middle School/Jr. High 2 = High School 3 = College or Beyond 4 = Other/Unknown Blank	Left
33	030	227	227	1	Mother's Highest Grade Level Completed	1 = Middle School/Jr. High 2 = High School 3 = College or Beyond 4 = Other/Unknown Blank	Left
34	031	228	228	1	Drug Conviction Affecting Eligibility	1 = No 2 = Yes (Part year) 3 = Yes/Don't Know Blank	Left
35	032	229	229	1	Student's Tax Return Completed?	1 = Already Completed 2 = Will File 3 = Will Not File Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
36	033	230	230	1	Student's Type of 2004 Tax Form Used?	1 = IRS 1040 2 = IRS 1040A, 1040 EZ, 1040 TeleFile 3 = Foreign Tax Return 4 = Tax return from Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau Blank	Left
37	034	231	231	1	Student Eligible to file 1040A or 1040EZ?	1 = Yes 2 = No 3 = Don't Know Blank	Left
38	035	232	237	6	Student's Adjusted Gross Income from IRS form	-999999 to 999999 Blank	Right Signed
39	036	238	242	5	Student's U.S. Income Tax Paid	00000 to 99999 Blank	Right
40	037	243	244	2	Student's Exemptions Claimed	00 to 99 Blank	Right
41	038	245	250	6	Student's Income Earned from Work	-999999 to 999999 Blank	Right Signed
42	039	251	256	6	Spouse's Income Earned from Work	-999999 to 999999 Blank	Right Signed
43	040	257	261	5	Student's Total Amount from Worksheet A	00000 to 99999 Blank	Right
44	041	262	266	5	Student's Total Amount from Worksheet B	00000 to 99999 Blank	Right
45	042	267	271	5	Student's Total Amount from Worksheet C	00000 to 99999 Blank	Right
46	043	272	277	6	Student's Cash, Savings, and Checking	000000 to 999999 Blank	Right
47	044	278	283	6	Student's Investment Net Worth	000000 to 999999 Blank	Right
48	045	284	289	6	Student's Business and/or Investment Farm Net Worth	000000 to 999999 Blank	Right
49	046	290	291	2	No. of Months Veterans Education Benefits Received	00 to 12 Blank	Right
50	047	292	295	4	Monthly Veterans Education Benefits	0000 to 9999 Blank	Right
51	048	296	296	1	Born Before 01-01-1982?	1 = Yes 2 = No Blank	Left
52	049	297	297	1	Working on a Master's or Doctorate Program?	1 = Yes 2 = No Blank	Left
53	050	298	298	1	Is Student Married?	1 = Yes 2 = No Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
54	051	299	299	1	Have Children you support?	1 = Yes 2 = No Blank	Left
55	052	300	300	1	Have Legal Dependents Other than Children or Spouse?	1 = Yes 2 = No Blank	Left
56	053	301	301	1	Orphan or Ward of Court?	1 = Yes 2 = No Blank	Left
57	054	302	302	1	Veteran of U.S. Armed Forces?	1 = Yes 2 = No Blank	Left
58	055	303	303	1	Parent’s Marital Status	1 = Married/Remarried 2 = Single 3 = Divorced/ Separated 4 = Widowed Blank	Right
59	056	304	309	6	Parent's Marital Status Date	Format is CCYYMM 190001 to 200612 Blank	Left
60	057	310	318	9	Father’s/Stepfather’s Social Security Number	000000000 to 999999999 Blank	Right
61	058	319	334	16	Father’s/Stepfather’s Last Name	0 to 9 Uppercase A to Z Space(s) . (period) ' (apostrophe) - (dash) Blank	Left
62	059	335	335	1	Father’s/Stepfather’s First Name Initial	Uppercase A to Z Blank	Right
63	060	336	343	8	Father’s/Stepfather’s Date of Birth	Format is CCYYMMDD 19000101 to 19991231 Blank	Right
64	061	344	352	9	Mother’s/ Stepmother’s Social Security Number	000000000 to 999999999 Blank	Left
65	062	353	368	16	Mother’s/ Stepmother’s Last Name	0 to 9 Uppercase A to Z Space(s) . (period) ' (apostrophe) - (dash) Blank	Right
66	063	369	369	1	Mother’s/ Stepmother’s First Name Initial	Uppercase A to Z Blank	Right
67	064	370	377	8	Mother’s/ Stepmother’s Date of Birth	Format is CCYYMMDD 19000101 to 19991231 Blank	Right
68	065	378	379	2	Parents’ Number of Family Members	01 to 99 Blank	Right

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
69	066	380	380	1	Parents' Number in College (Parents' excluded)	1 to 9 Blank	Left
70	067	381	382	2	Parents' State of Legal Residence	Uppercase A to Z Valid postal code See State/Country/ Jurisdiction Codes in the Processing Codes section of this technical reference. Blank	Left
71	068	383	383	1	Parents Legal Residents before 01-01-2000?	1 = Yes 2 = No Blank	Left
72	069	384	389	6	Parents' Legal Residence Date	Format is CCYYMM 190001 to 200612 Blank CPS will accept: CCYYMM CCYY with blank MM Blank CCYY with MM Blank CCYYMM	Right
73	070	390	390	1	Parents' Tax Return Completed?	1 = Already Completed 2 = Will File 3 = Will Not File Blank	Left
74	071	391	391	1	Parents' Type of 2004 Tax Form Used?	1 = IRS 1040 2 = IRS 1040A, 1040 EZ, 1040 TeleFile 3 = Foreign Tax Return 4 = Tax return from Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau Blank	Left
75	072	392	392	1	Parents' Eligible to file 1040A or 1040EZ?	1 = Yes 2 = No 3 = Don't Know Blank	Left
76	073	393	398	6	Parents' Adjusted Gross Income from IRS form	-999999 to 999999 Blank	Right Signed
77	074	399	404	6	Parents' U.S. Income Tax Paid	000000 to 999999 Blank	Right
78	075	405	406	2	Parents' Exemptions Claimed	00 to 99 Blank	Right
79	076	407	412	6	Father's/Stepfather's Income Earned from Work	-999999 to 999999 Blank	Right Signed
80	077	413	418	6	Mother's/ Stepmother's Income Earned from Work	-999999 to 999999 Blank	Right Signed

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
81	078	419	423	5	Parents' Total Amount from Worksheet A	00000 to 99999 Blank	Right
82	079	424	428	5	Parents' Total Amount from Worksheet B	00000 to 99999 Blank	Right
83	080	429	433	5	Parents' Total Amount from Worksheet C	00000 to 99999 Blank	Right
84	081	434	439	6	Parents' Cash, Savings, and Checking	000000 to 999999 Blank	Right
85	082	440	445	6	Parents' Investment Net Worth	000000 to 999999 Blank	Right
86	083	446	451	6	Parents' Business and/or Investment Farm Net Worth	000000 to 999999 Blank	Right
87	084	452	453	2	Student's Number of Family Members	00 to 99 Blank	Right
88	085	454	454	1	Student's Number in College	0 to 9 Blank	Left
89	086	455	460	6	Federal School Code #1	X00000 to X99999 Blank Valid characters for the first position are 0 (zero), B, E, or G	Left
90	087	461	461	1	Federal School Code #1 Housing Plans	1 = On Campus 2 = Off Campus 3 = With Parent Blank	Left
91	088	462	467	6	Federal School Code #2	X00000 to X99999 Blank Valid characters for the first position are 0 (zero), B, E, or G.	Left
92	089	468	468	1	Federal School Code #2 Housing Plans	1 = On Campus 2 = Off Campus 3 = With Parent Blank	Left
93	090	469	474	6	Federal School Code #3	X00000 to X99999 Blank Valid characters for the first position are 0 (zero), B, E, or G.	Left
94	091	475	475	1	Federal School Code #3 Housing Plans	1 = On Campus 2 = Off Campus 3 = With Parent Blank	Left
95	092	476	481	6	Federal School Code #4	X00000 to X99999 Blank Valid characters for the first position are 0 (zero), B, E, or G.	Left
96	093	482	482	1	Federal School Code #4 Housing Plans	1 = On Campus 2 = Off Campus 3 = With Parent Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
97	094	483	488	6	Federal School Code #5	X00000 to X99999 Blank Valid characters for the first position are 0 (zero), B, E, or G.	Left
98	095	489	489	1	Federal School Code #5 Housing Plans	1 = On Campus 2 = Off Campus 3 = With Parent Blank	Left
99	096	490	495	6	Federal School Code #6	X00000 to X99999 Blank Valid characters for the first position are 0 (zero), B, E, or G.	Left
100	097	496	496	1	Federal School Code #6 Housing Plans	1 = On Campus 2 = Off Campus 3 = With Parent Blank	Left
101	098	497	497	1	Enrollment Status	1 = Full time 2 = ¾ time 3 = ½ time 4 = Less than ½ time 5 = Not Sure Blank	Left
102	099	498	505	8	Date Application Completed	Format is CCYYMMDD 20050101 to 20061231 Blank	Left
103	100	506	506	1	Signed By Indicates if only the applicant, or only the parent, or both applicant and parent signed the transaction.	A = Applicant Only B = Applicant and Parent P = Parent Only Blank = No signatures	Right
104	101	507	515	9	Preparer's Social Security Number Preparer's SSN provided on the transaction.	000000000 to 999999999 Blank	Right
105	102	516	524	9	Preparer's Employer Identification Number (EIN)	000000000 to 999999999 Blank	Left
106	103	525	525	1	Preparer's Signature Indicates that a preparer signed the transaction.	1 = Yes Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
107	106	526	526	1	Dependency Override Indicator Indicates that a Dependency Override was requested on this transaction.	1 = Dependent to Independent 2 = Dependent to Independent Override Canceled 3 = Dependency Override request failed Blank = Dependency override not requested	Left
108		527	532	6	FAA Federal School Code Indicates the Federal School Code that requested a dependency override or Adjusted Calculation request.	X00000 to X99999 Valid characters for first position are 0 (zero), B, E, or G Blank = No Dependency Override or FAA EFC Adjustment done	Left
109		533	533	1	Filler	For FSA Use Only	Left
110		534	534	1	Dependency Status Determined by CPS based on Dependency Status data provided.	D = Dependent, calculated EFC provided I = Independent, calculated EFC provided X = Dependent rejected, no EFC calculated Y = Independent rejected, no EFC calculated	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
111		535	536	2	Transaction Data Source/Type Code Indicates the origin of the transaction. The first byte describes source: 1 = Electronic 2 = Web Student 3 = Web FAA 4 = Paper 5 = CPS 6 = FSAIC The second byte describes type: A = Application B = Application Spanish C = Correction D = Drug Abuse Hold Release E = EZ FAFSA F = EZ FAFSA Spanish G = EZ FAFSA Renewal H = EZ FAFSA Renewal Spanish J = Correction Application K = Correction Application Spanish L = NSLDS Change on Real Time Record M = DHS Secondary Confirmation N = NSLDS Postscreening P = Reprocessing R = Renewal Application S = Signature Page T = Spanish Renewal Application V = Verification Correction W = SSA Death File Match	1A = Application 1C = Correction Full SAR 2A = Application 2B = Application Spanish 2C = Correction 2E = EZ FAFSA 2F = EZ FAFSA Spanish 2G = EZ FAFSA Renewal Application 2H = EZ FAFSA Renewal Spanish 2R = Renewal Application 2T = Spanish Renewal Application 3A = Application 3C = Correction 3E = EZ FAFSA 3G = EZ FAFSA Renewal Application 3R = Renewal Application 4A = Application 4B = Application Spanish 4C = Correction 4J = Correction Application 4K = Correction Application Spanish 4R = Renewal Application 5D = Drug Abuse Hold Release 5M = DHS Secondary Confirmation 5N = NSLDS Postscreening 5P = Reprocessed Record 5S = CPS Signature 5W = SSA Death File Match 6C = Correction (Student and Image Error)	Left
112	105	537	544	8	Transaction Receipt Date Date the transaction was received by the CPS.	Format is CCYYMMDD 20050101 to 20061231	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
113		545	545	1	Assumption Override 1-Parents' Number in College assumed to be 1 when the number in college is greater than 6.	1 = Yes Blank	Left
114		546	546	1	Assumption Override 2-Parents' AGI assumed equal to sum of father and mother earned income portions.	1 = Yes Blank	Left
115		547	547	1	Assumption Override 3-Student's Number in College assumed to be 1 when number in college equals number in the household and both are greater than 2.	1 = Yes Blank	Left
116		548	548	1	Assumption Override 4-Student's AGI assumed equal to the sum of student and spouse earned income portions.	1 = Yes Blank	Left
117		549	549	1	Assumption Override 5-Parents' Total from Worksheet C assumed to be zero.	1 = Yes Blank	Left
118		550	550	1	Assumption Override 6-Student's Total from Worksheet C assumed to be zero.	1 = Yes Blank	Left
119		551	557	7	Electronic Transaction Indicator (ETI) Destination Number TG number assigned by SAIG.	'TGXXXXX' where XXXXX is the 5-digit numeric code assigned by SAIG Blank	Left
120		558	558	1	Reject Override 3-Student's taxes paid is greater than zero and equal to or greater than AGI	1 = Yes Blank	Left
121		559	559	1	Reject Override 12-Parents' taxes paid is greater than zero and equal to or greater than AGI.	1 = Yes Blank	Left
122		560	560	1	Reject Override A-Date of Birth year is 1900 to 1930.	1 = Yes Blank	Left
123		561	561	1	Reject Override B-Date of Birth since September 1, 1989.	1 = Yes Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
124		562	562	1	Reject Override C-Parent's or independent student's taxes paid is greater than zero and greater than or equal to a fixed percentage of the AGI, but not equal to or greater than AGI.	1 = Yes Blank	Left
125		563	563	1	Filler	For FSA Use Only	Left
126		564	564	1	Reject Override G-Dependent student's taxes paid is greater than zero and greater than or equal to a fixed percentage of the AGI, but not equal to or greater than AGI.	1 = Yes Blank	Left
127		565	565	1	Reject Override J-Father's SSN contains all zeroes and reported as a tax filer.	1 = Yes Blank	Left
128		566	566	1	Reject Override K-Mother's SSN contains all zeroes and reported as a tax filer.	1 = Yes Blank	Left
129		567	567	1	Reject Override N-Missing first or last name.	1 = Yes Blank	Left
130		568	568	1	Filler	For FSA Use Only	Left
131		569	569	1	Reject Override W-Unusually high number of family members.	1 = Yes Blank	Left
132		570	575	6	Filler	For FSA Use Only	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
133	104	576	625	50	Parent's E-mail Address	Blank If non-blank: One and only one '@' (at-sign) allowed. Before @: • at least one valid character • all characters in the range of ASCII 33-126, except for the following 12 characters < > ( ) [ ] \ , ; : " @ • period (.) cannot be first, last or adjacent to another period After @: • at least one valid character • only letters, digits, hyphen, underscore, and period (A-Z, a-z, 0-9, -, _, .) • hyphen, underscore, and period cannot be first, last, or adjacent to a period	Left
134		626	648	23	Filler	For FSA Use Only	Left
135	008	649	657	9	Student's Current Social Security Number Student's SSN on this transaction. It will be different from the student's original SSN only if it has been changed.	001010001 to 999999999	Right
136		658	659	2	Correction Applied against Transaction Number	01 to 99 Blank = Transaction not a result of a correction	Left
137	113	660	663	4	Data Release Number (DRN) Will only be included when the transaction was initiated as an Electronic Application at the destination number.	0000 to 9999 Blank = Transaction not in response to electronic application	Left
138	107	664	664	1	FAA Adjustment Indicates whether a FAA requested an EFC adjustment and if it was processed.	1 = EFC Adjustment processed 2 = EFC Adjustment request failed Blank = No EFC Adjustment requested	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
139		665	666	2	Application Data Source/Type Code Indicates the origin of the initial application. The first byte describes source: 1 = Electronic 2 = Web Student 3 = Web FAA 4 = Paper The second byte describes type: A = Application B = Application Spanish E = EZ FAFSA F = EZ FAFSA Spanish G = EZ FAFSA Renewal H = EZ FAFSA Renewal Spanish J = Correction Application K = Correction Application Spanish R = Renewal Application T = Spanish Renewal Application	1A = Application 2A = Application 2B = Application Spanish 2R = Renewal Application 2E = EZ FAFSA 2F = EZ FAFSA Spanish 2G = EZ FAFSA Renewal Application 2H = EZ FAFSA Renewal Spanish 2T = Spanish Renewal Application 3A = Application 3R = Renewal Application 3E = EZ FAFSA 3G = EZ FAFSA Renewal Application 4A = Application 4B = Application Spanish 4R = Renewal Application 4J = Correction Application 4K = Correction Application Spanish	Left
140		667	674	8	Application Receipt Date Date the application was received by the CPS.	Format is CCYYMMDD 20050101 to 20061231	Left
141		675	675	1	Address Only Change Flag If an address is the only change to a record, this field will be populated. Corrections to the Signed By and Special Handle fields may also be included with the address correction.	1 = Student's Mailing address corrected 2 = Student's E-mail address corrected 3 = Parent's E-Mail address corrected 4 = More than one of the above corrected Blank = No change	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
142		676	676	1	CPS Pushed ISIR Flag This Flag is set to identify transactions that are automatically sent to schools. Examples are: EFC Change flag is set; SAR C flag changes between correction and transaction being corrected; Record became selected for verification; Rejected to EFC; EFC to Rejected; or transaction is system-generated	Y = Transaction automatically sent to school Blank = Transaction not sent to school	Left
143		677	677	1	EFC Change Flag Indicates if the EFC has gone up or down from the transaction being applied against.	1 = EFC increase 2 = EFC decrease Blank = No change	Left
144	112	678	678	1	Student Last Name/ SSN Change Flag Indicates whether the student's last name and/or Social Security Number (SSN) have been changed.	N = Last Name change S = Social Security Number change B = Social Security Number and last name change Blank = No change	Left
145		679	679	1	Rejected Status Change Flag If the reject status is set or removed from the previous transaction, this field is populated.	Y = Rejected Status Change flag has changed Blank = No change to reject status	Left
146		680	680	1	SAR C Change Flag If the SAR C flag is set or removed from the previous transaction, this field is populated.	Y = SAR C flag has changed Blank = No change to flag	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
147		681	681	1	Verification Selection Change Flag If the Verification Selection flag was not set on the previous transaction and the record is now selected, this field is populated.	Y = Transaction is now selected for verification but the previous transaction was eligible and not selected Blank = Transaction not initially selected for verification	Left
148		682	684	3	Compute Number	000 to 999	Right
149		685	685	1	Source of Correction	A = Applicant D = CPS S = School Blank	Left
150		686	686	1	Duplicate SSN Indicator Indicates if another filer is using this original SSN in their original SSN field.	Y = Another filer also using this SSN Blank = N/A	Left
151		687	687	1	Graduate Flag	Y = Yes response to BA question and/or Graduate status question Blank = Graduate Flag not set	Left
152		688	688	1	Pell Grant Eligibility Flag Indicates transaction has been determined eligible for a Federal Pell Grant by the CPS.	Y = This transaction determined eligible for a Federal Pell Grant. Blank = This transaction determined ineligible for a Federal Pell Grant	Left
153		689	696	8	Transaction Processed Date Date that CPS computed this transaction.	Format is CCYYMMDD 20050101 to 20061231	Left
154		697	697	1	Processed Record Type	C = Correction Application H = Correction Blank = Initial Application	Left
155		698	711	14	Reject Reason Codes Alpha/numeric character indicating why an application or correction has been rejected. See Processing Codes section for specific code tables and details.	A to Z 01 to 99 Blank = Applicant not rejected Up to seven 2-character codes	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
156		712	713	2	Reprocessed Reason Code The code indicating why the CPS reprocessed an ISIR. An electronic message will be sent to destination numbers identifying definition of the code.	01 to 99 Blank = Not a reprocessed transaction	Left
157		714	714	1	SAR C Flag	Y = C flag set, resolution required on one or more match results Blank = No flag set	Left
158		715	715	1	Automatic Zero EFC Indicator The Automatic Zero EFC indicator is automatically set if simplified needs test met and taxable income is $15,000 or less.	Y = EFC set to zero based on income criteria Blank = Flag not set	Left
159		716	716	1	Simplified Needs Test (SNT) Applicant meets certain criteria for tax filing status and income level and is not required to provide asset information.	Y = SNT met N = SNT not met or insufficient information to determine SNT eligibility Blank	Left
160		717	717	1	Parents' Calculated 2004 Tax Status CPS determination of tax filing status.	1, 2, or 3 = Tax Filer 4 or 5 = Non-Tax Filer Blank	Left
161		718	718	1	Student's Calculated 2004 Tax Status CPS determination of tax filing status.	1, 2, or 3 = Tax Filer 4 or 5 = Non-Tax Filer Blank	Left
162		719	719	1	Assumed Citizenship	1 = Assumed student is a citizen 2 = Assumed student is an eligible non-citizen Blank = No assumption	Left
163		720	720	1	Assumed Student's Marital Status	1 = Assumed unmarried 2 = Assumed married/remarried Blank = No assumption	Left
164		721	726	6	Assumed Student's AGI	-999999 to 999999 Blank = No assumption	Right Signed
165		727	731	5	Assumed Student's U.S. Tax Paid	00000 to 99999 Blank = No assumption	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
166		732	737	6	Assumed Student's Income from Work	-999999 to 999999 Blank = No assumption	Right Signed
167		738	743	6	Assumed Spouse's Income from Work	-999999 to 999999 Blank = No assumption	Right Signed
168		744	748	5	Assumed Student's Total from Worksheet C	00000 to 99999 Blank = No assumption	Left
169		749	749	1	Assumed Date of Birth Prior	1 = Assumed Yes 2 = Assumed No Blank = No assumption	Left
170		750	750	1	Assumed Student Is Married/Remarried	1 = Assumed Yes 2 = Assumed No Blank = No assumption	Left
171		751	751	1	Assumed Have Children You Support?	1 = Assumed Yes 2 = Assumed No Blank = No assumption	Left
172		752	752	1	Assumed Have Legal Dependents Other than Children or Spouse?	2 = Assumed no legal dependents Blank = No assumption	Left
173		753	753	1	Assumed VA Status	2 = Assumed not a Veteran Blank = No assumption	Left
174		754	755	2	Assumed Student's # in Family	00 to 99 Blank = No assumption	Left
175		756	756	1	Assumed Student's # in College	0 to 9 Blank = No assumption	Left
176		757	757	1	Assumed Parents' Marital Status	1 = Assumed married/remarried 2 = Assumed single Blank = No assumption	Left
177		758	758	1	Assumed Father's/Stepfather's SSN	Y = Assumed SSN Blank	Left
178		759	759	1	Assumed Mother's/ Stepmother's SSN	Y = Assumed SSN Blank	Left
179		760	761	2	Assumed Parents' # in Family	00 to 99 Blank = No assumption	Left
180		762	762	1	Assumed Parents' # in College	0 to 9 Blank = No assumption	Left
181		763	768	6	Assumed Parents' AGI	-999999 to 999999 Blank = No assumption	Right Signed
182		769	774	6	Assumed Parents' U.S. Tax Paid	000000 to 999999 Blank = No assumption	Left
183		775	780	6	Assumed Father's/ Stepfather's Income Earned from Work	-999999 to 999999 Blank = No assumption	Right Signed
184		781	786	6	Assumed Mother's/ Stepmother's Income Earned from Work	-999999 to 999999 Blank = No assumption	Right Signed
185		787	791	5	Assumed Parents' Total from Worksheet C	00000 to 99999 Blank = No assumption	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
186		792	796	5	Primary EFC The primary 9-month EFC calculated. Full Needs Test (FNT), unless Simplified Needs Test (SNT) met.	00000 to 99999 Blank = None Calculated	Left
187		797	801	5	Secondary EFC The secondary 9-month EFC calculated. Full Needs Test (FNT) provided only if Simplified Needs Test (SNT) is met and asset information is provided.	00000 to 99999 Blank = None Calculated	Left
188		802	802	1	Primary EFC Type Identifies formula type used to calculate the primary EFC. Full Needs Test (FNT) Simplified Needs Test (SNT)	1 = FNT: Dependent 2 = FNT: Independent without dependents other than a spouse 3 = FNT: Independent with dependents other than a spouse 4 = SNT: Dependent 5 = SNT: Independent without dependents other than a spouse 6 = SNT: Independent with dependents other than a spouse Blank = None Calculated	Left
189		803	803	1	Secondary EFC Type Identifies formula type used to calculate secondary EFC. Full Needs Test (FNT) Simplified Needs Test (SNT)	1 = FNT: Dependent 2 = FNT: Independent without dependents other than a spouse 3 = FNT: Independent with dependents other than a spouse 4 = SNT: Dependent 5 = SNT: Independent without dependents other than a spouse 6 = SNT: Independent with dependents other than a spouse Blank = None Calculated	Left
190		804	808	5	Primary Alternate Month 1 The primary alternate EFC used by FAO in determining eligibility based on periods of time other than 9 months.	00000 to 99999 Blank = None Calculated	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
191		809	813	5	Primary Alternate Month 2	00000 to 99999 Blank = None Calculated	Left
192		814	818	5	Primary Alternate Month 3	00000 to 99999 Blank = None Calculated	Left
193		819	823	5	Primary Alternate Month 4	00000 to 99999 Blank = None Calculated	Left
194		824	828	5	Primary Alternate Month 5	00000 to 99999 Blank = None Calculated	Left
195		829	833	5	Primary Alternate Month 6	00000 to 99999 Blank = None Calculated	Left
196		834	838	5	Primary Alternate Month 7	00000 to 99999 Blank = None Calculated	Left
197		839	843	5	Primary Alternate Month 8	00000 to 99999 Blank = None Calculated	Left
198		844	848	5	Primary Alternate Month 10	00000 to 99999 Blank = None Calculated	Left
199		849	853	5	Primary Alternate Month 11	00000 to 99999 Blank = None Calculated	Left
200		854	858	5	Primary Alternate Month 12	00000 to 99999 Blank = None Calculated	Left
201		859	863	5	Secondary Alternate Month 1 The secondary alternate EFC used by FAO in determining eligibility based on periods of time other than 9 months.	00000 to 99999 Blank = None Calculated	Left
202		864	868	5	Secondary Alternate Month 2	00000 to 99999 Blank = None Calculated	Left
203		869	873	5	Secondary Alternate Month 3	00000 to 99999 Blank = None Calculated	Left
204		874	878	5	Secondary Alternate Month 4	00000 to 99999 Blank = None Calculated	Left
205		879	883	5	Secondary Alternate Month 5	00000 to 99999 Blank = None Calculated	Left
206		884	888	5	Secondary Alternate Month 6	00000 to 99999 Blank = None Calculated	Left
207		889	893	5	Secondary Alternate Month 7	00000 to 99999 Blank = None Calculated	Left
208		894	898	5	Secondary Alternate Month 8	00000 to 99999 Blank = None Calculated	Left
209		899	903	5	Secondary Alternate Month 10	00000 to 99999 Blank = None Calculated	Left
210		904	908	5	Secondary Alternate Month 11	00000 to 99999 Blank = None Calculated	Left
211		909	913	5	Secondary Alternate Month 12	00000 to 99999 Blank = None Calculated	Left
212		914	920	7	TI: Total Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
213		921	927	7	ATI: Allowances Against Total Income	0000000 to 9999999 Blank = None Calculated	Left
214		928	934	7	STX: State and Other Tax Allowance	-9999999 to 9999999 Blank = None Calculated	Right Signed

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
215		935	941	7	EA: Employment Allowance	0000000 to 9999999 Blank = None Calculated	Left
216		942	948	7	IPA: Income Protection Allowance	0000000 to 9999999 Blank = None Calculated	Left
217		949	955	7	AI: Available Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
218		956	962	7	CAI: Contribution From Available Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
219		963	971	9	DNW: Discretionary Net Worth	-999999999 to 999999999 Blank = None Calculated	Right Signed
220		972	980	9	NW: Net Worth	000000000 to 999999999 Blank = None Calculated	Left
221		981	989	9	APA: Asset Protection Allowance	000000000 to 999999999 Blank = None Calculated	Left
222		990	996	7	PCA: Parents' Contribution from Assets	-9999999 to 9999999 Blank = None Calculated	Right Signed
223		997	1003	7	AAI: Adjusted Available Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
224		1004	1010	7	TSC: Total Student Contribution	0000000 to 9999999 Blank = None Calculated	Left
225		1011	1017	7	TPC: Total Parent Contribution	0000000 to 9999999 Blank = None Calculated	Left
226		1018	1024	7	PC: Parents' Contribution	0000000 to 9999999 Blank = None Calculated	Left
227		1025	1031	7	STI: Student's Total Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
228		1032	1038	7	SATI: Student's Allowance against Total Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
229		1039	1045	7	SIC: Dependent Students' Income Contribution	0000000 to 9999999 Blank = None Calculated	Left
230		1046	1054	9	SDNW: Student's Discretionary Net Worth	-999999999 to 999999999 Blank = None Calculated	Right Signed
231		1055	1061	7	SCA: Student's Contribution from Assets	-9999999 to 9999999 Blank = None Calculated	Right Signed
232		1062	1068	7	FTI: FISAP Total Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
233		1069	1075	7	SEC TI: Secondary Total Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
234		1076	1082	7	SEC ATI: Secondary Allowances Against Total Income	0000000 to 9999999 Blank = None Calculated	Left
235		1083	1089	7	SEC STX: Secondary State Tax Allowance	-9999999 to 9999999 Blank = None Calculated	Right Signed
236		1090	1096	7	SEC EA: Secondary Employment Allowance	0000000 to 9999999 Blank = None Calculated	Left
237		1097	1103	7	SEC IPA: Secondary Income Protection Allowance	0000000 to 9999999 Blank = None Calculated	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
238		1104	1110	7	SEC AI: Secondary Available Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
239		1111	1117	7	SEC CAI: Secondary Contribution From Available Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
240		1118	1126	9	SEC DNW: Secondary Discretionary Net Worth	-999999999 to 999999999 Blank = None Calculated	Right Signed
241		1127	1135	9	SEC NW: Secondary Net Worth	000000000 to 999999999 Blank = None Calculated	Left
242		1136	1144	9	SEC APA: Secondary Asset Protection Allowances	000000000 to 999999999 Blank = None Calculated	Left
243		1145	1151	7	SEC PCA: Secondary Parents' Contribution from Assets	-9999999 to 9999999 Blank = None Calculated	Right Signed
244		1152	1158	7	SEC AAI: Secondary Adjusted Available Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
245		1159	1165	7	SEC TSC: Secondary Total Student Contribution	0000000 to 9999999 Blank = None Calculated	Left
246		1166	1172	7	SEC TPC: Secondary Total Parent Contribution	0000000 to 9999999 Blank = None Calculated	Left
247		1173	1179	7	SEC PC: Secondary Parents' Contribution	0000000 to 9999999 Blank = None Calculated	Left
248		1180	1186	7	SEC STI: Secondary Student's Total Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
249		1187	1193	7	SEC SATI: Secondary Student's Allowance Against Total Income	-9999999 to 9999999 Blank = None Calculated	Right Signed
250		1194	1200	7	SEC SIC: Secondary Student's Dependent Income Contribution	0000000 to 9999999 Blank = None Calculated	Left
251		1201	1209	9	SEC SDNW: Secondary Student's Discretionary Net Worth	-999999999 to 999999999 Blank = None Calculated	Right Signed
252		1210	1216	7	SEC SCA: Secondary Student's Contribution from Assets	-9999999 to 9999999 Blank = None Calculated	Right Signed
253		1217	1223	7	SEC FTI: Secondary FISAP Total Income	-9999999 to 9999999 Blank = None Calculated	Right Signed

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
254		1224	1343	120	Correction Flags See the Field Name and Position Cross-Reference Table in the Processing Codes section of this technical reference. Each correction flag byte corresponds to a specific SAR field and indicates fields that have been corrected.	0 = No Correction Made 1= Field Corrected on this transaction 2 = Field Corrected on previous transaction	Right
255		1344	1463	120	Highlight Flags See the Field Name and Position Cross-Reference Table in the Processing Codes section of this technical reference. Each highlight flag byte corresponds to a specific SAR field and indicates fields highlighted in boldface on the SAR.	0 = No Highlight Made 1 = Field Highlighted Each highlight flag byte corresponds to a specific SAR field	Right
256		1464	1583	120	FAFSA Data Verify Flags See the Field Name and Position Cross-Reference Table in the Processing Codes section of this technical reference. Each FAFSA Data Verify flag byte corresponds to a specific SAR field and indicates fields corrected to the same value on the transaction being corrected.	0 = Not corrected to the same value 1 = Corrected to the same value 2 = Asked to be verified	Right
257		1584	1584	1	DHS Match Flag Results from DHS Match for applicants who met criteria to be sent to match.	Y = Citizenship confirmed N = Citizenship not confirmed Blank = Record not sent to DHS	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
258		1585	1585	1	Secondary DHS Match Flag Results from DHS Confirmation for applicants who failed Primary Confirmation.	C = DHS has not yet confirmed eligible non-citizen status N = DHS did not confirm eligible non-citizen status P = Pending Results of Secondary Confirmation X = DHS did not have enough information to confirm eligible non-citizen status Y = Citizenship status confirmed by DHS Blank = N/A	Left
259		1586	1600	15	Filler	For FSA Use Only	Left
260		1601	1615	15	DHS Verification Number Identification # provided by the Department of Homeland Security indicating that primary verification was performed.	A to Z 000000000000000 to 999999999999999 Blank	Left
261		1616	1616	1	Filler	For FSA Use Only	Left
262		1617	1617	1	NSLDS Match Flag Results of the NSLDS Match.	1 = Student not in Default or Overpayment 2 = Default 3 = Overpayment 4 = Default and Overpayment 7 = Match but no data provided 8 = Record not sent to NSLDS	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
263		1618	1623	6	NSLDS Post-Screening Reason Code The student's eligibility has changed since the previous prescreening. This field can contain up to 3 reason codes at 2-bytes each.	01 = Default added 02 = Overpayment added 03 = Default resolved 04 = Overpayment resolved 05 = Master Promissory Note status change 06 = Loan went into Discharged status 07 = Loan out of Discharged status 08 = Closed school 09 = Exceeded Subsidized loan limit 10 = Exceeded Combined loan limit 11 = No longer exceeding subsidized loan status 12 = No longer exceeding combined loan limit 13 = Change in type of discharged loan 14 = Loan entered active bankruptcy 15 = PLUS MPN status change 99 = Other Blank = Not an NSLDS postscreening transaction	Left
264		1624	1632	9	Filler	For ED Use Only	Left
265		1633	1633	1	Father's/Stepfather's SSN Match Flag Results from SSN Match with Social Security Administration.	1 = No match on SSN 2 = SSN and Name match, no match on DOB 3 = SSN match, no match on Name 4 = SSN, Name, and DOB match 5 = SSN, Name, DOB match with Date of Death 8 = Record not sent to SSA	Left
266		1634	1642	9	Filler	For ED Use Only	Left
267		1643	1643	1	Mother's/Stepmother's SSN Match Flag Results from SSN Match with Social Security Administration.	1 = No match on SSN 2 = SSN and Name match, no match on DOB 3 = SSN match, no match on Name 4 = SSN, Name, and DOB match 5 = SSN, Name, DOB match with Date of Death 8 = Record not sent to SSA	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
268		1644	1644	1	Selective Service Match Flag Results from SS Match for applicants who met criteria to be sent to match.	Y = Registration status confirmed N = Registration status not confirmed T = Temporarily Exempt Blank = Record not sent to Selective Service	Left
269		1645	1645	1	Selective Service Registration Flag Results from student's request to be registered with Selective Service.	Y = Registration completed N = Registration not completed T = Temporarily Exempt Blank = Record not sent to Selective Service.	Left
270		1646	1646	1	SSA Citizenship Flag Results from Citizenship Match with Social Security Administration.	A = U.S. citizen B = Legal alien, eligible to work C = Legal alien, not eligible to work D = Other E = Alien, student restricted, work authorized F = Conditionally legalized alien N = Unable to verify citizenship due to no match on SSN, name or date of birth * = Foreign Blank = Domestic born (U.S. Citizen)	Left
271		1647	1654	8	Filler	For ED Use Only	Left
272		1655	1655	1	SSN Match Flag Results from SSN Match with Social Security Administration.	1 = No match on SSN 2 = SSN and name match, no match on DOB 3 = SSN match, no match on name 4 = SSN, Name, and DOB match 5 = SSN, name, DOB match with Date of Death 8 = Record not sent to SSA	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
273		1656	1656	1	VA Match Flag Results of the Veterans Affairs Match.	1 = Veteran status confirmed 2 = Record found on VA database but not a qualifying Veteran 3 = Record not found on VA database 4 = Record found on VA database but applicant on active duty 8 = Record not sent to VA Blank	Left
274		1657	1676	20	SAR Acknowledgement Comment Codes Codes are entered from left to right by the CPS and the unused positions are filled with zeros.	Ten 2-digit codes for comments appearing on the SAR Acknowledgement.	Right
275		1677	1736	60	Comment Codes Comments provided by CPS to further communicate important results and processing information.	Twenty 3-digit numeric comment codes. (See ISIR Comment Code Text information in the Processing Codes section of this technical reference.) Unused positions contain all zeroes.	Left
276		1737	1737	1	Electronic Federal School Code Indicator Identifies which school listed in ISIR fields 89, 91, 93, 95, 97, or 99 initiated this transaction.	1 = Federal School Code #1 2 = Federal School Code #2 3 = Federal School Code #3 4 = Federal School Code #4 5 = Federal School Code #5 6 = Federal School Code #6 Blank = No Federal School Code	Right

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
277		1738	1738	1	Electronic Transaction Indicator (ETI) Flag The ETI is set to indicate if the school receiving the ISIR submitted input to generate the ISIR transaction, or did not generate the transaction but was listed on the record. It also indicates whether the type of ISIR is a daily, requested, or pushed ISIR. An ETI flag will be set for each school choice.	0 = School generated transaction and is an ISIR Daily school (applications) (IDAP) 1 = School did not generate transaction and is an ISIR Daily school (automatic) (IDSA) 2 = School generated transaction and is an ISIR Request school (ISRF) 3 = School did not generate transaction and is an ISIR Request school (applications) (ISRF) 4 = School generated transaction and is an ISIR Daily school, ISIR is CPS Pushed ISIR (corrections) (IGCO) 5 = School did not generate transaction and is an ISIR Daily school, ISIR is CPS Pushed ISIR (automatic) (IGSA) 6 = School generated transaction and is an ISIR Request school, ISIR is CPS Pushed ISIR (corrections) (IGCO) 7 = School did not generate transaction and is an ISIR Request school, ISIR is CPS Pushed ISIR (automatic) (IGSA) 8 = School did not generate transaction and is an ISIR Daily school, ISIR is CPS Pushed System-Generated ISIR (IGSG) 9 = School did not generate transaction and is an ISIR Request school, ISIR is CPS Pushed System-Generated ISIR (IGSG) Blank = No destination code associated or school not participating	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
278		1739	1744	6	Multi School Code Flags This field will now indicate the school codes being serviced by the destination point that will receive this ISIR transaction and identify which school originated the transaction. The appropriate ETI flag will be listed in your school codess position. If the first byte of this field has a 1, then the Federal School Code listed in Federal School Code #1 did not generate transaction and is an ISIR Daily school. In addition, if the second byte of this field has a 0, then Federal School Code #2 generated transaction and is an ISIR Daily school.	0 = School generated transaction and is an ISIR Daily school (applications) (IDAP) 1 = School did not generate transaction and is an ISIR Daily school (automatic) (IDSA) 2 = School generated transaction and is an ISIR Request school (ISRF) 3 = School did not generate transaction and is an ISIR Request school (applications) (ISRF) 4 = School generated transaction and is an ISIR Daily school, ISIR is CPS Pushed ISIR (corrections) (IGCO) 5 = School did not generate transaction and is an ISIR Daily school, ISIR is CPS Pushed ISIR (automatic) (IGSA) 6 = School generated transaction and is an ISIR Request school, ISIR is CPS Pushed ISIR (corrections) (IGCO) 7 = School did not generate transaction and is an ISIR Request school, ISIR is CPS Pushed ISIR (automatic) (IGSA) 8 = School did not generate transaction and is an ISIR Daily school, ISIR is CPS Pushed System-Generated ISIR (IGSG) 9 = School did not generate transaction and is an ISIR Request school, ISIR is CPS Pushed System-Generated ISIR (IGSG) Blank = No destination code associated or school not participating	Left
279		1745	1748	4	Verification Tracking Flag	0000 to 9999 Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
280		1749	1749	1	Student is selected for Verification	Y = Selected N = Not Selected * = A subsequent transaction was selected for verification	Left
281		1750	1759	10	Filler	For FSA Use Only	Left
282		1760	1761	2	NSLDS Transaction Number Reflects the latest transaction number for which NSLDS updated information.	01 to 99 Blank	Right
283		1762	1762	1	NSLDS Database Results Flag Results from NSLDS Match for applicants who met criteria to be sent to match.	1 = Record matched, data sent 2 = SSN match, no name or date of birth match, no data sent 3 = SSN not found in NSLDS 4 = Full match, no relevant data to send 5 = Real-time transaction not sent to NSLDS Blank = Record not sent, all NSLDS fields will be blank	Left
284		1763	1763	1	Filler	For FSA Use Only	Left
285		1764	1764	1	NSLDS Pell Overpayment Flag	D = Deferred N = N/A S = Satisfactory Payment Arrangements W = Waived Y = Overpayment	Left
286		1765	1772	8	NSLDS Pell Overpayment Contact	Numeric school code N/A Y (more than one)	Right
287		1773	1773	1	NSLDS SEOG Overpayment Flag	D = Deferred N = N/A S = Satisfactory Payment Arrangements W = Waived Y = Overpayment	Left
288		1774	1781	8	NSLDS SEOG Overpayment Contact	Numeric school code N/A Y (more than one)	Right
289		1782	1782	1	NSLDS Perkins Overpayment	D = Deferred N = N/A S = Satisfactory Payment Arrangements W = Waived Y = Overpayment	Left
290		1783	1790	8	NSLDS Perkins Overpayment Contact	Numeric school code N/A Y (more than one)	Right

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
291		1791	1791	1	NSLDS Defaulted Loan Flag	Y or N	Left
292		1792	1792	1	NSLDS Discharged Loan Flag	C = Conditional D = Death M = Multiple N = None P = Permanent R= Reaffirmed	Left
293		1793	1793	1	NSLDS Loan Satisfactory Payment Arrangement Flag	Y or N	Left
294		1794	1794	1	Active Bankruptcy Flag	Y or N	Left
295		1795	1800	6	NSLDS Aggregate Subsidized Outstanding Principal Balance	Numeric N/A	Right
296		1801	1806	6	NSLDS Aggregate Unsubsidized Outstanding Principal Balance	Numeric N/A	Right
297		1807	1812	6	NSLDS Aggregate Combined Outstanding Principal Balance	Numeric N/A	Right
298		1813	1818	6	NSLDS Unallocated Consolidated Outstanding Principal Balance	Numeric N/A	Right
299		1819	1824	6	NSLDS Aggregate Subsidized Pending Disbursement	Numeric N/A	Right
300		1825	1830	6	NSLDS Aggregate Unsubsidized Pending Disbursement	Numeric N/A	Right
301		1831	1836	6	NSLDS Aggregate Combined Pending Disbursement	Numeric N/A	Right
302		1837	1842	6	NSLDS Aggregate Subsidized Total	Numeric N/A	Right
303		1843	1848	6	NSLDS Aggregate Unsubsidized Total	Numeric N/A	Right
304		1849	1854	6	NSLDS Aggregate Combined Total	Numeric N/A	Right
305		1855	1860	6	NSLDS Unallocated Consolidated Total	Numeric N/A	Right
306		1861	1866	6	NSLDS Perkins Principal Balance	Numeric N/A	Right
307		1867	1872	6	NSLDS Perkins Current Year Loan Amount	Numeric N/A	Right
308		1873	1873	1	NSLDS Defaulted Loan Change Flag	# N	Left
309		1874	1874	1	NSLDS Discharged Loan Change Flag	# N	Left
310		1875	1875	1	NSLDS Satisfactory Payment Arrangement Change Flag	# N	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
311		1876	1876	1	NSLDS Active Bankruptcy Change Flag	# N	Left
312		1877	1877	1	NSLDS Overpayments Change Flag	# N	Left
313		1878	1878	1	NSLDS Aggregate Loan Change Flag	# N	Left
314		1879	1879	1	NSLDS Perkins Loan Change Flag	# N	Left
315		1880	1880	1	NSLDS Pell Payment Change Flag	# N	Left
316		1881	1881	1	NSLDS Additional Pell Flag	Y or N	Left
317		1882	1882	1	NSLDS Additional Loans Flag	Y or N	Left
318		1883	1883	1	Direct Loan Master-Prom Note Flag	A = Active C = Closed I = Inactive N = No MPN on file Blank = No data from NSLDS	Left
319		1884	1884	1	Direct Loan Plus Master Prom Note Flag This flag indicates the status of the MPN for the parent of this student who has borrowed a PLUS loan on behalf of this student.	A = Active C = Closed I = Inactive N = No MPN on file Blank = No data from NSLDS	Left
320		1885	1885	1	Subsidized Loan Limit Flag	C = Close to limit E = Exceeded limit N = No problem	Left
321		1886	1886	1	Combined Loan Limit Flag	C = Close to limit E = Exceeded limit N = No problem	Left
322		1887	1888	2	NSLDS Pell Sequence Number (1)	01 to 03 Blank	Left
323		1889	1891	3	NSLDS Pell Verification Flag (1)	Alpha field N/A	Left
324		1892	1897	6	NSLDS Pell EFC (1)	000000 to 999999 Blank	Left
325		1898	1905	8	NSLDS Pell School Code (1)	Numeric Blank	Right
326		1906	1907	2	NSLDS Pell Transaction Number (1)	Numeric Blank	Right
327		1908	1915	8	NSLDS Pell Last Update Date (1)	Numeric (CCYYMMDD) N/A Blank	Left
328		1916	1921	6	NSLDS Pell Scheduled Amount (1) Whole dollar amount with leading zeros.	Numeric Blank	Right

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
329		1922	1927	6	NSLDS Pell Amount Paid to Date (1) Whole dollar amount with leading zeros.	Numeric Blank	Left
330		1928	1932	5	NSLDS Pell Percent Scheduled Award Used (1) Whole percent with leading zeros i.e. 50% = 00050.	Numeric Blank	Right
331		1933	1938	6	NSLDS Pell Award Amount (1) Whole dollar amount with leading zeros.	Numeric Blank	Right
332		1939	1940	2	NSLDS Pell Sequence Number (2)	01 to 03 Blank	Left
333		1941	1943	3	NSLDS Pell Verification Flag (2)	Alpha field N/A	Left
334		1944	1949	6	NSLDS Pell EFC (2)	000000 to 999999 Blank	Left
335		1950	1957	8	NSLDS Pell School Code (2)	Numeric Blank	Right
336		1958	1959	2	NSLDS Pell Transaction Number (2)	Numeric Blank	Right
337		1960	1967	8	NSLDS Pell Last Update Date (2)	Numeric (CCYYMMDD) N/A Blank	Left
338		1968	1973	6	NSLDS Pell Scheduled Amount (2) Whole dollar amount with leading zeros.	Numeric Blank	Right
339		1974	1979	6	NSLDS Pell Amount Paid to Date (2) Whole dollar amount with leading zeros.	Numeric Blank	Left
340		1980	1984	5	NSLDS Pell Percent Scheduled Award Used (2) Whole percent with leading zeros i.e. 50% = 00050.	Numeric Blank	Right
341		1985	1990	6	NSLDS Pell Award Amount (2) Whole dollar amount with leading zeros.	Numeric Blank	Right
342		1991	1992	2	NSLDS Pell Sequence Number (3)	01 to 03 Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
343		1993	1995	3	NSLDS Pell Verification Flag (3)	Alpha field N/A	Left
344		1996	2001	6	NSLDS Pell EFC (3)	000000 to 999999 Blank	Left
345		2002	2009	8	NSLDS Pell School Code (3)	Numeric Blank	Right
346		2010	2011	2	NSLDS Pell Transaction Number (3)	Numeric Blank	Right
347		2012	2019	8	NSLDS Pell Last Update Date (3)	Numeric (CCYYMMDD) N/A Blank	Left
348		2020	2025	6	NSLDS Pell Scheduled Amount (3) Whole dollar amount with leading zeros.	Numeric Blank	Right
349		2026	2031	6	NSLDS Pell Amount Paid to Date (3) Whole dollar amount with leading zeros.	Numeric Blank	Left
350		2032	2036	5	NSLDS Pell Percent Scheduled Award Used (3) Whole percent with leading zeros i.e. 50% = 00050.	Numeric Blank	Right
351		2037	2042	6	NSLDS Pell Award Amount (3) Whole dollar amount with leading zeros.	Numeric Blank	Right
352		2043	2044	2	NSLDS Loan (1) Sequence Number	01 to 06 Blank	Left
353		2045	2045	1	NSLDS Loan (1) Type Code	D = Defaulted R = Recent T = Discharged Blank	Left
354		2046	2046	1	NSLDS Loan (1) Change Flag	# N Blank	Left
355		2047	2048	2	NSLDS Loan (1) Program Code	Alpha Code See NSLDS Loan Program Codes Table in the Processing Codes section of this technical reference.	Left
356		2049	2054	6	NSLDS Loan (1) Net Amount	000000 to 999999 Blank	Right

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
357		2055	2056	2	NSLDS Loan (1) Current Status Code	Alpha Code See NSLDS Loan Current Status Codes Table in the Processing Codes section of this technical reference.	Left
358		2057	2064	8	NSLDS Loan (1) Current Status Date	Format is CCYYMMDD Blank	Left
359		2065	2070	6	NSLDS Loan (1) Aggregate Principal Balance	000000 to 999999 N/A Blank	Right
360		2071	2078	8	NSLDS Loan (1) Aggregate Principal Balance Date	Numeric (CCYYMMDD) N/A Blank	Left
361		2079	2086	8	NSLDS Loan (1) Begin Date	Numeric (CCYYMMDD) N/A Blank	Left
362		2087	2094	8	NSLDS Loan (1) End Date	Numeric (CCYYMMDD) N/A Blank	Left
363		2095	2097	3	NSLDS Loan (1) GA Code	Numeric N/A Blank	Left
364		2098	2100	3	NSLDS Loan (1) Contact Type	Alpha N/A Blank	Left
365		2101	2108	8	NSLDS Loan (1) School Code	Numeric N/A Blank	Left
366		2109	2116	8	NSLDS Loan (1) Contact Code	Numeric N/A Blank	Left
367		2117	2119	3	NSLDS Loan (1) Grade Level	Alpha/Numeric N/A Blank	Left
368		2120	2120	1	NSLDS Loan (1) Additional Unsubsidized Loan Flag	P = PLUS denial H = Health Professional B = Both N = Neither	Left
369		2121	2121	1	NSLDS Loan (1) Capitalized Interest Flag	Y = Yes N = No	Left
370		2122	2127	6	NSLDS Loan (1) Amount of Last Disbursement	000000 to 999999 N/A Blank	Right
371		2128	2135	8	NSLDS Loan (1) Date of Last Disbursement	Numeric (CCYYMMDD) N/A Blank	Left
372		2136	2137	2	NSLDS Loan (2) Sequence Number	01 to 06 Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
373		2138	2138	1	NSLDS Loan (2) Type Code	D = Defaulted R = Recent T = Discharged Blank	Left
374		2139	2139	1	NSLDS Loan (2) Change Flag	# N Blank	Left
375		2140	2141	2	NSLDS Loan (2) Program Code	Alpha Code See NSLDS Loan Program Codes Table in the Processing Codes section of this technical reference.	Left
376		2142	2147	6	NSLDS Loan (2) Net Amount	000000 to 999999 Blank	Right
377		2148	2149	2	NSLDS Loan (2) Current Status Code	Alpha Code See NSLDS Loan Current Status Codes Table in the Processing Codes section of this technical reference.	Left
378		2150	2157	8	NSLDS Loan (2) Current Status Date	Format CCYYMMDD Blank	Left
379		2158	2163	6	NSLDS Loan (2) Aggregate Principal Balance	000000 to 999999 N/A Blank	Right
380		2164	2171	8	NSLDS Loan (2) Aggregate Principal Balance Date	Numeric (CCYYMMDD) N/A Blank	Left
381		2172	2179	8	NSLDS Loan (2) Begin Date	Numeric (CCYYMMDD) N/A Blank	Left
382		2180	2187	8	NSLDS Loan (2) End Date	Numeric (CCYYMMDD) N/A Blank	Left
383		2188	2190	3	NSLDS Loan (2) GA Code	Numeric N/A Blank	Left
384		2191	2193	3	NSLDS Loan (2) Contact Type	Alpha N/A Blank	Left
385		2194	2201	8	NSLDS Loan (2) School Code	Numeric N/A Blank	Left
386		2202	2209	8	NSLDS Loan (2) Contact Code	Numeric N/A Blank	Left
387		2210	2212	3	NSLDS Loan (2) Grade Level	Alpha/Numeric N/A Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
388		2213	2213	1	NSLDS Loan (2) Additional Unsubsidized Loan Flag	P = PLUS denial H = Health Professional B = Both N = Neither	Left
389		2214	2214	1	NSLDS Loan (2) Capitalized Interest Flag	Y = Yes N = No	Left
390		2215	2220	6	NSLDS Loan (2) Amount of Last Disbursement	000000 to 999999 N/A Blank	Right
391		2221	2228	8	NSLDS Loan (2) Date of Last Disbursement	Numeric (CCYYMMDD) N/A Blank	Left
392		2229	2230	2	NSLDS Loan (3) Sequence Number	01 to 06 Blank	Left
393		2231	2231	1	NSLDS Loan (3) Type Code	D = Defaulted R = Recent T = Discharged Blank	Left
394		2232	2232	1	NSLDS Loan (3) Change Flag	# N Blank	Left
395		2233	2234	2	NSLDS Loan (3) Program Code	Alpha Code See NSLDS Loan Program Codes Table in the Processing Codes section of this technical reference.	Left
396		2235	2240	6	NSLDS Loan (3) Net Amount	000000 to 999999 Blank	Right
397		2241	2242	2	NSLDS Loan (3) Current Status Code	Alpha Code See NSLDS Loan Current Status Codes Table in the Processing Codes section of this technical reference.	Left
398		2243	2250	8	NSLDS Loan (3) Current Status Date	Format is CCYYMMDD Blank	Left
399		2251	2256	6	NSLDS Loan (3) Aggregate Principal Balance	000000 to 999999 N/A Blank	Right
400		2257	2264	8	NSLDS Loan (3) Aggregate Principal Balance Date	Numeric (CCYYMMDD) N/A Blank	Left
401		2265	2272	8	NSLDS Loan (3) Begin Date	Numeric (CCYYMMDD) N/A Blank	Left
402		2273	2280	8	NSLDS Loan (3) End Date	Numeric (CCYYMMDD) N/A Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
403		2281	2283	3	NSLDS Loan (3) GA Code	Numeric N/A Blank	Left
404		2284	2286	3	NSLDS Loan (3) Contact Type	Alpha N/A Blank	Left
405		2287	2294	8	NSLDS Loan (3) School Code	Numeric N/A Blank	Left
406		2295	2302	8	NSLDS Loan (3) Contact Code	Numeric N/A Blank	Left
407		2303	2305	3	NSLDS Loan (3) Grade Level	Alpha/Numeric N/A Blank	Left
408		2306	2306	1	NSLDS Loan (3) Additional Unsubsidized Loan Flag	P = PLUS denial H = Health Professional B = Both N = Neither	Left
409		2307	2307	1	NSLDS Loan (3) Capitalized Interest Flag	Y = Yes N = No	Left
410		2308	2313	6	NSLDS Loan (3) Amount of Last Disbursement	000000 to 999999 N/A Blank	Right
411		2314	2321	8	NSLDS Loan (3) Date of Last Disbursement	Numeric (CCYYMMDD) N/A Blank	Left
412		2322	2323	2	NSLDS Loan (4) Sequence Number	01 to 06 Blank	Left
413		2324	2324	1	NSLDS Loan (4) Type Code	D = Defaulted R = Recent T = Discharged Blank	Left
414		2325	2325	1	NSLDS Loan (4) Change Flag	# N Blank	Left
415		2326	2327	2	NSLDS Loan (4) Program Code	Alpha Code See NSLDS Loan Program Codes Table in the Processing Codes section of this technical reference.	Left
416		2328	2333	6	NSLDS Loan (4) Net Amount	000000 to 999999 Blank	Right
417		2334	2335	2	NSLDS Loan (4) Current Status Code	Alpha Code See NSLDS Loan Current Status Codes Table in the Processing Codes section of this technical reference.	Left
418		2336	2343	8	NSLDS Loan (4) Current Status Date	Format is CCYYMMDD Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
419		2344	2349	6	NSLDS Loan (4) Aggregate Principal Balance	000000 to 999999 N/A Blank	Right
420		2350	2357	8	NSLDS Loan (4) Aggregate Principal Balance Date	Numeric (CCYYMMDD) N/A Blank	Left
421		2358	2365	8	NSLDS Loan (4) Begin Date	Numeric (CCYYMMDD) N/A Blank	Left
422		2366	2373	8	NSLDS Loan (4) End Date	Numeric (CCYYMMDD) N/A Blank	Left
423		2374	2376	3	NSLDS Loan (4) GA Code	Numeric N/A Blank	Left
424		2377	2379	3	NSLDS Loan (4) Contact Type	Alpha N/A Blank	Left
425		2380	2387	8	NSLDS Loan (4) School Code	Numeric N/A Blank	Left
426		2388	2395	8	NSLDS Loan (4) Contact Code	Numeric N/A Blank	Left
427		2396	2398	3	NSLDS Loan (4) Grade Level	Alpha/Numeric N/A Blank	Left
428		2399	2399	1	NSLDS Loan (4) Additional Unsubsidized Loan Flag	P = PLUS denial H = Health Professional B = Both N = Neither	Left
429		2400	2400	1	NSLDS Loan (4) Capitalized Interest Flag	Y = Yes N = No	Left
430		2401	2406	6	NSLDS Loan (4) Amount of Last Disbursement	000000 to 999999 N/A Blank	Right
431		2407	2414	8	NSLDS Loan (4) Date of Last Disbursement	Numeric (CCYYMMDD) N/A Blank	Left
432		2415	2416	2	NSLDS Loan (5) Sequence Number	01 to 06 Blank	Left
433		2417	2417	1	NSLDS Loan (5) Type Code	D = Defaulted R = Recent T = Discharged Blank	Left
434		2418	2418	1	NSLDS Loan (5) Change Flag	# N Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
435		2419	2420	2	NSLDS Loan (5) Program Code	Alpha Code See NSLDS Loan Program Codes Table in the Processing Codes section of this technical reference.	Left
436		2421	2426	6	NSLDS Loan (5) Net Amount	000000 to 999999 Blank	Right
437		2427	2428	2	NSLDS Loan (5) Current Status Code	Alpha Code See NSLDS Loan Current Status Codes Table in the Processing Codes section of this technical reference.	Left
438		2429	2436	8	NSLDS Loan (5) Current Status Date	Format is CCYYMMDD Blank	Left
439		2437	2442	6	NSLDS Loan (5) Aggregate Principal Balance	000000 to 999999 N/A Blank	Right
440		2443	2450	8	NSLDS Loan (5) Aggregate Principal Balance Date	Numeric (CCYYMMDD) N/A Blank	Left
441		2451	2458	8	NSLDS Loan (5) Begin Date	Numeric (CCYYMMDD) N/A Blank	Left
442		2459	2466	8	NSLDS Loan (5) End Date	Numeric (CCYYMMDD) N/A Blank	Left
443		2467	2469	3	NSLDS Loan (5) GA Code	Numeric N/A Blank	Left
444		2470	2472	3	NSLDS Loan (5) Contact Type	Alpha N/A Blank	Left
445		2473	2480	8	NSLDS Loan (5) School Code	Numeric N/A Blank	Left
446		2481	2488	8	NSLDS Loan (5) Contact Code	Numeric N/A Blank	Left
447		2489	2491	3	NSLDS Loan (5) Grade Level	Alpha/Numeric N/A Blank	Left
448		2492	2492	1	NSLDS Loan (5) Additional Unsubsidized Loan Flag	P = PLUS denial H = Health Professional B = Both N = Neither	Left
449		2493	2493	1	NSLDS Loan (5) Capitalized Interest Flag	Y = Yes N = No	Left
450		2494	2499	6	NSLDS Loan (5) Amount of Last Disbursement	000000 to 999999 N/A Blank	Right

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
451		2500	2507	8	NSLDS Loan (5) Date of Last Disbursement	Numeric (CCYYMMDD) N/A Blank	Left
452		2508	2509	2	NSLDS Loan (6) Sequence Number	01 to 06 Blank	Left
453		2510	2510	1	NSLDS Loan (6) Type Code	D = Defaulted R = Recent T = Discharged Blank	Left
454		2511	2511	1	NSLDS Loan (6) Change Flag	# N Blank	Left
455		2512	2513	2	NSLDS Loan (6) Program Code	Alpha Code See NSLDS Loan Program Codes Table in the Processing Codes section of this technical reference.	Left
456		2514	2519	6	NSLDS Loan (6) Net Amount	000000 to 999999 Blank	Right
457		2520	2521	2	NSLDS Loan (6) Current Status Code	Alpha Code See NSLDS Loan Current Status Codes Table in the Processing Codes section of this technical reference.	Left
458		2522	2529	8	NSLDS Loan (6) Current Status Date	Format is CCYYMMDD Blank	Left
459		2530	2535	6	NSLDS Loan (6) Aggregate Principal Balance	000000 to 999999 N/A Blank	Right
460		2536	2543	8	NSLDS Loan (6) Aggregate Principal Balance Date	Numeric (CCYYMMDD) N/A Blank	Left
461		2544	2551	8	NSLDS Loan (6) Begin Date	Numeric (CCYYMMDD) N/A Blank	Left
462		2552	2559	8	NSLDS Loan (6) End Date	Numeric (CCYYMMDD) N/A Blank	Left
463		2560	2562	3	NSLDS Loan (6) GA Code	Numeric N/A Blank	Left
464		2563	2565	3	NSLDS Loan (6) Contact Type	Alpha N/A Blank	Left
465		2566	2573	8	NSLDS Loan (6) School Code	Numeric N/A Blank	Left

Field #	SAR Field	Start	End	Length	Field Name	Valid Content	Justify Signed
466		2574	2581	8	NSLDS Loan (6) Contact Code	Numeric N/A Blank	Left
467		2582	2584	3	NSLDS Loan (6) Grade Level	Alpha/Numeric N/A Blank	Left
468		2585	2585	1	NSLDS Loan (6) Additional Unsubsidized Loan Flag	P = PLUS denial H = Health Professional B = Both N = Neither	Left
469		2586	2586	1	NSLDS Loan (6) Capitalized Interest Flag	Y = Yes N = No	Left
470		2587	2592	6	NSLDS Loan (6) Amount of Last Disbursement	000000 to 999999 N/A Blank	Right
471		2593	2600	8	NSLDS Loan (6) Date of Last Disbursement	Numeric (CCYYMMDD) N/A Blank	Left
	Total Bytes		**2600**				