

Expected Family Contribution (EFC) vs. Student Aid Index (SAI)

1. Replacing the Expected Family Contribution (EFC) With the Student Aid Index (SAI)

Starting in the 2024-25 award year, the Student Aid Index (SAI) has replaced the Expected Family Contribution (EFC) as the key metric for assessing financial need. The new need analysis formula removes the number of family members in college from the calculation, allows a minimum SAI of -1500, and implements separate eligibility determination criteria for Federal Pell Grants.

2. What Is the Student Aid Index (SAI)?

Than eligibility index number that your college's or career school's financial aid office uses to determine your federal student aid package. Unlike the EFC, this number is not a dollar amount of aid eligibility or what your family is expected to provide.

3. How Is SAI Calculated?

Your SAI is calculated using the information you provide on your Free Application for Federal Student Aid (FAFSA) application. This includes your family size, parent's income, parent's assets, student's income, and student's assets.

Use the Federal Student Aid Estimator: <https://studentaid.gov/aid-estimator/> to assist you in mapping out your eligibility for federal aid. This estimator provides an estimated range of your Student Aid Index (SAI), which helps colleges and schools determine how much federal financial aid you may qualify for.

4. What Does This Mean for Students and Families?

Understanding the SAI is essential when planning for college. It determines your eligibility for federal grants, loans, and work-study programs.

A few key points to remember:

- Student Aid Index (SAI) has replaced the Expected Family Contribution. The index number will reflect your eligibility for federal aid programs based on student income, parent income, and other applicable assets.
- SAI assesses your financial need. This will help colleges provide tailored aid packages to each student's need.
- SAI is the beginning of the financial aid process and not the end of the story! Some schools will ask you to provide additional information so they have a more complete picture of your need, and you can always ask your financial aid office any questions you have.

5. What if my family's financial situation has changed?

Did you lose a job, have a drop-in income, or become separated or divorced?

If so, you may be eligible to have your Free Application for Federal Student Aid (FAFSA) form adjusted so you may qualify for additional aid. **Contact us via email:** Finaidspecialcircumstances@citytech.cuny.edu and visit our website for additional information regarding the Professional Judgment / Special Circumstances appeal process: <https://www.citytech.cuny.edu/financial-aid/circumstances.aspx>