2025–26

Student Aid Index (SAI)
and Pell Grant Eligibility Guide

Version 1

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U.S. Department of Education's

Federal Student Aid

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Introduction and Overview

The Student Aid Index (SAI) and Pell Grant Eligibility Guide is designed to assist financial aid administrators (FAAs) and software vendors by introducing updated calculations for federal student aid eligibility, including the Pell Grant calculations, using the Student Aid Index (SAI) for the 2025-26 award year. This guide represents the implementation of the SAI at the time of publication and serves as a companion document to the FAFSA® Specifications Guide.

Determining Federal Pell Grant Eligibility

The Federal Pell Grant scheduled award determination consists of three steps.

Step 1: Determine Maximum Federal Pell Grant Eligibility

Use the Maximum Pell Grant criteria to identify applicants eligible for a maximum Pell Grant award.

- Applicants who did not file taxes are assigned an SAI of -1500; no further calculation is needed.
- For all other applicants eligible for a maximum Pell Grant award, proceed to *Step 2: Calculate Student Aid Index*. Applicants will be assigned the calculated SAI or 0, whichever is less.

Step 2: Calculate Student Aid Index

The Student Aid Index (SAI) is a number that determines each student's eligibility for certain types of federal student aid, including Pell Grants. This number is calculated with the SAI formulas, which use the information that students provide on the FAFSA® form. All applicants will have a calculated SAI, but not all applicants will be determined to be eligible for a Pell Grant.

- If the applicant's SAI is less than or equal to zero, the student is eligible for a Maximum Pell Grant and should retain the calculated SAI.
- If the applicant's calculated SAI is greater than the corresponding award year's maximum Pell Grant award minus minimum Pell Grant award, the applicant is not eligible for a Pell Grant under *Step 2* and should proceed to *Step 3: Determine Minimum Pell Grant Eligibility*.

Step 3: Determine Minimum Pell Grant Eligibility

Use the Minimum Pell Grant criteria to identify additional applicants eligible for a minimum Pell Grant.

- For applicants meeting the Minimum Pell Grant eligibility requirements, package the minimum Pell Grant and retain the SAI calculated in *Step 2*. The remainder of the aid package should be based on the calculated SAI.
- For applicants not qualifying for Minimum Pell Grant eligibility, package based on the calculated SAI from *Step 2*.

Step 1: Determine Maximum Pell Grant Eligibility

Use the Maximum Pell Grant criteria to determine eligibility based on tax filing status (*e.g., non-tax filer*), adjusted gross income (if tax filer), state of legal residence, and applicable poverty guidelines. Under HEA Sec. 401(b)(1)(A) a student is eligible for a Maximum Pell Grant if **any** of the following is true:

Dependent Student

- **Maximum Pell Indicator = 1**: The student's parent(s) did not file a federal income tax return; or
- **Maximum Pell Indicator = 2**: The student's parent **is** a single parent (as defined in Appendix G) and has an AGI greater than zero and less than or equal to 225% of the poverty guideline for the applicant's family size and state of legal residence; or
- **Maximum Pell Indicator = 3**: The student's parent **is not** a single parent and has an AGI greater than zero and less than or equal to 175% of the poverty guideline for the applicant's family size and state of legal residence.

Independent Student

- **Maximum Pell Indicator = 1**: The student (and spouse, if applicable) did not file a federal income tax return; or
- **Maximum Pell Indicator = 2**: The student **is** a single parent (as defined in Appendix G) and has an AGI greater than zero and less than or equal to 225% of the poverty guideline for the applicant's family size and state of legal residence; or
- **Maximum Pell Indicator = 3**: The student **is not** a single parent and has an AGI greater than zero and less than or equal to 175% of the poverty guideline for the applicant's family size and state of legal residence.

Note: The Maximum Pell Indicator (1, 2, or 3) will be returned on the ISIR, if applicable.

Note: Before determining maximum Pell eligibility for a tax filer, the family size needs to be determined by using Appendix C and that value will be used throughout the calculation. See Appendix D to determine non-tax filers vs. tax filer status and Appendix G to determine Single Parent status.

As a reminder, in *Step 1* for a dependent student, the parents need to both qualify as non-filers to meet Maximum Pell Indicator 1 logic. For an independent student, the student and student's spouse, if applicable, must be non-filers to meet Maximum Pell Indicator 1 logic.

State of Legal Residence

The state of legal residence (SLR) will either be that of a parent (for a dependent student) or student (for an independent student). There are three potential values used in the Maximum and Minimum Pell Grant eligibility determination processes. See below:

- Hawaii
- Alaska
- Other* (includes the 48-contiguous states, U.S. territories, foreign addresses, etc.)

*If the SLR is unknown or blank, presume Other for purposes of the SAI calculation.

Poverty Guidelines

Poverty guidelines are used in the Maximum and Minimum Pell Grant eligibility determination processes. Use the *U.S. Federal Poverty Guidelines Used to Determine Financial Eligibility for Certain Programs*, produced by the Department of Health and Human Services (HHS). To access the annually produced HHS Poverty Guidelines, visit: https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines.

Use the poverty guidelines for the prior-prior tax year (*e.g., for the 2025-26 award year, use the 2023 poverty guidelines*) by state of legal residence.

SAI for Maximum Pell Grant Recipients

- **Maximum Pell Indicator = 1:** A dependent student whose parents did not file a federal income tax return OR an independent student (and spouse, if applicable) who did not file a federal income tax return for the prior-prior tax year is assigned a SAI equal to -1,500, no family size is calculated, and no formula or intermediate values are returned on the ISIR.
- **Maximum Pell Indicator = 2 or 3:** If Maximum Pell Indicator is not 1 then determine check of AGI against Poverty Guidelines. If results are TRUE after this check, then SAI is temporarily zero (0). Perform the full formula calculation based on the appropriate formula in Step 2 (below). If the SAI from Step 2 is less than zero (0) then the SAI is set to the calculated value from Step 2. If the SAI from Step 2 is greater than or equal to zero, then the SAI remains zero and the intermediate values are removed.

Step 2: Calculate Student Aid Index

The SAI is calculated using one of three formulas, each is described in more detail below:

- Formula A – Dependent students;
- Formula B – Independent students without dependents other than a spouse; and
- Formula C – Independent students with dependents other than a spouse.

Table 1: Determination of SAI Formula Type

Determination of SAI Formula Type	
If	**Then**
Model = Dependent	Formula A
Model = Independent AND Married Indicator = Married AND Has Dependents Indicator = FALSE	Formula B
Model = Independent AND Married Indicator = Unmarried AND Has Dependents Indicator = FALSE	Formula B
Model = Independent AND Married Indicator = Married AND Has Dependents Indicator = TRUE	Formula C
Model = Independent AND Married Indicator = Unmarried AND Has Dependents Indicator = TRUE	Formula C

Note: See Appendix G to determine Single Parent status (Has Dependents Indicator)

Notes for Calculating the SAI

- All calculations, unless noted otherwise in the worksheets, should be carried to three decimal places, and then rounded to the nearest whole numbers. Round away from zero for results of .500 to .999, round towards zero for results of .001 to .499. Rounding should be performed so that the intermediate value that is the result of each step does not have any decimal digits. For example, 11.549 when rounded = 12 and 11.449 when rounded = 11. Likewise, -11.549 when rounded = -12 and -11.449 when rounded = -11.
- Unlike award years prior to 2024-25, there is no simplified needs test in the SAI formula, but certain applicants will still be exempt from asset reporting based on income and federal benefits received (see *Appendix E: Applicants or Contributors Required to Provide Assets* for more details).
- A student's SAI can be negative. If the calculated SAI is less than -1,500, replace the value with -1,500. If calculated SAI is greater than 999,999 it is set to 999,999.

Notes for Using the SAI Formula Worksheets

- Boxes with black fill indicate that no value should be entered in those cells.
- Boxes with no fill or no text indicate cells where the user should enter a value.

Formula A – Dependent Students

SAI = Parents' Contribution + Student's Contribution from Income + Student's Contribution from Assets

Parent Contribution from Income		
Parent Income Additions		
a. Parents' AGI		
b. Parents' Deductible Payments to IRA/KEOGH/Other	+	
c. Parents' Tax-Exempt Interest Income	+	
d. Parents' Untaxed Portions of IRA Distributions (Subtract IRA rollover; if total is less than zero, enter zero)	+	
e. Parents' Untaxed Portions of Pensions (Subtract Pension rollover; if total is less than zero, enter zero)	+	
f. Parents' Foreign Income Exclusion (reported on U.S. Tax Return; if less than zero, enter the absolute value)	+	
1. Total Parent Income Additions (sum of lines a, b, c, d, e, and f)	=	
Parent Income Offsets		
g. Parents' Taxable College Grant and Scholarship Aid (reported as income)		
h. Parents' Education Credits	+	
i. Parents' Federal Work-study (FWS)	+	
2. Total Parent Income Offsets (sum of lines g, h, and i)	=	
3. Total Parent Income (line 1 minus line 2) • Total Parent Income Additions – Total Parent Income Offsets • May be a negative number	=	
Allowances Against Parents' Income		
4. Parents' U.S. Income Tax Paid (or Foreign Equivalent)		
5. Payroll Tax Allowance (Table A1)		
a. Medicare's Hospital Insurance (HI) Program Tax Rate (Table A1: Step 1)	+	
b. Old-age, survivors, & disability insurance (OASDI) Tax Rate (Table A1: Step 2)	+	
6. Income Protection Allowance (Table A2) • Use the calculated Family Size to determine the IPA	+	
7. Employment Expense Allowance (EEA) • The lesser of: ▪ 35% of parents' combined income, OR ▪ $4,890	+	

8. Total Parent Allowances Against Income (sum lines 4, 5a, 5b, 6, and 7)	=	
Parents' Available Income (PAI)		
Total Parent Income (line 3)		
Total Parent Allowances Against Income (line 8)	-	
9. Parent Available Income (line 3 minus line 8) • May be a negative number	=	

Parent Contribution from Assets		
10. Annual child support received for the last complete calendar year		
11. Cash, savings, and checking accounts	+	
12. Net worth of current investments • Includes: time deposits, money market funds, real estate (excluding primary residence), vacation homes, income producing property, trusts, stocks, bonds, derivatives, securities, mutual funds, tax shelters, and qualified education benefits • If negative, enter zero	+	
13. Adjusted net worth of businesses and/or investment farms (Table A3) • Net worth of businesses and/or investment farms multiplied by the applicable adjustment in Table A3	+	
14. Net worth (sum of lines 10, 11, 12, and 13)	=	
15. Asset Protection Allowance (APA) (Table A4)	-	
16. Asset Conversion Rate (12%)	x	0.12
17. Parent Contribution from Assets (PCA) • (Line 14 minus line 15) times line 16 • If negative, enter zero	=	

Total Parent Contribution		
Parent Adjusted Available Income (PAAI)		
Parents' Available Income (line 9)		
Parents' Contribution from Assets (line 17)	+	
18. Parent Adjusted Available Income (line 9 plus line 17) • May be a negative number	=	
Parents' Contribution		
19. Parents' Contribution (Table A5) • Adjust PAAI (line 18) using Table A5	=	

Student Contribution from Income		
Student Income Additions		
a. Student AGI		
b. Student Deductible Payments to IRA/KEOGH/Other	+	
c. Student Exempt Interest Income	+	
d. Student Untaxed Portions of IRA Distributions (Subtract IRA rollover; if total is less than zero, enter zero)	+	
e. Student Untaxed Portions of Pensions (Subtract Pension rollover; if total is less than zero, enter zero)	+	
f. Student Foreign Income Exclusion (reported on U.S. Tax Return; if less than zero, enter the absolute value)	+	
20. Total Student Income Additions (sum of lines a, b, c, d, e, and f)	=	
Student Income Offsets		
g. Student College Grant and Scholarship Aid (reported as income)		
h. Student Education Credits	+	
i. Student Federal Work-study (FWS)	+	
21. Total Student Income Offsets (sum of lines g, h, and i)	=	
22. Total Student Income (line 20 minus line 21) • Total Student Income Additions – Total Student Income Offsets • May be a negative number	=	
Allowances Against Student Income		
23. Student U.S. Income Tax Paid (or Foreign Equivalent)		
24. Payroll Tax Allowance (Table A1)		
a. Medicare's Hospital Insurance (HI) Program Tax Rate (Table A1: Step 1)	+	
b. Old-age, survivors, & disability insurance (OASDI) Tax Rate (Table A1: Step 2)	+	
25. Income Protection Allowance	+	11,510
26. Allowance for parents' negative adjusted available income a. If line 18 is negative, enter line 18 as a positive number b. If line 18 is zero or positive, enter zero	+	
27. Total Student Allowances Against Income (sum lines 23, 24a, 24b, 25, and 26)	=	
Student's Contribution from Income		
Total Student Income (line 22)		

Total Student Allowances Against Income (line 27)	-	
28. Student Available Income (line 22 minus line 27) May be a negative number	=	
29. Assessment of Student Available Income	x	0.50
30. Student's Contribution from Income (line 28 times line 29) • If negative (-) set to 0 (zero)	=	

Student Contribution from Assets		
31. Cash, savings, and checking accounts		
32. Net worth of current investments • Includes: time deposits, money market funds, real estate (excluding primary residence), vacation homes, income producing property, trusts, stocks, bonds, derivatives, securities, mutual funds, tax shelters, and qualified education benefits • If negative, enter zero	+	
33. Adjusted net worth of business and/or farm (Table A3) • Net worth of business and/or farm multiplied by the applicable adjustment in Table A3	+	
34. Net worth (sum of lines 31, 32, and 33)	=	
35. Asset Conversion Rate (20%)	X	0.20
36. Student Contribution from Assets (SCA) • Line 34 times line 35 • If negative, enter zero	=	

Student Aid Index (SAI)		
Parents' Contribution (line 19)		
Student's Contribution from Income (line 30)	+	
Student's Contribution from Assets (line 36)	+	
37. Student Aid Index (sum of lines 19, 30, and 36) • If negative and < -1,500, adjust to -1,500 (*e.g., if -2,000 set to -1,500*) • If negative and >= -1,500, do not adjust (*e.g., if -1,000 leave as -1,000*)	=	

Supplementary Tables for Formula A – Dependent Students

Note for Table A1: When calculating for more than one taxpayer (*e.g., the parent and parent spouse did not file MFJ*) the following rounding rules apply: calculation should be carried to three decimal places only. Once the parent and parent spouse calculated results are added together, round to the nearest whole numbers using standard rounding rules defined.

In scenarios where spouses have filed different tax returns (*e.g., one spouse filed TFS = Single, the other TFS = MFS, etc.*), the calculation is performed individually and then the results are added together following the rounding logic noted above.

Table A1: Payroll Tax Allowance

<table>
<tr><th>Tax Rate Program</th><th>Tax Rate</th></tr>
<tr><td>Step 1: Medicare's Hospital Insurance (HI) Program Tax Rate</td><td>If Parent filed as Single, HoH or Qualifying Surviving Spouse:
1.45% of parent income earned from work up to $200,000, (+) plus
2.35% of parent income earned from work over $200,000
If Parent filed as Married-Filed Joint Return (MFJ):
1.45% of parents' combined income earned from work up to $250,000, (+) plus
2.35% of parents' combined income earned from work over $250,000
If Parent filed as Married-Filed Separate Return (MFS):
1.45% of parent income earned from work up to $125,000, (+) plus
1.45% of parent spouse's income earned from work up to $125,000, (+) plus
2.35% of parent income earned from work over $125,000 (+) plus
2.35% of parent spouse's income earned from work over $125,000
If Dependent Student:
1.45% of dependent student income earned from work up to $200,000, (+) plus
2.35% of dependent student income earned from work over $200,000.

For example, below is a scenario where the parent self-reported their information (e.g., because they are no longer married to the same spouse). However, the parent spouse is able to use their IRS FTI:
If,
Parent TFS = MFJ and Parent IEFW = $350,000, AND
Parent Spouse TFS = MFS and Parent Spouse IEFW = $96,000

Then,
Parent IEFW uses the MFJ tax rate:
$250,000 x 1.45% = $3,625
$100,000 x 2.35% = $2,350

$3,625 + $2,350 = $5,975 for Parent Medicare Hospital Insurance (HI)

Parent Spouse IEFW uses the MFS tax rate:</td></tr>
</table>

	$96,000 x 1.45% = $1,392 $1,392 for Parent Spouse HI Parent HI + Parent Spouse HI = $5,975 + $1,392 = $7,367 Parent total HI
Step 2: Old-age, survivors, and disability insurance (OASDI) Tax Rate	If Parent: • For those reporting a single parental income, 6.2% of parent's total earned income up to Contributions and Benefit Base of $160,200 for Tax Year 2023. If parent's total earned income exceeds $160,200, then input $9,932*. • For those reporting two parental incomes or whose parents filed a joint return, 6.2% of parents total earned income up to Contributions and Benefit Base of $320,400 for Tax Year 2023. If parents' total earned income exceeds $320,400, then input $19,865*. If Dependent Student: • 6.2% of student's total earned income up to Contributions and Benefit Base of $160,200 for Tax Year 2023. If the student's total earned income exceeds $160,200, then input $9,932*. For example, below is another scenario where the parent self-reported their information (*e.g., because they are no longer married to the same spouse*). However, the parent spouse is able to use their IRS FTI: If, Parent TFS = MFJ and parent IEFW = $250,400, AND Parent Spouse TFS = Single and Parent Spouse IEFW = $150,200 Then, Parent IEFW uses the MFJ tax rate: $250,400 x 6.2% = $15,524.8 = $15,524.8 for Parent OASDI Parent Spouse IEFW uses the non MFJ tax rate: $150,200 x 6.2% = $9,312.4 $9,312.4 for Parent Spouse OASDI Parent OASDI + Parent Spouse OASDI = $15,524.8 + $9,312.4 = $24,837.2 (apply rounding rules as noted above) = $24,837 Parent Total OASDI

*Social Security's Old-Age, Survivors, and Disability Insurance (OASDI) program limits the amount of earnings subject to taxation for a given year. The same annual limit also applies when those earnings are used in a benefit computation. This limit changes each year with changes in the national average wage index. For earnings in 2023, this base is $160,200.

The OASDI tax rate for wages paid in 2023 is set by statute at 6.2 percent for employees and employers, each. Thus, an individual with wages equal to or larger than $160,200 would contribute $9,932 to the OASDI program in 2023.

For more information visit: https://www.ssa.gov/oact/cola/cbb.html.

The following tables are based, in part, upon the April 2024 Consumer Price Index for all Urban Consumers (CPI-U).

Table A2: Income Protection Allowance

Family Size (including student)	Income Protection Allowance Amount
2	$28,530
3	$35,510
4	$43,870
5	$51,750
6	$60,540

Note: For each additional household member, add $6,840.

Table A3: Businesses/Investment Farms Net Worth Adjustment

If the net worth of businesses/investment farms is ___	Then the adjusted net worth is ____
Less than $1	$0
$1 to $170,000	40% of net worth of business/farm
$170,001 to $510,000	$68,000 + 50% of net worth over $170,000
$510,001 to $850,000	$238,000 + 60% of net worth over $510,000
$850,001 or more	$442,000 + 100% of net worth over $850,000

Table A4: Asset Protection Allowance (Parents Only)

Age of older parent as of 12/31/2024*	Allowance if there are two parents**	Allowance if there is only one parent	Age of older parent as of 12/31/2024*	Allowance if there are two parents**	Allowance if there is only one parent
25 or less	$0	$0	46	$0	$0
26	$0	$0	47	$0	$0
27	$0	$0	48	$0	$0
28	$0	$0	49	$0	$0
29	$0	$0	50	$0	$0
30	$0	$0	51	$0	$0
31	$0	$0	52	$0	$0
32	$0	$0	53	$0	$0
33	$0	$0	54	$0	$0
34	$0	$0	55	$0	$0
35	$0	$0	56	$0	$0
36	$0	$0	57	$0	$0

Age of older parent as of 12/31/2024*	Allowance if there are two parents**	Allowance if there is only one parent	Age of older parent as of 12/31/2024*	Allowance if there are two parents**	Allowance if there is only one parent
37	$0	$0	58	$0	$0
38	$0	$0	59	$0	$0
39	$0	$0	60	$0	$0
40	$0	$0	61	$0	$0
41	$0	$0	62	$0	$0
42	$0	$0	63	$0	$0
43	$0	$0	64	$0	$0
44	$0	$0	65 or older	$0	$0
45	$0	$0			

* Determine the age of the older parent listed in FAFSA/FAFSA Submission Summary and # as of 12/31/2024. If no parent date of birth is provided, use age 45.

** Use the two-parent allowance when the parent indicator is married.

Table A5: Parents' Contribution from Adjusted Available Income

If the parents' AAI is ___	Then the parents' contribution from AAI is ____
Less than -$8,300	-$1,826
-$8,300 to $21,300	22% of AAI
$21,301 to $26,700	$4,686 + 25% of AAI over $21,300
$26,701 to $32,000	$6,036 + 29% of AAI over $26,700
$32,001 to $37,500	$7,573 + 34% of AAI over $32,000
$37,501 to $42,900	$9,443 + 40% of AAI over $37,500
$42,901 or more	$11,603 + 47% of AAI over $42,900

Formula B – Independent Students Without Dependent(s) Other than a Spouse

SAI = Student’s Contribution from Income + Student’s Contribution from Assets

Student Contribution from Income		
Student (and Spouse) Income Additions		
a. Student (and Spouse) AGI		
b. Student (and Spouse) Deductible Payments to IRA/KEOGH/Other	+	
c. Student (and Spouse) Tax-Exempt Interest Income	+	
d. Student (and Spouse) Untaxed Portions of IRA Distributions (Subtract IRA rollover; if total is less than zero, enter zero)	+	
e. Student (and Spouse) Untaxed Portions of Pensions (Subtract Pension rollover; if total is less than zero, enter zero)	+	
f. Student (and Spouse) Foreign Income Exclusion (reported on U.S. Tax Return; if less than zero, enter the absolute value)	+	
1. Total Student (and Spouse) Income Additions (sum of lines a, b, c, d, e, and f)	=	
Student (and Spouse) Income Offsets		
g. Student (and Spouse) College Grant and Scholarship Aid		
h. Student (and Spouse) Education Credits	+	
i. Student (and Spouse) Federal Work-study (FWS)	+	
2. Total Student (and Spouse) Income Offsets (sum of lines g, h, and i)	=	
3. Total Student (and Spouse) Income (line 1 minus line 2) • Total Student (and Spouse) Income Additions – Total Student (and Spouse) Income Offsets • May be a negative number	=	
Allowances Against Student (and Spouse) Income		
4. Student (and Spouse) U.S. Income Tax Paid (or Foreign Equivalent)		
5. Payroll Tax Allowance (Table B1)		
a. Medicare’s Hospital Insurance (HI) Program Tax Rate (Table B1: Step 1)	+	
b. Old-age, survivors, & disability insurance (OASDI) Tax Rate (Table B1: Step 2)	+	
6. Income Protection Allowance (IPA) • If the student indicator is unmarried: $17,890 • If the student indicator is married: $28,690	+	

7. Employment Expense Allowance (EEA) • If the student indicator is unmarried: $0 • If the student indicator is married, the lesser of: ▪ 35% of the student and student's spouse combined earned income, OR ▪ $4,890	+	
8. Total Student (and Spouse) Allowances Against Income (sum lines 4, 5a, 5b, 6, and 7)	=	
Student's Contribution from Income		
Total Student (and Spouse) Income (line 3)		
Total Student (and Spouse) Allowances Against Income (line 8)	-	
9. Student Available Income (StAI; line 3 minus line 8) • May be a negative number	=	
10. Assessment of Student Available Income (50%)	x	0.50
11. Student's Contribution from Income (line 9 times line 10)	=	

Student Contribution from Assets		
12. Annual child support received for the last complete calendar year		
13. Cash, savings, and checking accounts	+	
14. Net worth of current investments • Includes: time deposits, money market funds, real estate (excluding primary residence), vacation homes, income producing property, trusts, stocks, bonds, derivatives, securities, mutual funds, tax shelters, and qualified education benefits • If negative, enter zero	+	
15. Adjusted net worth of businesses and/or investment farms (Table B2) • Net worth of businesses and/or investment farms multiplied by the applicable adjustment in Table B2	+	
16. Net worth (sum of lines 12, 13, 14, and 15)	=	
17. Asset Protection Allowance (Table B3)	-	
18. Discretionary Net Worth • Line 16 minus line 17	=	
19. Asset Conversion Rate (20%)	x	0.20
20. Student Contribution from Assets (SCA) • Line 18 times line 19 • If negative, enter zero	=	

Student Aid Index

Student Contribution from Income (line 11) • May be a negative number		
Student Contribution from Assets (line 20)	+	
21. Student Aid Index (SAI; sum of lines 11 and 20) • If negative, and < -1,500, adjust to -1,500 (*e.g., If negative 2,000 set to -1,500*) • If negative, and >= -1,500, do not adjust (*e.g., If -1,000 leave as -1,000*)	=	

Supplementary Tables for Formula B – Independent Students Without Dependent(s) Other than a Spouse

Note for Table B1: When calculating for more than one taxpayer (*e.g., the student and student spouse did not file MFJ*) the following rounding rules apply: calculation should be carried to three decimal places only. Once the student and student spouse calculated results are added together, round to the nearest whole numbers using standard rounding rules defined.

In scenarios where spouses have filed different tax returns (*e.g., one spouse filed TFS = Single, the other TFS = MFS, etc.*), the calculation is performed individually and then the results are added together following the rounding logic noted above.

Table B1: Payroll Tax Allowance

Tax Rate Program	Tax Rate
Step 1: Medicare's Hospital Insurance (HI) Program Tax Rate	If Student filed as Single, HoH or Qualifying Surviving Spouse: • 1.45% of student earned income up to $200,000, (+) plus • 2.35% of student earned income over $200,000 If Student filed as Married-Filed Joint Return (MFJ): • 1.45% of student and student spouse's combined earned income up to $250,000, (+) plus • 2.35% of student and student spouse's combined earned income over $250,000 If Student filed as Married-Filed Separate Return (MFS): • 1.45% of student earned income up to $125,000, (+) plus • 1.45% of student spouse's earned income up to $125,000, (+) plus • 2.35% of student earned income over $125,000 (+) plus • 2.35% of student spouse's earned income over $125,000 See Table A1 for example.
Step 2: Old-age, survivors, and disability insurance (OASDI) Tax Rate	For independent students without a spouse or those who only report a single tax return, 6.2% of total earned income up to Contributions and Benefit Base of $160,200 for Tax Year 2023. If student's total earned income exceeds $160,200, then input $9,932*. For those reporting both student and student spouse income or who are married and filed a joint return, 6.2% of total student and student spouse earned income up to Contributions and Benefit Base of $320,400 for Tax Year 2023. If the student and student spouse total earned income exceeds $320,400, then input $19,865*. See Table A1 for example.

*Social Security's Old-Age, Survivors, and Disability Insurance (OASDI) program limits the amount of earnings subject to taxation for a given year. The same annual limit also applies when those earnings are used in a benefit computation. This limit changes each year with changes in the national average wage index. For earnings in 2023, this base is $160,200.

The OASDI tax rate for wages paid in 2023 is set by statute at 6.2 percent for employees and employers, each. Thus, an individual with wages equal to or larger than $160,200 would contribute $9,932 to the OASDI program in 2023.

For more information visit: [https://www.ssa.gov/oact/cola/cbb.html.](https://www.ssa.gov/oact/cola/cbb.html)

The following tables are based, in part, upon the April 2024 Consumer Price Index for all Urban Consumers (CPI-U).

Table B2: Businesses/Investment Farms Net Worth Adjustment

If the net worth of businesses/investment farms is ___	Then the adjusted net worth is ____
Less than $1	$0
$1 to $170,000	40% of net worth of business/farm
$170,001 to $510,000	$68,000 + 50% of net worth over $170,000
$510,001 to $850,000	$238,000 + 60% of net worth over $510,000
$850,001 or more	$442,000 + 100% of net worth over $850,000

Table B3: Asset Protection Allowance

Age of student as of 12/31/2024	Allowance for married student	Allowance for unmarried student	Age of student as of 12/31/2024	Allowance for married student	Allowance for unmarried student
25 or less	$0	$0	46	$0	$0
26	$0	$0	47	$0	$0
27	$0	$0	48	$0	$0
28	$0	$0	49	$0	$0
29	$0	$0	50	$0	$0
30	$0	$0	51	$0	$0
31	$0	$0	52	$0	$0
32	$0	$0	53	$0	$0
33	$0	$0	54	$0	$0
34	$0	$0	55	$0	$0
35	$0	$0	56	$0	$0
36	$0	$0	57	$0	$0
37	$0	$0	58	$0	$0
38	$0	$0	59	$0	$0
39	$0	$0	60	$0	$0
40	$0	$0	61	$0	$0
41	$0	$0	62	$0	$0
42	$0	$0	63	$0	$0
43	$0	$0	64	$0	$0
44	$0	$0	65 or older	$0	$0
45	$0	$0			

Formula C – Independent Students with Dependent(s) Other than a Spouse

SAI = Student's Contribution from Adjusted Available Income

Student Contribution from Income		
Student (and Spouse) Income Additions		
a. Student (and Spouse) AGI		
b. Student (and Spouse) Deductible Payments to IRA/KEOGH/Other	+	
c. Student (and Spouse) Tax-Exempt Interest Income	+	
d. Student (and Spouse) Untaxed Portions of IRA Distributions (Subtract IRA rollover; if total is less than zero, enter zero)	+	
e. Student (and Spouse) Untaxed Portions of Pensions (Subtract Pension rollover; if total is less than zero, enter zero)	+	
f. Student (and Spouse) Foreign Income Exclusion (reported on U.S. Tax Return; if less than zero, enter the absolute value)	+	
1. Total Student (and Spouse) Income Additions (sum of lines a, b, c, d, e, and f)	=	
Student (and Spouse) Income Offsets		
g. Student (and Spouse) College Grant and Scholarship Aid		
h. Student (and Spouse) Education Credits	+	
i. Student (and Spouse) Federal Work-study (FWS)	+	
2. Total Student (and Spouse) Income Offsets (sum of lines g, h, and i)	=	
3. Total Student (and Spouse) Income (line 1 minus line 2) • Total Student (and Spouse) Income Additions – Total Student (and Spouse) Income Offsets • May be a negative number	=	
Allowances Against Student (and Spouse) Income		
4. Student (and Spouse) U.S. Income Tax Paid (or Foreign Equivalent)		
5. Payroll Tax Allowance (Table C1)		
a. Medicare's Hospital Insurance (HI) Program Tax Rate (Table C1: Step 1)	+	
b. Old-age, survivors, & disability insurance (OASDI) Tax Rate (Table C1: Step 2)	+	
6. Income Protection Allowance (IPA) • See Table C2 if the student indicator is married with dependents • Table C3 if the student indicator is unmarried with dependents	+	
7. Employment Expense Allowance (EEA)	+	

• If the student indicator is unmarried, the lesser of: ▪ 35% of the student earned income, OR ▪ $4,890 • If the student indicator is married, the lesser of: ▪ 35% of the student and student's spouse combined earned income, OR ▪ $4,890		
8. Total Student (and Spouse) Allowances Against Income (sum lines 4, 5a, 5b, 6, and 7)	=	
Student's Available Income (StAI)		
Total Student (and Spouse) Income (line 3)		
Total Student (and Spouse) Allowances Against Income (line 8)	-	
9. Student Available Income (StAI; line 3 minus line 8) • May be a negative number	=	

Student Contribution from Assets		
10. Annual child support received for the last complete calendar year		
11. Cash, savings, and checking accounts	+	
12. Net worth of current investments • Includes: time deposits, money market funds, real estate (excluding primary residence), vacation homes, income producing property, trusts, stocks, bonds, derivatives, securities, mutual funds, tax shelters, and qualified education benefits • If negative, enter zero	+	
13. Adjusted net worth of businesses and/or investment farms (Table C4) • Net worth of businesses and/or investment farms multiplied by the applicable adjustment in Table C4	+	
14. Net worth (sum of lines 10, 11, 12, and 13)	=	
15. Asset Protection Allowance (APA; Table C5)	-	
16. Discretionary Net Worth • Line 14 minus line 15	=	
17. Asset Conversion Rate (7%)	x	0.07
18. Student Contribution from Assets (SCA) • Line 16 times line 17 • If negative, enter zero	=	

Student Aid Index		
Student Available Income (line 9)		

• May be a negative number		
Student Contribution from Assets (line 18)	+	
19. Student Adjusted Available Income (AAI; sum of lines 9 and 18) • May be a negative number	=	
20. Total Student Contribution from AAI (Table C6)	=	
Student Aid Index (SAI) • If line 20 is positive, SAI = line 20 • If line 20 is negative, and < -1,500, adjust to -1,500 (*e.g., If negative 2,000 set to -1,500*) • If line 20 is negative, and >= -1,500, do not adjust (*e.g., If -1,000 leave as -1,000*)	=	

Supplementary Tables for Formula C – Independent Students with Dependent(s) Other than a Spouse

Note for Table C1: When calculating for more than one taxpayer (*e.g., the student and student spouse did not file MFJ*) the following rounding rules apply: calculation should be carried to three decimal places only. Once the student and student spouse calculated results are added together, round to the nearest whole numbers using standard rounding rules defined.

In scenarios where spouses have filed different tax returns (*e.g., one spouse filed TFS = Single, the other TFS = MFS, etc.*), the calculation is performed individually and then the results are added together following the rounding logic noted above.

Table C1: Payroll Tax Allowance

Tax Rate Program	Tax Rate
Step 1: Medicare's Hospital Insurance (HI) Program Tax Rate	If Student filed as Single, HoH or Qualifying Surviving Spouse: • 1.45% of student earned income up to $200,000, (+) plus • 2.35% of student earned income over $200,000 If Student filed as Married-Filed Joint Return (MFJ): • 1.45% of student and student spouse's combined earned income up to $250,000, (+) plus • 2.35% of student and student spouse's combined earned income over $250,000 If Student filed as Married-Filed Separate Return (MFS): • 1.45% of student earned income up to $125,000, (+) plus • 1.45% of student spouse's earned income up to $125,000, (+) plus • 2.35% of student earned income over $125,000 (+) plus • 2.35% of student spouse's earned income over $125,000 See Table A1 for Example.
Step 2: Old-age, survivors, and disability insurance (OASDI) Tax Rate	For independent students without a spouse or those who only report a single tax return, 6.2% of total earned income up to Contributions and Benefit Base of $160,200 for Tax Year 2023. If student's total earned income exceeds $160,200, then input $9,932*. For those reporting both student and student spouse income or who are married and filed a joint return, 6.2% of total student and student spouse earned income up to Contributions and Benefit Base of $320,400 for Tax Year 2023. If the student and student spouse total earned income exceeds $320,400, then input $19,865*. See Table A1 for Example.

*Social Security's Old-Age, Survivors, and Disability Insurance (OASDI) program limits the amount of earnings subject to taxation for a given year. The same annual limit also applies when those earnings are used in a benefit computation. This limit changes each year with changes in the national average wage index. For earnings in 2023, this base is $160,200.

The OASDI tax rate for wages paid in 2023 is set by statute at 6.2 percent for employees and employers, each. Thus, an individual with wages equal to or larger than $160,200 would contribute $9,932 to the OASDI program in 2023.

For more information visit: https://www.ssa.gov/oact/cola/cbb.html.

The following tables are based, in part, upon the April 2024 Consumer Price Index for all Urban Consumers (CPI-U).

Table C2: Income Protection Allowance – Married with Dependents

Family Size (including Student)	Income Protection Allowance Amount
3	$56,430
4	$69,670
5	$82,220
6	$96,150

Note: For each additional household member, add $10,860.

Table C3: Income Protection Allowance – Single with Dependents

Family Size (including Student)	Income Protection Allowance Amount
2	$53,710
3	$66,880
4	$82,570
5	$97,440
6	$113,950

Note: For each additional household member, add $12,880.

Table C4: Businesses/Investment Farms Net Worth Adjustment

If the net worth of businesses/investment farms is ___	Then the adjusted net worth is ____
Less than $1	$0
$1 to $170,000	40% of net worth of business/farm
$170,001 to $510,000	$68,000 + 50% of net worth over $170,000
$510,001 to $850,000	$238,000 + 60% of net worth over $510,000
$850,001 or more	$442,000 + 100% of net worth over $850,000

Table C5: Asset Protection Allowance

Age of student as of 12/31/2024	Allowance for married student	Allowance for unmarried student	Age of student as of 12/31/2024	Allowance for married student	Allowance for unmarried student
25 or less	$0	$0	46	$0	$0
26	$0	$0	47	$0	$0
27	$0	$0	48	$0	$0
28	$0	$0	49	$0	$0
29	$0	$0	50	$0	$0
30	$0	$0	51	$0	$0
31	$0	$0	52	$0	$0
32	$0	$0	53	$0	$0
33	$0	$0	54	$0	$0
34	$0	$0	55	$0	$0
35	$0	$0	56	$0	$0
36	$0	$0	57	$0	$0
37	$0	$0	58	$0	$0
38	$0	$0	59	$0	$0
39	$0	$0	60	$0	$0
40	$0	$0	61	$0	$0
41	$0	$0	62	$0	$0
42	$0	$0	63	$0	$0
43	$0	$0	64	$0	$0
44	$0	$0	65 or older	$0	$0
45	$0	$0			

Table C6: Assessment from Adjusted Available Income

If the AAI is ___	Then the contribution from AAI is ____
Less than -$8,300	-$1,826
-$8,300 to $21,300	22% of AAI
$21,301 to $26,700	$4,686 + 25% of AAI over $21,300
$26,701 to $32,000	$6,036 + 29% of AAI over $26,700
$32,001 to $37,500	$7,573 + 34% of AAI over $32,000
$37,501 to $42,900	$9,443 + 40% of AAI over $37,500
$42,901 or more	$11,603 + 47% of AAI over $42,900

Step 3: Determine Minimum Pell Grant Eligibility

Use the Minimum Pell Grant criteria to identify additional applicants eligible for a Pell Grant. Under HEA Sec. 401(b)(1)(C), a student is eligible for a Minimum Pell Grant if **any** of the following is true:

Dependent Student

- **Minimum Pell Indicator = 1:** The student's parent **is** a single parent (as defined in Appendix G), and has an AGI less than or equal to 325% of the poverty guideline for the applicant's family size and state of legal residence; or
- **Minimum Pell Indicator = 2:** The student's parent **is not** a single parent and has an AGI less than or equal to 275% of the poverty guideline for the applicant's family size and state of legal residence.

Independent Student

- **Minimum Pell Indicator = 3:** The student **is** a single parent (as defined in Appendix G), and the AGI is less than or equal to 400% of the poverty guideline for the applicant's family size and state of legal residence; or
- **Minimum Pell Indicator = 4:** The student **is** a parent and **is not** a single parent, and the AGI is less than or equal to 350% of the of the poverty guideline for the applicant's family size and state of legal residence; or
- **Minimum Pell Indicator = 5:** The student **is not** a parent, and the student's (and spouse's if applicable) AGI is less than or equal to 275% of the poverty guideline for the applicant's family size and state of legal residence.

Note: The Minimum Pell Indicator (1, 2, 3, 4, or 5) will be returned on the ISIR, if applicable.

For additional information on state of legal residence and poverty guidelines, see *Step 1: Determine Maximum Pell Grant Eligibility*.

SAI for Minimum Pell Grant Recipients

Students eligible for a Minimum Pell Grant under one of these eligibility criteria retain the SAI calculated in *Step 2: Calculate Student Aid Index*. All other aid should be packaged using the calculated SAI.

Federal Pell Grant Flag

The Federal Pell Grant Flag, used to determine if the student is eligible for a Pell Award, is set to Y when the following occurs.

Table 2: Pell Grant Flag

If	Then
Graduate Flag is blank OR Pursuing Teach Certification is “Yes” AND **Any** of the following are true: SAI is non-blank AND less than or equal to Maximum Pell SAI minus the Minimum Pell SAI OR SAI is non-blank AND Minimum Pell Indicator is non-blank, OR Children of Fallen Heroes Indicator is "Eligible for CFH" OR “Eligible Due to Grandfather” OR Iraq Afghanistan Service Grant Indicator is "Eligible for IASG" OR "Eligible Due to Grandfathering”	Pell Grant = Yes

Note: If the applicant’s SAI is greater than zero, the student’s scheduled Pell Grant award is calculated by subtracting the SAI from the maximum scheduled Pell Grant award amount for the year. Use the Maximum and Minimum Pell amounts as defined in the GEN-24-01 2024-2025 Federal Pell Grant maximum and Minimum Award Amounts Dear Col-league Letter.

Note: Once the 2025-26 Pell Grant award amounts are determined and posted, the link above will be updated.

Appendix A: Acronyms

Table 3: Acronyms

Acronym	Definition
AAI	Adjusted Available Income
AGI	Adjusted Gross Income
APA	Asset Protection Allowance
EEA	Employment Expense Allowance
EITC	Earned Income Tax Credit Received During Tax Year
FAA	Financial Aid Administrator
FAFSA	Free Application for Federal Student Aid
FTI	Federal Tax Information
FUTURE Act	Fostering Undergraduate Talent by Unlocking Resources for Education Act
FWS	Federal Work-study
HEA	Higher Education Act
HHS	Department of Health and Human Services
HI	Hospital Insurance
HoH	Head of Household
IEFW	Income Earned From Work
IPA	Income Protection Allowance
IRA	Individual Retirement Account
IRS	Internal Revenue Service
ISIR	Institutional Student Information Record
N/A	Not Applicable
OASDI	Old-age, survivors, and disability insurance

PAAI	Parent Adjusted Available Income
PAI	Parent Available Income
PCA	Parent Contribution from Assets
SAI	Student Aid Index
SCA	Student Contribution from Assets
SLR	State of Legal Residence
StAI	Student Available Income
TFS	Tax Filing Status
U.S.	United States

Appendix B: Dependency Status

Dependency (independent or dependent) status determines which eligibility criteria is used to evaluate for Maximum or Minimum Pell Grant eligibility. It also drives which SAI formula to use for a student applicant.

Under HEA 480(d), a student is automatically determined to be independent for federal student aid purposes if he or she meets one or more of the following criteria:

- The student was born before January 1, 2002.
- The student is married or remarried (but not separated or divorced) as of the date of the application.
- At the beginning of the 2025-26 school year, the student will be enrolled in a master's or doctoral degree program (*e.g., MA, MBA, MD, JD, PhD, EdD, or graduate certificate*).
- The student is currently serving on active duty in the U.S. Armed Forces or is a National
- Guard or Reserves enlistee called into federal active duty for purposes other than training.
- The student is a veteran of the U.S. Armed Forces.
- The student has or will have one or more children or other people who live with and receive more than half of their support from the student, now and through the last day of the award year.
- At any time since the student turned age 13, both student's parents were deceased, or the student was in foster care or was a dependent or ward of the court.
- As determined by a court in the student's state of legal residence, the student is now, or was upon reaching the age of majority, an emancipated minor (that is, released from control by his or her parent or guardian).
- As determined by a court in the student's state of legal residence, the student is now, or was upon reaching the age of majority, in legal guardianship.
- On or after July 1, 2024, the student was determined homeless or at risk of becoming homeless by one of the following:
  - Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness
  - Student's high school or school district
  - Director or designee of project supported by a federal TRIO or GEAR UP program grant
  - Financial Aid Administrator

Students with Unusual Circumstances

For students who do not meet any of the above criteria but who have documented unusual circumstances, an FAA can, by professional judgment and on a case-by-case basis, override their dependency status from dependent to independent. For information about dependency overrides, see the Application and Verification Guide, which is part of the Federal Student Aid Handbook and can be found on the Knowledge Center Web site. Additional guidance on the implementation of unusual circumstances under the FAFSA Simplification Act can be found in the Application and Verification Guide.

Provisionally Independent Students

Applicants who indicate on the FAFSA form that they do not meet the above criteria to be considered an independent student but have an unusual circumstance, or who indicated that they are an unaccompanied homeless youth but do not have a determination from an authorized official, will be processed as provisionally independent. These students will receive a provisional SAI, which is calculated using the same formulas as a standard SAI but cannot be used to pay Federal student aid. Applicants who are provisionally independent will be directed to contact the financial aid office at their school for further guidance. As a reminder, the HEA provides that unaccompanied homeless youth determinations are separate from professional judgments made under the unusual circumstances provision. These applicants are also not considered Provisionally Independent students, however, in the absence of a determination, an applicant who has indicated that they are an unaccompanied homeless youth will follow the same FAFSA flow as a Provisionally Independent student to allow them to complete a FAFSA form without parent information.

- If a FAFSA application is rejected, then no SAI will be calculated.
- If on any transaction, the only reject is for being a provisionally independent student (REJECT 1), then a Provisional SAI will be calculated and returned on the ISIR. If, however, a provisionally independent student has a reject other than REJECT 1, then a Provisional SAI will not be calculated and returned on the ISIR.

Appendix C: Family Size

Under FAFSA Simplification, family size now aligns with the number of exemptions claimed on an individual's tax return.

Calculated Family Size

Family size can be calculated using IRS exemptions only or IRS exemptions with applied assumptions if all input sources required to calculate the family size indicate to use the IRS exemption information. Inputs to family size are:

- Dependency status;
- Married indicator;
- IRS tax filing status; and
- IRS reported exemptions.*

*In scenarios where a taxpayer's tax Filing Status = NO (did not file taxes) OR where a **dependent** students' exemption = Null (*e.g., this is a scenario where there could be no IRS information on file such as IRS response code = 203, 206, or 212 OR no IRS data retrieved on file with FTIM and self-reported income is provided, etc.*), then their exemptions would be set to zero (0) for the purposes of the family size calculation. If the calculation appears to be missing the student, then an additional exemption of one (1) is added to the total for the purposes of the family size calculation.

Table 4: Family Size Indicator

Dependent Students	
If	**Then**
Parent Married Indicator = Married, AND Parent Tax Filing Status = Married Filing Jointly (MFJ), AND Parent Exemptions + (plus) Student Exemptions > 2	Parent Family Size = [Parent Exemptions + Student Exemptions]
Parent Married Indicator = Married, AND Parent Tax Filing Status = MFJ, AND Parent Exemptions + (plus) Student Exemptions is <= 2	Parent Family Size = [Parent Exemptions + Student Exemptions] Assumed Parent Family Size = **3**
Parent Married Indicator = Married, AND Parent Tax Filing Status ≠ MFJ, AND Parent Spouse Tax Filing Status ≠ MFJ, AND Parent Exemptions + Parent Spouse Exemptions + Student Exemptions > 2	Parent Family Size = [Parent Exemptions + Parent Spouse Exemptions + Student Exemptions]

Dependent Students	
If	**Then**
Parent Married Indicator = Married, AND Parent Tax Filing Status ≠ MFJ, AND Parent Spouse Tax Filing Status ≠ MFJ, AND Parent Exemptions + Parent Spouse Exemptions + Student Exemptions <= 2	Parent Family Size = [Parent Exemptions + Parent Spouse Exemptions + Student Exemptions] Assumed Parent Family Size = **3**
Parent Married Indicator = Unmarried, AND Parent Exemptions + Student Exemptions >= 2	Parent Family Size = [Parent Exemptions + Student Exemptions]
Parent Married Indicator = Unmarried, AND Parent Exemptions + Student Exemptions < 2	Parent Family Size = [Parent Exemptions + Student Exemptions] Assumed Parent Family Size =2

Independent Students	
If	**Then**
Student Married Indicator = Married, AND student Tax Filing Status = MFJ, AND Student Exemptions is > 1	Student Family Size = [Student Exemptions]
Student Married Indicator = Married, AND student Tax Filing Status = MFJ, AND Student Exemptions <= 1	Student Family Size = [Student Exemptions] Assumed Student Family Size = **2**
Student Married Indicator = Married, AND Student Tax Filing Status ≠ MFJ, AND Student Exemptions + Student Spouse Exemptions >= 2	Student Family Size = [Student Exemptions + Student Spouse Exemptions]
Student Married Indicator = Married, AND Student Tax Filing Status ≠ MFJ, AND Student Exemptions + Student Spouse Exemptions < 2	Student Family Size = [Student Exemptions + Student Spouse Exemptions] Assumed Student Family Size = **2**
Student Married Indicator = Unmarried, AND Student Exemptions >= 1	Student Family Size = [Student Exemptions]

Independent Students	
If	**Then**
Student Married Indicator = Unmarried, AND Student Exemptions < 1	Student Family Size = [Student Exemptions] Assumed Student Family Size = [Student Exemptions] + 1 (assumed student) = **1**

Note: In a scenario where the parent (or independent student) has a TFS = MFJ – BUT they are no longer married to the same spouse, then a self-reported family size must be provided and no assumptions can be made.

Self-Reported Family Size

For individuals without a calculated family size or for whom the calculated family size is inaccurate, family size can be self-reported by the applicant. The following persons are included in the self-reported family size.

Table 5: Self-Reported Family Size

Dependent Students	Independent Students

• The student
• The student's parents, even if the student is not living with them. Exclude a parent who has died or is not living in the household because of separation or divorce. Include a parent who is on active duty in the U.S. Armed Forces apart from the family.
• The student's siblings if the following are true:
  o They live with the student's parents (or live apart because of college enrollment);
  o They receive more than half of their support from the student's parents; and
  o They will continue to receive more than half their support from the student's parents during the award year.
• Other persons if the following are true:
  o They live with the student's parents;
  o They receive more than half of their support from the student's parents; and
  o They will continue to receive more than half their support from the student's parents during the award year.
	• The student
	• The student's spouse, if applicable
	• The student's dependent children if the following are true:
	  o They live with the student (or live apart because of college enrollment);
	  o They receive more than half of their support from the student; and
	  o They will continue to receive more than half their support from the student during the award year.
	• Other persons if the following are true:
	  o They live with the student;
	  o They receive more than half of their support from the student; and
	  o They will continue to receive more than half their support from the student during the award year.

The provided criteria for "dependent children" or "other persons" align with the requirement that family size align with whom the parent (or student, if independent) could claim as a dependent on a U.S. tax return if the parent (or student, if independent) were to file a U.S tax return at the time of completing the 2025-26 FAFSA. As a result, unborn children should not be included in the family size.

Hierarchy Rules

In instances where the family size is calculated, and there is both a Calculated Family Size and a Self-Reported Family Size provided, the Self-Reported Family Size value must be used in the SAI calculation.

If more than one family size value is provided on the ISIR, the following hierarchy rules were applied:

- If the Updated Family Size field **[ID 61 or ID183]** is non-blank it is used in the SAI calculation,
- if the Assumed Family Size field **[ID 329 or ID 330]** is non-blank it is used in the SAI calculation,
- if both the Updated Family Size and Assumed Family Size fields are blank, the FTI exemptions field(s) **[ID 865, ID 885, ID 905, or ID 925]** are used as the family size in the SAI calculation.

As a reminder: Family size is not calculated nor used in the SAI calculation when Maximum Pell Indicator = 1.

If **any** taxpayer data used in the SAI calculation uses **only** self-reported information (*e.g., one spouse uses IRS and the other spouse uses **only** self-reported income or if dependent, and the dependent student uses **only** self-reported income information even if both parents use IRS data*) then the Family Size used in the SAI calculation **must be** the Self-Reported (Updated) Family Size captured on the FAFSA.

Appendix D: Non-Tax Filer vs. Tax Filer

Determine individually the student, parent, parent spouse or student spouse non-tax filer or tax filer qualification prior to executing the SAI calculation. Use the following rules to determine a taxpayer's qualification:

Table 6: Non-Tax Filer vs. Tax Filer Status

Dependent Students	
If	**Then**
The parent tax Filing Status = NO (IRS response code 214, did not file taxes) and self-reported income* is not provided OR The parent self-reported the following: Filed 1040 or 1040NR is "2" **No** AND Filed a Non-U.S. Tax Return is **any** of the following: 1. "4" Did not and will not file a U.S. tax return – earned U.S. income below the tax filing thresh-old, OR 2. "5" Did not and will not file a U.S. tax return – reasons other than low income, OR 3. "6" Did not and will not file any tax return – no earned income AND State of Legal Residence is "PR", "AS", "GU", "MP", "VI", OR any of the 50 states	Set the parent to **Non-Tax Filer**
The parent tax Filing Status = YES (IRS response code 200) OR The parent self-reported the following: Filed 1040 or 1040NR is "1" **Yes** OR Filed a Non-U.S. Tax Return is **any** of the following: 1. "1" Filed or will file a tax return with Puerto Rico or another U.S. territory, OR 2. "2" Filed or will file a foreign tax return, OR 3. "3" Did not and will not file a foreign tax return – earned income in a foreign country or em-ployee of an international organization that did not require tax filing, OR 4. "6" Did not and will not file any tax return – no earned income AND State of Legal Residence is NOT "PR", "AS", "GU", "MP", "VI", OR any of the 50 states	Set the parent to **Tax Filer**

The parent spouse tax Filing Status = NO (IRS response code 214, did not file taxes) and self-reported income* is not provided OR The parent spouse self-reported the following: Filed 1040 or 1040NR is “2” **No** AND Filed a Non-U.S. Tax Return is **any** of the following: 1. “4” Did not and will not file a U.S. tax return – earned U.S. income below the tax filing threshold, OR 2. “5” Did not and will not file a U.S. tax return – reasons other than low income, OR 3. “6” Did not and will not file any tax return – no earned income	Set the parent spouse to **Non-Tax Filer**
The parent spouse tax Filing Status = YES (IRS response code 200) OR If the parent spouse self-reported the following: Filed 1040 or 1040NR is “1” **Yes** OR Filed a Non-U.S. Tax Return is **any** of the following: 1. “1” Filed or will file a tax return with Puerto Rico or another U.S. territory, OR 2. “2” Filed or will file a foreign tax return, OR 3. “3” Did not and will not file a foreign tax return – earned income in a foreign country or employee of an international organization that did not require tax filing	Set the parent spouse to **Tax Filer**
The student tax Filing Status = NO (IRS response code 214, did not file taxes) and self-reported income* is not provided OR The student self-reported the following: Filed 1040 or 1040NR is “2” **No** AND Filed a Non-U.S. Tax Return is “2” **No**	Set the student to **Non-Tax Filer**
The student tax Filing Status = YES (IRS response code 200) OR The student self-reported the following: Filed 1040 or 1040NR is “1” **Yes** OR Filed a Non-U.S. Tax Return is “1” **Yes**	Set the student to **Tax Filer**

Independent Students	
If	**Then**

The student tax Filing Status = NO (IRS response code 214, did not file taxes) and self-reported income* is not provided OR The student self-reported the following: Filed 1040 or 1040NR is “2” **No** AND Filed a Non-U.S. Tax Return is “2” **No**	Set the student to **Non-Tax Filer**
The student tax Filing Status = YES (IRS response code 200) OR The student self-reported the following: Filed 1040 or 1040NR is “1” **Yes** OR Filed a Non-U.S. Tax Return is “1” **Yes**	Set the student to **Tax Filer**
The student spouse tax Filing Status = NO (IRS response code 214, did not file taxes) and self-reported income* is not provided OR The student spouse self-reported the following: Filed 1040 or 1040NR is “2” **No** AND Filed a Non-U.S. Tax Return is “2” **No**	Set the student spouse to **Non-Tax Filer**
The student spouse tax Filing Status = YES (IRS response code 200) OR The student spouse self-reported the following: Filed 1040 or 1040NR is “1” **Yes** OR Filed a Non-U.S. Tax Return is “1” **Yes**	Set the student spouse to **Tax Filer**

*For the purposes of this calculation, self-reported income is defined as any one of or combination of the following for a contributor role (See Appendix J for the self-reported field ID by role):

- Self-reported Tax Filing Status
- Self-reported AGI
- Self-reported IEFW
- Self-reported Income Tax Paid
- Self-reported Deductible Payments to IRA/ KEOGH/ Other
- Self-reported Tax-Exempt Interest Income
- Self-reported Untaxed Portions of IRA Distribution
- Self-reported Untaxed Portions of Pensions
- Self-reported Education Credits

If status **is** tax filer, the following additional variable inputs in the appendices below may need to be determined prior to executing the SAI calculation.

Note: For *Step 1*, only the parents of dependent students need to both qualify as non-filers to meet Maximum Pell 1 logic; for independent students, both the student and spouse, if applicable, need to qualify.

Appendix E: Applicants or Contributors Required to Provide Assets

The student or parent is required to provide assets if they meet the following criteria:

Table 7: Required to Provide Assets Check

<table>
<tr><th colspan="2">Independent Students</th></tr>
<tr><th>If</th><th>Then</th></tr>
<tr><td>The Independent Student is required to provide assets if the Student Federal Benefits: None of the above is “1” Yes AND any of the following are true:
1. {Student Manual Entry Required} AND any of the following:
a. Student AGI is greater than or equal to $60,000, OR
b. Student filed a Schedule A, B, D, E, F or H is “1” Yes, OR
c. Student Schedule C Amount is greater than $10,000 OR less than negative $10,000
OR
2. Student FTIM Indicator “Required to Provide Assets” is “TRUE”,
OR
3. Student FTIM Indicator “AGI Threshold Exceeded” is “TRUE”,
OR
4. {Student Spouse is Contributor}, Student Spouse data has been provided, AND any of the following are true:
a. {Student Spouse Manual Entry Required} AND any of the following:
o Student Spouse AGI is greater than or equal to $60,000, OR
o Student Spouse filed a Schedule A, B, D, E, F or H is “1” Yes, OR
o Student Spouse Schedule C Amount is greater than $10,000 OR less than negative $10,000,
OR
b. Student Spouse FTIM Indicator “Required to Provide Assets” is “TRUE”,
OR
c. {Student Manual Entry Required} AND {Student Spouse Manual Entry Required} AND Student AGI + Student Spouse AGI is greater than OR equal to $60,000</td><td>Independent Student Required to Provide Assets</td></tr>
</table>

Dependent Students	
If	Then
The Parent AND Dependent Student are required to provide assets when **any** of the following are true: 1. Parent State of Legal Residence is any of the following (Canadian Provinces/Foreign Country): “AB”, “BC”, “FC”, “MB”, “NB”, “NL”, “NT”, “NS”, “NU”, “ON”, “PE”, “QC”, “SK”, “YT”, “PW”, “MH”, “FM” OR 2. Parent Filed Non-U.S. Tax Return is “2” Filed or will file a foreign tax return OR “3” Did not and will not file a foreign tax return – earned income in a foreign country or employee of an international organization that did not require tax filing OR 3. Parent Spouse or Partner Filed Non-U.S. Tax Return is “2” Filed or will file a foreign tax return OR “3” Did not and will not file a foreign tax return – earned income in a foreign country or employee of an international organization that did not require tax filing” OR Parent Federal Benefits: None of the above is “1” Yes AND **any** of the following are true: 1. {Parent Manual Entry Required} AND any of the following: a. Parent AGI is greater than or equal to $60,000, OR b. Parent filed a Schedule A, B, D, E, F, or H is “1” Yes, OR c. Parent Schedule C Amount is greater than $10,000 OR less than negative $10,000 OR 2. Parent FTIM Indicator “Required to Provide Assets” is “TRUE”, OR 3. Parent FTIM Indicator “AGI Threshold Exceeded” is “TRUE”, OR 4. {Parent Spouse or Partner is Contributor}, Parent Spouse or Partner data has been provided and **any** of the following are true: a. {Parent Spouse or Partner Manual Entry Required} AND **any** of the following: o Parent Spouse or Partner AGI is greater than or equal to $60,000, OR o Parent Spouse or Partner filed a Schedule A, B, D, E, F or H is “1” Yes, OR o Parent Spouse or Partner Schedule C Amount is greater than $10,000 OR less than negative $10,000 OR	Parent/Dependent Student Required to Provide Assets

Dependent Students	
If	Then
b. Parent Spouse or Partner FTIM Indicator “Required to Provide Assets” is “TRUE”, OR c. {Parent Manual Entry Required} AND {Parent Spouse or Partner Manual Entry Required} AND Parent AGI + Parent Spouse or Partner AGI is greater than OR equal to $60,000	

Note: the FTIM Indicator values are defined in Volume 5 of the FAFSA Specification Guide.

Appendix F: Determining Married Status Indicator

The married indicator is used in the SAI calculation for several variable steps. The married indicator is set using the following inputs:

- Dependency status
- Marital status

Table 8: Married Status Indicator

Dependent Students	
If	**Then**
Parents’ marital status is Married, Remarried, or Unmarried and both legal parents living together	Set the parent married indicator to **Married**
Parents’ marital status is Single (Never Married), Divorced, Separated, or Widowed	Set the parent married indicator to **Unmarried**

Independent Students	
If	Then
Student marital status is Single, Divorced, Separated*****, or Widowed	Set the student married indicator to **Unmarried**
Student marital status is Married or Remarried	Set the student married indicator to **Married**

Appendix G: Determining "Single Parent" Status Indicator as defined by FAFSA Simplification

Has Dependents Indicator Logic

For the SAI calculation to use the correct look-up tables or determine if an independent student qualifies as a single parent, the Has Dependents indicator must first be determined. Inputs to Has Dependents indicator are:

- Student Married Indicator
- Student Family Size

Table 9: Has Dependents Indicator

Independent Students	
If	**Then**
Student Married Indicator = Married, AND Student Family Size >= 3	Has Dependents Indicator = TRUE
Student Married Indicator = Unmarried, AND Student Family Size >= 2	Has Dependents Indicator = TRUE
Student Married Indicator = Married, AND Student Family Size = 2	Has Dependents Indicator = FALSE
Student Married Indicator = Unmarried, AND Student Family Size =1	Has Dependents Indicator = FALSE

Single Parent Status Indicator Logic

Determine the Single Parent indicator to identify which Maximum and Minimum Pell AGI threshold percentage rate to use in the SAI calculation for Maximum Pell indicator 2 or 3 or the Minimum Pell indicator 1–4. Inputs to determine single parent indicator are:

- Dependency status
- Married indicator
- Has dependents indicator (Independent only)
- Tax filing status
- Earned income credit (EITC) during tax year response* [ID97 or ID207].

*Note: If the Self-Reported EITC Response during tax year = [blank] or not provided, presume Response = NO for purposes of the SAI calculation.

Table 10: Single Parent Status Indicator

Dependent Students		
If	**Then**	**Else**
Parent Married Indicator = Unmarried, AND 1. Parent Tax Filing Status = Head of Household, OR 2. Parent Tax Filing Status = Qualifying Surviving Spouse, OR 3. Parent Self-Reported Parent Earned Income Tax Credit Received During Tax Year (EITC) Response = YES	Parent Single Parent Indicator = TRUE	Parent Single Parent Indicator = FALSE

Independent Students		
If	**Then**	**Else**
Student Married Indicator = Unmarried, AND Has Dependents Indicator = TRUE, AND 1. Student Tax Filing Status = Head of Household, OR 2. Student Tax Filing Status = Qualifying Surviving Spouse, OR 3. Student Self-Reported Earned Income Tax Credit Received During Tax Year (EITC) Response = YES	Student Single Parent Indicator = TRUE	Student Single Parent Indicator = FALSE

Appendix H: Determining Income Source Information

An SAI is calculated using any of the following variations, per contributor:

- Using only FTI income data (FTI data indicates the data was received from the IRS)
- Using some FTI income data and some self-reported income data (combo) OR using some FTI income data and non-tax filer (combo*), or
- Using only self-reported income data**

*In scenarios where the SAI calculation needs to use a combination of a tax filer (has income) and a non-tax filer (*e.g., has no income – did not file taxes or self-reported did not file taxes)* only the tax filer income information is used for look-up tables, etc. with one exception as noted above – the family size calculation if using IRS exemptions only.

**The FAFSA may also determine that none of the IRS information should be used or ignored.

FAFSA will determine the source of the information to use in the SAI calculation. Based on initial checks with the IRS, FAFSA uses the results to determine if the user must provide self-reported income information due to conflicts or if they are a non-U.S. tax filer and need to report foreign income.

As a rule, any self-reported income information at field level should replace IRS Federal Tax Information (FTI) data at field level in an SAI calculation. For example, if on the ISIR both the FTI data field and the self-reported data field is populated (*e.g., IRS AGI and self-reported AGI fields*), the self-reported field is what is used in the SAI calculation. For more guidance around situations where a school believes there is conflicting information between FTI data and self-reported data, see [(GENERAL-24-71) Resolving Conflicting Information](GENERAL-24-71).

Rules when contributor MUST provide self-reported income information:

If **any** of the following are true, FAFSA will require the FAFSA contributor to provide self-reported income data which will be used in the SAI calculation and ignore any IRS FTI data:

Table 11: Contributor Must Provide Self-Reported Income

Independent Students	
If	**Then**
Manual entry is required for the Student when {Student Tax Filer} AND **any** of the following conditions are true: 1. There is an IRS outage or system error, OR 2. Student Consent to Retrieve and Disclose FTI is “2” Not Granted or blank, OR 3. Student SSA Match Status is **NOT** “4” Full Match OR (SSA Match Status is “9” Not Needed AND Transunion Match Status is **NOT** “6” Full Match), OR	Manual entry is required for the Student

Independent Students	
If	**Then**
4. Student Marital Status is {Is Single Student} AND Student FTIM Indicator “No Additional Consents Appear to be Needed– Married [Tax Filing Status = Married – Filing Jointly] ” = TRUE, OR 5. Student Marital Status is {Is Married Student} AND Student FTIM Indicator “No Additional Consents Appear to be Needed– Married [Tax Filing Status = Married – Filing Jointly]” = TRUE AND Student Filed Joint Return with Current Spouse is “2” No OR Blank, OR 6. Student FTIM Indicator “Check for Foreign tax indicator [IRS response code 214]” = TRUE, OR 7. Student FTIM Indicator “Must provide taxes manually [IRS response code 206 or 212]” = TRUE, OR 8. Student FTIM Indicator “Unable to confirm tax identity [IRS response code 203]” = TRUE	
Manual entry is required for the Student Spouse when {Student Spouse is contributor} AND {Student Spouse Tax Filer} AND **any** of the following conditions are true: 1. There is an IRS outage or system error, OR 2. Student Spouse Consent to Retrieve and Disclose FTI is “2” Not Granted or blank, OR 3. Student Spouse SSA Match Status is **NOT** “4”Full Match OR (SSA Match Status is “9” Not Needed AND Transunion Match Status is **NOT** “6” Full Match), OR 4. Student Spouse FTIM Indicator “No Additional Consents Appear to be Needed– Married [Tax Filing Status = Married – Filing Jointly]” = TRUE, OR 5. Student Spouse FTIM Indicator “Check for Foreign tax indicator [IRS response code 214]” = TRUE, OR 6. Student Spouse FTIM Indicator “Must provide taxes manually [IRS response code 206 or 212]” = TRUE, OR 7. Student Spouse FTIM Indicator “Unable to confirm tax identity [IRS response code 203]” = TRUE	Manual entry is required for the Student Spouse

Dependent Students	
If	Then
If the Dependency Model is “D” Dependent, manual entry is required for the Parent when {Parent Tax Filer} AND **any** of the following conditions are true: 1. There is an IRS outage or system error, OR 2. Parent Consent to Retrieve and Disclose FTI is “2” Not Granted or blank, OR 3. Parent SSA Match Status is **NOT** “4” Full Match OR (SSA Match Status is “9” Not Needed AND Transunion Match Status is **NOT** “6” Full Match), OR	Manual entry is required for the Parent

Dependent Students	
If	Then
4. Parent Marital Status is {Is Single Parent} AND Parent FTIM Indicator “No Additional Consents Appear to be Needed– Married Tax Filing Status = Married – Filing Jointly]” = TRUE, OR 5. Marital Status is {Is Married Parent} AND Parent FTIM Indicator “No Additional Consents Appear to be Needed– Married Tax Filing Status = Married – Filing Jointly]” = TRUE AND Parent Filed Joint Return with Current Spouse is “2” No OR Blank, OR 6. Parent FTIM Indicator “Check for Foreign tax indicator [IRS response code 214]” = TRUE, OR 7. Parent FTIM Indicator “Must provide taxes manually [IRS response code 206 or 212]” = TRUE, OR 8. Parent FTIM Indicator “Unable to confirm tax identity [IRS response code 203]” = TRUE	
Manual entry is required for the Parent Spouse or Partner when {Parent Spouse is contributor} AND {Parent Spouse or Partner Tax Filer} AND **any** of the following conditions are true: 1. There is an IRS outage or system error, OR 2. Parent Spouse or Partner Consent to Retrieve and Disclose FTI is “Not Granted” or blank, OR 3. Parent Spouse or Partner SSA Match Status is **NOT** “4” Full Match OR (SSA Match Status is “9” Not Needed” AND Transunion Match Status is **NOT** “6” Full Match), OR 4. Parent Spouse or Partner FTIM Indicator “No Additional Consents Appear to be Needed– Married [Tax Filing Status = Married – Filing Jointly]” = TRUE, OR 5. Parent Spouse or Partner FTIM Indicator “Check for Foreign tax indicator [IRS response code 214]” = TRUE, OR 6. Parent Spouse or Partner FTIM Indicator “Must provide taxes manually [IRS response code 206 or 212]” = TRUE, OR 7. Parent Spouse or Partner FTIM Indicator “Unable to confirm tax identity [IRS response code 203]” = TRUE	Manual entry is required for the Parent Spouse

Rules when contributor DOES NOT provide self-reported income information:

If **any** of the following are true, FAFSA will not require the FAFSA contributor to provide self-reported income data in the SAI calculation and will indicate use IRS FTI data:

Table 12: Contributor Does Not Provide Self-Reported Income

<table>
<tr><th colspan="2">Independent Students</th></tr>
<tr><th>If</th><th>Then</th></tr>
<tr><td>Manual entry is NOT required for the Student when either of the following are true:

1. Student Consent to Retrieve and Disclose FTI is “1” Granted
2. Student SSA Match Status is “4” Full Match OR (SSA Match Status is “9” Not Needed AND Transunion Match Status is “6” Full Match)
3. Student FTIM indicator is “Check for Foreign tax indicator [IRS response code 214]” = FALSE
4. Student FTIM indicator is “Must provide taxes manually [IRs response code 206 or 212]” indicator = FALSE
5. Student FTIM indicator is “Unable to confirm tax identity [IRS response code 203]” indicator = FALSE

AND any of the following are true:
a. Student FTIM Indicator “No additional consents appear to be needed [Tax Filing Status = Single, HoH, Qualifying Surviving Spouse]” = TRUE, OR
b. Student FTIM Indicator “Additional Consents May be Required – Married [Tax Filing Status = Married – Filing Separately]” = TRUE, OR
c. Student FTIM Indicator “No additional consents appear to be needed – Married” = TRUE AND Student Marital Status is {Is Married Student} AND Student Filed Joint Return with Current Spouse is “1” Yes
OR

1. Student Consent to Retrieve and Disclose FTI is “1” Granted
2. Student SSA Match Status is “4” Full Match” OR (SSA Match Status is “9” Not Needed AND Transunion Match Status is “6” Full Match)
3. (Student FTIM indicator is “Check for Foreign tax indicator [IRS response code 214]” = TRUE) AND (Student Filed 1040 or 1040NR is “2” No AND Student Filed a Non-U.S. Tax Return is “2” No)
4. Student FTIM indicator is “Must provide taxes manually [IRS response code 206 or 212]” indicator = FALSE
5. Student FTIM indicator is “Unable to confirm tax identity [IRS response code 203]” indicator = FALSE</td><td>Manual entry is NOT required for the Student</td></tr>
</table>

Independent Students	
If	**Then**
AND **any** of the following are true: a. Student FTIM Indicator “No additional consents appear to be needed” = TRUE b. Student FTIM Indicator “Additional Consents May be Required – Married” = TRUE c. Student FTIM Indicator “No additional consents appear to be needed – Married” = TRUE AND Student Marital Status is {Is Married Student} AND Student Filed Joint Return with Current Spouse is “1” Yes	
{Student Spouse is contributor} is FALSE OR If {Student Spouse is contributor}, manual entry is NOT required for the Student Spouse when **either** of the following are true: 1. Student Spouse Consent to Retrieve and Disclose FTI is “1” Granted 2. Student Spouse SSA Match Status is “4” Full Match OR (SSA Match Status is “9” Not Needed AND Transunion Match Status is “6” Full Match) 3. Student Spouse FTIM indicator is “Check for Foreign tax indicator [IRS response code 214]” = FALSE 4. Student Spouse FTIM indicator is “Must provide taxes manually [IRS response code 206 or 212]” indicator = FALSE 5. Student Spouse FTIM indicator is “Unable to confirm tax identity [IRS response code 203]” indicator = FALSE 6. Student Spouse FTIM Indicator “No additional consents appear to be needed – Married [Tax Filing Status = Married – Filing Jointly]” = FALSE AND **any** of the following are true: a. Student Spouse FTIM Indicator “No additional consents appear to be needed [Tax Filing Status = Single, HoH, Qualifying Surviving Spouse]” = TRUE, OR b. Student Spouse FTIM Indicator “Additional Consents May be Required – Married [Tax Filing Status = Married – Filing Separately]” = TRUE OR 1. Student Spouse Consent to Retrieve and Disclose FTI is “1” Granted 2. Student Spouse SSA Match Status is “4” Full Match OR (SSA Match Status is “9” Not Needed AND Transunion Match Status is “6” Full Match)	Manual entry is NOT required for the Student Spouse

Independent Students	
If	**Then**
3. (Student Spouse FTIM indicator is “Check for Foreign tax indicator [IRS response 214]” = TRUE) AND (Student Spouse Filed 1040 or 1040NR is “2” No AND Student Spouse Filed a Non-U.S. Tax Return is “2” No) 4. Student Spouse FTIM indicator is “Must provide taxes manually [IRS response 206 or 212]” indicator = FALSE 5. Student Spouse FTIM indicator is “Unable to confirm tax identity [IRS response 203]” indicator = FALSE 6. Student Spouse FTIM Indicator “No additional consents appear to be needed – Married [Tax Filing Status = Married – Filing Jointly]” = FALSE AND **any** of the following are true: a. Student Spouse FTIM Indicator “No additional consents appear to be needed [Tax Filing Status = Single, HoH, Qualifying Surviving Spouse]” = TRUE, OR b. Student Spouse FTIM Indicator “Additional Consents May be Required – Married [Tax Filing Status = Married – Filing Separately]” = TRUE	

Dependent Students	
If	**Then**
If the Dependency Model is “Dependent”, manual entry is NOT required for the Parent when **either** of the following are true: 1. Parent Consent to Retrieve and Disclose FTI is “1” Granted 2. Parent SSA Match Status is “4” Full Match OR (SSA Match Status is “9” Not Needed AND Transunion Match Status is “6” Full Match) 3. Parent FTIM indicator is “Check for Foreign tax indicator [IRS response 214]” = FALSE 4. Parent FTIM indicator is “Must provide taxes manually [IRS response 206 or 212]” indicator = FALSE 5. Parent FTIM indicator is “Unable to confirm tax identity [IRS response 203]” indicator = FALSE AND **any** of the following are true: a. Parent FTIM Indicator “No additional consent appear to be needed [Tax Filing Status = Single, HoH, Qualifying Surviving Spouse]” = TRUE, OR b. Parent FTIM Indicator “Additional Consents May be Required – Married [Tax Filing Status = Married – Filing Separately]” = TRUE, OR c. Parent FTIM Indicator “No additional consents appear to be needed – Married [Tax Filing Status = Married – Filing	Manual entry is NOT required for the Parent

Dependent Students	
If	**Then**
Jointly]" = TRUE AND Parent Marital Status is {Is Married Parent} AND Parent Filed Joint Return with Current Spouse is "1" Yes OR 1. Parent Consent to Retrieve and Disclose FTI is "1" Granted 2. Parent SSA Match Status is "4" Full Match OR (SSA Match Status is "9" Not Needed AND Transunion Match Status is "6" Full Match) 3. (Parent FTIM indicator is "Check for Foreign tax indicator [IRS response 214]" = TRUE) AND {Parent Non-Tax Filer} = TRUE 4. Parent FTIM indicator is "Must provide taxes manually [IRS response 206 or 212]" indicator = FALSE 5. Parent FTIM indicator is "Unable to confirm tax identity [IRS response 203]" indicator = FALSE AND **any** of the following are true: a. Parent FTIM Indicator "No additional consents appear to be needed [Tax Filing Status = Single, HoH, Qualifying Surviving Spouse]" = TRUE b. Parent FTIM Indicator "Additional Consents May be Required – Married [Tax Filing Status = Married – Filing Separately]" = TRUE c. Parent FTIM Indicator "No additional consents appear to be needed – Married [Tax Filing Status = Married – Filing Jointly]" = TRUE AND Parent Marital Status is {Is Married Parent} AND Parent Filed Joint Return with Current Spouse is "1" Yes	
IF {Other Parent is contributor} is FALSE OR If {Other Parent is contributor}, manual entry is NOT required for the Other Parent when **either** of the following are true: 1. Parent Spouse or Partner Consent to Retrieve and Disclose FTI is "1" Granted 2. Parent Spouse or Partner SSA Match Status is "4" Full Match OR (SSA Match Status is "9" Not Needed AND Transunion Match Status is "6" Full Match 3. Parent Spouse or Partner FTIM indicator is "Check for Foreign tax indicator [IRS response 214]" = FALSE 4. Parent Spouse or Partner FTIM indicator is "Must provide taxes manually [IRS response 206 or 212]" indicator = FALSE 5. Parent Spouse or Partner FTIM indicator is "Unable to confirm tax identity [IRS response 203]" indicator = FALSE	Manual entry is NOT required for the Parent Spouse

Dependent Students	
If	**Then**
6. Parent Spouse or Partner FTIM Indicator “No additional consents appear to be needed – Married [Tax Filing Status = Married – Filing Jointly]” = FALSE AND **any** of the following are true: a. Other Parent FTIM Indicator “No additional consent appear to be needed [Tax Filing Status = Single, HoH, Qualifying Surviving Spouse]” = TRUE, OR b. Other Parent FTIM Indicator “Additional Consents May be Required – Married [Tax Filing Status = Married – Filing Separately]” = TRUE OR 1. Parent Spouse or Partner Consent to Retrieve and Disclose FTI is “1” Granted 2. Parent Spouse or Partner SSA Match Status is “4” Full Match OR (SSA Match Status is “9” Not Needed AND Transunion Match Status is “6” Full Match) 3. Other Parent FTIM indicator is “Check for Foreign tax indicator [IRS response code 214]” = TRUE, 4. Other Parent FTIM indicator is “Must provide taxes manually [IRS response code 206 or 212]” indicator = FALSE, 5. Other Parent FTIM indicator is “Unable to confirm tax identity [IRS response code 203]” indicator = FALSE, 6. Other Parent FTIM Indicator “No additional consents appear to be needed – Married [Tax Filing Status = Married – Filing Jointly]” = FALSE AND **any** of the following are true: a. Other Parent FTIM Indicator “No additional consents appear to be needed [Tax Filing Status = Single, HoH, Qualifying Surviving Spouse]” = TRUE, OR b. Other Parent FTIM Indicator “Additional Consents May be Required – Married [Tax Filing Status = Married – Filing Separately]” = TRUE, OR	

Appendix I: Additional Resources

FAFSA Specifications Guide

The FAFSA Specifications Guide is designed to meet the reference needs of financial aid administrators (FAA), programmers and data processing staff who want to incorporate electronic Free Application for Federal Student Aid (FAFSA) functionality into their institutional systems.

EDExpress Resources

EDExpress resources are associated with the Windows software/PC application that processes, packages, and manages Title IV student financial aid records.

Appendix J: ISIR Input Field IDs Used in SAI Calculation

Included in the table below is a list of ISIR output fields that may be used in the SAI Calculation by Role. If more than one ID is listed under a contributor role in the role column, the first ID maps to the ISIRs manual (or self-reported) field(s) followed by the ISIRs FTI ID field(s) (if applicable). If there is only one ID listed, it will either map to the manual (self-reported) OR FTI ID field section of the ISIR.

Table 13: SAI Worksheet/ISIR Input Field ID Mapping

SAI Worksheet ISIR Input Fields	Student	Parent	Parent Spouse	Student Spouse
Tax Filing Status	88 863	198 903	238 923	148 883
AGI	95 864	205 904	245 924	155 884
Exemptions	865	905	925	885
Income earned from work (IEFW)	89 867	199 907	239 927	149 887
Deductible Payments to IRA/KEOGH/Other	98 871	208 911	247 931	157 891
Tax-Exempt Interest Income	90 872	200 912	240 932	150 892
Untaxed Portions of IRA Distributions	91 870	201 910	241 930	151 890
IRA Rollover	92	202	242	152
Untaxed Portions of Pensions	93 873	203 913	243 933	153 893
Pension Rollover	94	204	244	154
Foreign Income Exclusion (reported on U.S. Tax Return)	103	213	251	161
Taxable College Grant and Scholarship Aid (reported as income)	102	212		
Education Credits	99 869	209 909	248 929	158 889
Federal Work-study (FWS)	302	304	305	303
U.S. Income Tax Paid (or Foreign Equivalent)	96 868	206 908	246 928	156 888
Annual child support received for the last complete calendar year	104	214		
Cash, savings, and checking accounts	105	215		
Net worth of current investments	106	216		

SAI Worksheet ISIR Input Fields	Student	Parent	Parent Spouse	Student Spouse
Adjusted net worth of businesses and/or investment farm	107	217		
Assumed (Calculated with Assumptions) Family Size	329	330		
Updated (Manual/Self-reported) Family Size	61	183		
Earned Income Tax Credit Received During Tax Year (EITC)	97	207		

Note: the full list of ISIR fields and IDs are defined in Volume 4 of the FAFSA Specification Guide.