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Federal Student Aid uses the data on your FAFSA to calculate an Expected Family Contribution (EFC). The EFC is an indicator of your family's financial strength to pay for education after high school. Your school will subtract your EFC from your total cost of attendance. The result is your financial need. The EFC is not the amount of money that your family must provide. Rather, you should think of the EFC as an index that the college will use to determine how much financial aid (grants, loans, or work-study) you would receive if you were to attend that school. Your application results are transmitted to the school(s) listed on your FAFSA, and the school(s) uses the EFC amount to determine the amount of financial aid that you are eligible to receive. Many states and schools also use the FAFSA data to award aid from their programs. Some states and schools also may require you to complete additional applications. Completing and submitting a FAFSA is free, whether you file electronically or on paper.

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