

II. INFORMATION SUMMARIES ON SARs AND ISIRs

As mentioned in the Introduction, the SAR is only one way that institutions receive processed information from a student's financial aid application. More than 7000 postsecondary institutions participate in some aspect of the Electronic Data Exchange (EDE). These institutions can send application data from the school or through a servicer (either one is called a "destination point"), and receive processed student records (ISIRs) at the destination point. An EDE school will receive ISIRs for all students who listed that institution on the FAFSA, Renewal FAFSA, or FAFSA Express.

Each type of CPS output contains an Information Summary of student data and information for the FAA. The SAR, but not the SAR Information Acknowledgement, also has a Part 2 that allows the student to correct the data.

Appendix G contains the print format for the ISIR. Student and FAA information will print out on two pages, with an additional page for NSLDS Financial Aid History. Note that in general schools will not need to print hardcopy ISIRs, but in this guide, we will use the print format as a tool to discuss the codes that appear on the ISIR record. The format is identical for ISIRs received via EDE and for ISIRs received via tape and cartridge.

Beginning with the SAR, we'll look at the information summary and the FAA information sections for each type of official CPS output.

Page One of the SAR and SAR Information Acknowledgement—Front

The top left of the page prints the ED seal, identifies the award year (1997-98), the document—Student Aid Report—and the part of the SAR: Part 1. The box at the top, center, position shows the Office of Management and Budget (OMB) form-clearance number and the expiration date. Previously letters identifying the FAFSA processors appeared above this box, but these are no longer used. Each of the

two FAFSA processors will handle data entry for any SAR or application received, so the identification is no longer needed.

<p>OMB No. 1840-0132 Form Approved Exp. 12-31-98</p> <p>321-54-0987 ST-01 PIN: 9999</p>

The student's social security number (SSN) appears below the OMB box. This is the SSN that the student originally reported on the FAFSA, Renewal FAFSA, or Correction Application. Directly under the SSN are the first two letters of the student's last name (the last name originally reported on the application), a dash, and a two-digit code that shows the transaction number for this SAR—that is, "01" indicates the first transaction, "02" a second transaction, and so forth. Next to the code appears the student's four-digit Personal Identification Number (PIN). The PIN can be used by schools participating in EDE to gain access to the student's electronic application record if they were not originally listed on the student's application or SAR.

The following page compares several features of the front pages of the SAR and the SAR Information Acknowledgement.

Beneath the headings appear the student's name and address, the number of SAR pages to expect, and the date the CPS processed the application. The number appearing above the student's name and address is a tracking number for the FAFSA Processors and the CPS, and is not used for any institutional purposes. Below the processed date is the student's EFC.

<p>000117C041</p> <p>Mary M. Student 235 Main Street Centerville, KS 98765</p> <p>Page 1 of 4</p>	<p>February 15, 1997 EFC: 00784*C BA DEG REC'D</p>
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The EFC printed here is always the primary EFC, calculated for a nine-month academic year (see page

SAR—Page One



**1997-98 Student Aid Report (SAR)
Federal Student Aid Programs
Part 1 - Information Summary**

OMB No. 1840-0132
Form Approved
Exp. 12-31-98

**321-54-0987
ST-01 PIN: 9999**

IMPORTANT: Read ALL information in Part 1 to find out what to do with this Report.

000111C0022
**Mary M. Student
235 Main Street
Centerville, KS 98765**

Page 1 of 4

**February 15, 1997
EFC: 00784*C
BA DEG REC'D**

Processor tracking number

Student's name and address

Page number and total number of pages in this SAR

First 2 letters of student's original last name and SAR transaction number

Student's Personal Identification Number (PIN)

Student reported BA received

"*" means student was selected for verification

"C" means student has eligibility problem from match results and requires resolution

OMB approval, form clearance number, expiration date of form

Student's original SSN

Date processed by CPS

Student's EFC

SAR INFORMATION ACKNOWLEDGEMENT—Page One



*Information Acknowledgement
1997-98 Student Aid Report (SAR)
Federal Student Aid Programs*

OMB No. 1840-0132
Form Approved
Exp. 12-31-98

**300-03-3502
ST-01 PIN: 9999**

Do not use this form to make corrections. See your Financial Aid Administrator.

000011C0022
**Mary B. Student
255 Main Street
Centerville, KS 98765**

**January 29, 1997
EFC: 00456*C
BA DEG REC'D**

Notice to student on making corrections

Student's ID (SSN, first 2 letters of last name, and transaction number) appears again at bottom of page

300-03-3502 ST 01

Student's ID (SSN, first 2 letters of last name, and transaction number), PIN, EFC and date processed

21 for information on the primary EFC). An asterisk printed next to the EFC indicates that the student was selected for verification by the CPS. A "C" printed next to the EFC means the student has an eligibility problem identified by the data matches that must be resolved.

One of two messages might appear below the EFC—BA DEG REC'D means the student reported in question 19 on the application, or in a correction transaction, that he or she had received a bachelor's degree. GRAD/PROF appears when the student answered "Yes" to question 42, that he or she will be enrolled in a graduate or professional program during 1997-98. In addition to these labels, SAR/ISIR comment text will also inform the student and FAA when a student reports that he or she will have a BA or be enrolled in a graduate or professional program. A student who answers "Yes" to either question is not eligible for a Pell Grant. Such student records are not sent to the Pell Payment System, and if a school attempts to report a Pell Grant payment, the payment system will not recognize the student and will reject the payment record.

The FAA Information sections on the SAR, SAR Information Acknowledgement, and ISIR will print a "Y" for the Pell Eligibility Flag to identify students who *are* eligible for Federal Pell Grants based upon their EFCs and class levels.

Important reminder: Even though all income and asset information is correct and the EFC is less than the maximum Pell EFC, if a student incorrectly indicates that he or she has a BA degree or is a graduate/professional student, these items must be corrected on the SAR or through EDE, and processed through the CPS. Only then will the payment system be able to identify the student as eligible to receive a Pell Grant.

Comments. On both the SAR and the SAR Information Acknowledgement, the initial comments inform the student about eligibility for federal student aid and give basic instructions on reviewing the application information and making corrections if necessary.

Other comments relate to specific problem areas, such as missing or illegible information or eligibility problems. On the SAR, comment text is continued on a subsequent page if necessary.

The SAR will carry up to 20 comments, and an application that generates more than 20 comments will be rejected (Reject 20).

The SAR Information Acknowledgement comments are fewer and less detailed, and generally refer the student to the FAA for assistance in making corrections or resolving problem issues. A SAR Information Acknowledgement is sent to the student only when application or correction data are entered electronically by a school through EDE. In these cases, the student and the school are already in contact and generally the student is enrolling in the school that transmitted the data.

To assist in situations where a student might take the SAR Information Acknowledgement to a new school, we print the PIN and the full set of SAR/ISIR comment codes in the Processing Results section on the document (see Appendix D for comment codes and text).

RE1100456 12345678901

321-54-0987 ST 01

On the SAR, two strings of numbers appear at the bottom of every page. The left-hand numbers are processing codes used by the FAFSA Processors and the CPS for tracking and quality control purposes. The right-hand numbers are the student identifiers: the original SSN and first two letters of the student's original last name, and the transaction number.

On the SAR Information Acknowledgement, the top of page one shows the student identifiers, transaction number and PIN in a similar position as these appear on the two-part SAR. Only the student ID is repeated at the bottom of the SAR Information Acknowledgement page.

NOTE: If a student changes his or her social security number or changes his or her name in the CPS,

the original social security number and first two letters of the original last name will continue to be used as the student identifier during the rest of that award year. The SAR fields that show the last name and the SSN—fields 1 and 8—will carry the corrected name and SSN. However, when used as an identifier—on correspondence or in requesting duplicates—the student should use the original SSN and name.

If the student applies in the following award year using the correct name and SSN, the records for that year will carry the correct identifiers.

Correction Applications are not needed except to correct a situation when two students are using the same social security number. Correction Applications are obtained by calling the Correction Applications Coordinator for ED at (202) 260-9988.

Page One—Back

The back of page one displays in condensed form every numbered question from the FAFSA and prints the answer the student gave to that question or the value the CPS assumed.

Exception: If the student’s application is rejected and an EFC is not calculated, the back of page one will not have an information summary, but will contain the FAA Information section instead. The NSLDS Financial Aid History page will also not appear on a rejected SAR. Part one of rejected SARs consists of a single, two-sided page, whereas part one of a non-rejected SAR consists of two two-sided pages.

Back of Page One, SAR and SAR Information Acknowledgment

SAR

This section contains information from your student aid application (shaded items display parents' information, if provided). Use the Information Review Form (Part 2 of your SAR) to correct this information. Do not make corrections on this page.

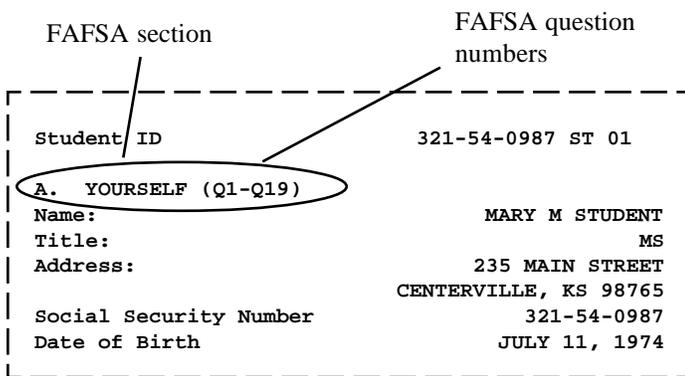
SAR Information Acknowledgement

This section contains information from your student aid application (shaded items display parents' information, if provided). If you need to make corrections, see your financial aid administrator.

FAFSA items		Responses to FAFSA questions	
1. LAST NAME	STUDENT	56. U.S. INCOME TAX PAID	\$ 100
2. FIRST NAME	MARY	57. STUDENT'S INCOME EARNED FROM WORK	\$ 12,345 ASSUMED
3. MIDDLE INITIAL	M	58. SPOUSE'S INCOME EARNED FROM WORK	\$ (BLANK)
4. PERMANENT STREET ADDRESS	235 MAIN STREET	59. EARNED INCOME CREDIT	\$ 00
5. CITY	CENTERVILLE	60. ANNUAL SOCIAL SECURITY BENEFITS	\$ 00
6. STATE ABBREVIATION	KS	61. ANNUAL AFDC/ADC	\$ 00
7. ZIP CODE	98765	62. ANNUAL CHILD SUPPORT RECEIVED	\$ 00
8. SOCIAL SECURITY NUMBER	321-54-0987	63. OTHER UNTAXED INCOME	\$ 00
9. DATE OF BIRTH	JULY 11, 1974	64. 1996 AMOUNT FROM LINE 5, WORKSHEET #3	\$ 00

Information Summaries on ISIRs

The student's processed application information appears on the electronic ISIR in a two-column, two-page format with an abbreviated version of each FAFSA question on the left and the student's response on the right. Information is divided into sections like the FAFSA sections, e.g., A. Yourself. Questions are not numbered individually, but each section heading identifies the range of FAFSA questions included.



FAA INFORMATION

An FAA Information section allows the FAA to find every relevant piece of information about a student's eligibility in one place, whether on a SAR or ISIR. The formats and content vary somewhat between the SAR and ISIR, but all codes and flags have the same meaning wherever they appear.

The FAA Information box on the SAR appears at the end of Part 1, following the last comment to the student. On the SAR Information Acknowledgement, a section headed "Processing Results" on the back of page one contains information and codes for FAAs. On the ISIR, FAA information is printed on the second page following the summary of application data. Descriptive labels are intended to help the FAA identify reject codes, match flags, intermediate values, and so forth.

Using the SAR information section as a basis, here are identifications for the codes and flags that appear as FAA Information, reading from top to bottom for each column. Primary and secondary EFCs and Intermediate Values will be discussed later.

The SAR

FAA INFORMATION		
Agency Source:	Model:	FAA Adjustment Flag:
MDE Record Type:	Duplicate Copy:	Reject Reasons:
Record Type:	SysGen:	Application Receipt Date:
Verification Type:	Dependency Override:	Transaction Receipt Date:
Verification Flag:	Special Handling:	Subsequent Application Flag:
Pell Digit:	Reprocessing Code	Early Analysis Flag:
Months		
Primary and Secondary EFC	(see page 21)	
Intermediate Compute Values	(see page 21)	
Auto Zero EFC Flag:	SNT Flag:	Pell Eligible Flag:
MATCH FLAGS:		
SSN Match Flag	Selective Service Registration Flag:	Selective Service Match:
INS Match Flag:	INS Verification #:	SSA Citizenship Code:
NSLDS Match Flag:	NSLDS Results Flag:	NSLDS Transaction Number:
COMMENTS:		

COLUMN ONE

Agency Source

The agency source code identifies a FAFSA processor or other source of the application.

1	Electronic Application
2	Electronic Renewal Application
4	FAFSA Express
5	ACT (American College Testing)
6	I-NET
7	NCS

MDE Record Type

This identifies the type of input that produced a transaction.

Blank	Original application
R	Renewal application
C	Correction application
H	History correction
D	Duplicate request
S	FAFSA Express

Record Type

This code distinguishes an application from a correction that was made to a prior or existing transaction.

Blank	Original application (either FAFSA, Renewal FAFSA, or FAFSA Express)
C	Correction application
H	History correction

Verification Type

Blank	Not selected for verification
*	Student was selected for verification on a transaction later than this one
99	Student was selected for verification on a transaction prior to this transaction
A-C, 1-37	Selected for verification, codes identify criteria for selection

The codes identified as TSC A through C and TSC 1 through 37 (targeted selection criteria) are used primarily by ED for statistical and analytic purposes. An FAA only needs to know whether or not a student's information must be verified. The required documentation and procedures for the school are the same regardless of the reason the applicant was selected for verification.

Verification Flag

The verification tracking flag may also be set as A, B, or C, or a number 1 through 37. See the explanation under Verification Type.

“Verification flag” is connected to the code appearing in “verification type.” Example: If an applicant is selected on the 01 transaction, “verification type” will carry a code of A through C or 1 through 37 and “verification flag” will be blank. Suppose that verification type is set to “24” on the 01 transaction. If the applicant then makes a correction, the 02 transaction will show verification type as “99”—meaning the applicant was selected on a previous transaction. The “24” code now appears as the verification flag.

If an applicant was not selected for verification on the 01 transaction but then is selected on the 02 transaction, an asterisk is automatically set on the 01 record. If the student requests a duplicate of the 01 transaction (not previously selected), the asterisk appears on the duplicate SAR as “verification type,” and alerts the FAA that the student was selected for verification on a later transaction.

Pell Digit

The Pell Digit appeared on the SAR Part 3 (Pell Grant Payment Voucher) until the voucher was eliminated in 1996-97. The character is derived using a mathematical formula. It is used to validate a student's identification when entering original student payment records using the EDEXpress software for the electronic and Floppy Disk methods of reporting Pell payments. The Pell Digit displayed by

the software should match the character printed on the SAR and ISIR.

COLUMN TWO

Model

D	Dependent
I	Independent
X	Rejected dependent
Y	Rejected independent

Duplicate Copy

Blank	Not a duplicate SAR
D	The SAR was requested as a duplicate copy

SysGen

These codes identify a system-generated transaction that was initiated by the CPS, rather than resulting from an application or correction sent to the CPS. The codes show why a record was automatically generated by the CPS:

Blank	Not system-generated
A	Applicant released from drug abuse hold file
D	Duplicate request, and hold status has changed
H	Applicant released from verification hold
L	Duplicate request and NSLDS match data have changed
R	Applicant processed after rematching
S	Duplicate SSN and no activity
Z	Reprocessed transaction

Dependency Override

The flag identifies a record that resulted from an application or correction on which a successful dependency override request was made. The applications allow an override in only one direction: from dependent to independent. The SAR and electronic system allow an FAA to cancel a previous override.

Blank	No dependency override
Y	FAA override from dependent to independent
N	Dependency override cancelled

Special Handling

Blank	No special handling
*	MDE requested special handling
@	ED requested special handling address too long; requires special handling
P	Late processing authorized by ED

****Reprocessing Code (new for 1997-98)***

As discussed in the overview, this code will provide information about batches of records that are reprocessed by the CPS for any reason. When the SysGen flag is set to "Z," this position will contain a two-digit number, beginning with "01" and incrementing each time that a subset of records is reprocessed. Check the SFA BBS for announcements that will define the reason associated with a particular code.

COLUMN THREE

FAA Adjustment Flag

The flag indicates that a transaction resulted from a professional judgment adjustment. Comment 27 also notifies an FAA of this adjustment. When an FAA requests an adjustment, the CPS always recalculates the EFC.

Blank	No adjustment processed
Y	FAA adjustment processed

Reject Reasons

Up to seven reject reason codes can be printed in this position. Refer to Appendix A for the reject reason codes and the comment numbers associated with certain types of rejects. As discussed in the Introduction, one new reject (Reject 4) was added in 1997-98, and Reject S was changed to Reject 18.

Application Receipt Date

This date shows the date the paper application was received by the FAFSA processor, or the date an electronic transmission was received by the CPS. In the paper system, the maximum time allowed by contract with the processors to enter and transmit the application data (turnaround time) is 7 days for original applications, 6 days for Renewal Applications, and 5 days for corrections. The maximum CPS processing turnaround time is 3 days.

These days are defined by the contracts as “work” days (Monday through Friday), not calendar days. The maximum time allowed from receipt of an application or correction to mail-out of the SAR would be 14 work days for original applications, 13 work days for Renewal Applications, and 12 work days for corrections. These totals for maximum turnaround time do not include mailing time for the application or correction to reach the FAFSA Processor or for the SAR to reach the student.

***Transaction Receipt Date (new for 1997-98)**

The date appearing in this position will indicate the date that a processor or the CPS received the input information that generated the transaction. As described above, the receipt date for the first application will be a fixed date; the transaction receipt date, however, will change each time a new transaction is generated. For example, a student sends in a Renewal Application that is received by the FAFSA processor on March 13, 1997. This first transaction SAR and ISIR would have an Application Receipt Date of March 13, 1997 and also a Transaction

Receipt Date of March 13, 1997. The student then sends in a subsequent original FAFSA on March 23, which produces an 02 transaction. The 02 SAR and ISIR would keep the Application Receipt Date of March 13, 1997 but the Transaction Receipt Date would be March 23, 1997. If the student then mails in a SAR with corrections and it is received on April 17, the 03 transaction would show an Application Receipt Date of March 13, 1997 and a Transaction Receipt Date of April 17, 1997.

Subsequent Application Flag

This flag was added in 1996-97 to indicate that a transaction resulted when a second, or subsequent, application was processed. Except for address and school choices, the data on the SAR or ISIR generated by a subsequent application will be the same data the student submitted on the first application. If a different address and different school choices are provided, the new information will appear on the new transaction.

Blank	Not a subsequent application
Y	Second or later application

Early Analysis Flag

Using FAFSA Express only, a student may indicate that he or she is applying for early admission for the 1998-99 school year. The software sets a flag on the student's record that appears in the FAA Information area. The early analysis indicator will appear on the SAR and the ISIR, but not on the SAR Information Acknowledgement. Please note that the early analysis flag does not invalidate the SAR—it simply notifies the school that a student checked the early analysis box on a FAFSA Express application. If the student actually enrolls for the 1997-98 school year, the early analysis record may be used for that school year.

Blank	Not an early analysis student
Y	Student indicated early analysis on a FAFSA Express application

Auto Zero EFC Flag

An applicant who meets certain tax filing and income criteria will qualify automatically for an expected family contribution figure of “0.” When these criteria are met, the CPS assigns a “0” EFC and does not perform a calculation; intermediate values do not appear.

Blank	Does not meet criteria
Y	Student meets automatic zero EFC criteria

SNT Flag

This flag gives information about the Simplified Needs Test calculation that excludes asset information. It is performed if an applicant meets certain criteria for tax filing status and income level.

Blank	SNT was not performed
Y	SNT was met
N	SNT was not met

Pell Eligible Flag

We added this flag to FAA Information to alert schools to an applicant's Pell Grant eligibility status. A "Y" in this location confirms that a student's EFC and undergraduate status makes him or her eligible for a Pell Grant, and that the record has been included in the payment system database.

Blank	Not eligible for a Pell Grant
Y	Eligible for a Pell Grant

Match Flags

These alpha or numeric codes show the results of matching the applicant record with a data base containing information that can affect eligibility. A detailed discussion about the flags or codes that will appear in the FAA Information section for the SSN Match Flag, Selective Service Registration Flag, Selective Service Match Flag, INS Match Flag, SSA

Citizenship Code, NSLDS Match Flag, and NSLDS Results Flag can be found in Appendix B. Additional information on the NSLDS match can be found in Appendix C.

The INS Verification Number also appears under the “Match Flags” heading of FAA Information. The number that will appear in this position is a 13-digit confirmation number that the INS returns when a match was conducted. The FAA must use this number when secondary confirmation is necessary.

The NSLDS Results Flag has appeared in the ISIR layout in previous years, and beginning in 1997-98 it will also be printed on the SAR, SAR Information Acknowledgement, and the ISIR. See the Introduction and Appendices B and C for explanation of the results flags.

***NSLDS Transaction Number (New for 1997-98)**

This code appears at the end of the match flag section, although it is not a true match flag. We provide the number of the last transaction on which the student’s NSLDS data changed as a signal to the financial aid administrator to review NSLDS information on a particular transaction. See the Introduction and Appendix C for additional information on the NSLDS transaction number.

ISIR FAA Information

FAA Information on the ISIR is formatted a bit differently from the SAR. In the section titled Office Information, the following information appears:

OFFICE INFORMATION
PIN
Formula Type
Processed Date
Application Source
Transaction Type
Institution Number
Reject Override Codes
Assumption Override Codes

The student’s PIN will appear in this section only for a transaction type of “0” or “5,” when the school receiving the ISIR also entered the student’s application or renewal application data. The PIN will not appear on an ISIR in other situations. The Formula Type is not printed on the SAR but does appear on the SAR Information Acknowledgement since the SAR Information Acknowledgement is the paper output from an electronic transaction. Other codes in this section correspond to SAR data, e.g., application source corresponds to “Agency Source” on the SAR.

“Transaction Type” identifies the source of the transaction.

- 0 Electronic original application
- 1 Paper application
- 2 Electronic correction

- 3 Electronic duplicate Request
- 4 Paper correction
- 5 Electronic renewal application

The “Formula Type” code tells an FAA which formula was used to calculate the EFC.

- 1 Full needs test: dependent
- 2 Full needs test: independent w/o dependents
- 3 Full needs test: independent with dependents
- 4 SNT: dependent
- 5 SNT: independent w/o dependents
- 6 SNT: independent with dependents

ISIR FAA Information

FAA INFORMATION		Early Analysis Flag
Date ISIR Received		Rejects Met:
Verification Type		Verification Flag
System Generated Indicator		Dependency Override
FAA Adjustment Flag		Duplicate Request
Date Application Received		Correction # Applied to
Reprocessing Code		Transaction Receipt Date
Pell Paid EFC	Pell Elig Flag	
	Intermediate Values <i>(next page)</i>	
Auto Zero Flag		Subsequent App Flag
SNT Flag		
Match Flags:	SSN SSA INS SS	NSLDS
	INS Verification Number	SS Registration Flag
	NSLDS Transaction Number	NSLDS Results Flag
Comments:		

SAR Information Acknowledgment

Processing Results

Record Type:	Expected Family Contribution: Primary	Dependency Status Model:
Verification Selection Type:	Secondary:	Dependency Override:
Application Receipt Data:	Automatic Zero EFC Flag:	Duplicate Request Indicator:
Transaction Process Date:	Formula Type:	Hold Code:
Transaction Receipt Date:	Simplified Needs Test Flag:	Subsequent Application Flag:
System Generated Indicator:	FAA EFC Adjustment:	Pell Eligible Flag:
		Pell Digit:

SSN Match Flag:	Selective Service Registration Flag:	Selective Service Match:
INS Match Flag:	INS Verification #:	SSA Citizenship Code:
NSLDS Match Flag:	NSLDS Results Flag:	NSLDS Transaction Number:

Reject Code(s):
Comment Codes:

The Institution Number verifies the identity of the originating institution. Reject and Assumption Override Codes appear because the EDExpress software allows an FAA to override certain rejects that are designated as “verifiable” rejects. It also allows an FAA to override certain assumptions that the CPS would make about a student’s data when the information appears to be inconsistent. The Office Information section on the ISIR shows which Reject Override Codes and which Assumption Override Codes were set on the transaction.

The ISIR also has FAA Information at the end of the information summary. The codes appearing on the ISIR are identical to codes that appear in the SAR FAA Information section except for “Correction # Applied To,” which reports the transaction number against which an electronic correction was applied.

**SAR Information Acknowledgement
FAA Information**

Because this type of SAR is a paper report to the student, but also an eligibility document like the correctable SAR and the ISIR, it contains information for both student and FAA. The intent of this document is to allow a student to review processing results when the information was input electronically

by the school. The information section is headed "Processing Results" rather than "FAA Information."

We have included here all the important match flags showing results of eligibility matches, as well as other information that an FAA would need to use the SAR Information Acknowledgement as an eligibility document.

The comment text printed on the page is a basic set of comments directed to the student, but the comment codes listed at the bottom of the section include all SAR/ISIR comments that were generated for this record.

Primary and Secondary EFCs/Alternate EFCs

Both SAR and ISIR FAA Information sections contain the headings “Months,” “Primary EFC,” and “Secondary EFC.”

If both a Primary and a Secondary EFC appear, it means the student qualified for the Simplified Needs Test (SNT) but also provided information about assets. Two calculations were performed, producing the Primary EFC (asset information was not included in the calculation) and the Secondary EFC (asset information was included in a full-data calculation).

SAR

MONTHS	1	2	3	4	5	6	7	8	9	10	11	12
PRIMARY EFC:	00000	00000	00000	00000	00000	00000	00000	00000	00000	00000	00000	00000
SECONDARY EFC:	00000	00000	00000	00000	00000	00000	00000	00000	00000	00000	00000	00000
INTERMEDIATE COMPUTE VALUES;												
TI:	ATI:		STX:		EA:							
IPA:	AI:		CAI:		DNW:							
APA:	PCA:		AAI:		TPC:							
TSC:	PC:		SIC:		SCA:							

ISIR

Primary EFC		Secondary EFC		Intermediate Values	
Mon 1	Mon 7	Mon 1	Mon 7	TI	APA
Mon 2	Mon 8	Mon 2	Mon 8	ATI	PCA
Mon 3	Mon 10	Mon 3	Mon 10	STX	AAI
Mon 4	Mon 11	Mon 4	Mon 11	IPA	TPC
Mon 5	Mon 12	Mon 5	Mon 12	EA	TSC
Mon 6		Mon 6		AI	PC
				DNW	SIC
				SCA	CAI

If only a Primary EFC appears, it means either 1) the student did not meet the Simplified Needs Test criteria and only the full-data calculation was done, or 2) the student met the SNT criteria but provided no asset information, or provided incomplete or inconsistent asset information and only one calculation could be performed.

The figures printed for each of the twelve months represent alternate EFCs that an FAA must use to award aid—other than Federal Pell Grants—for an academic year that is less than or greater than nine months. For a dependent student, the alternate EFCs are calculated by the CPS according to a formula prescribed in the Higher Education Act of 1965, as amended. For the independent student, the law does not provide a formula but the CPS calculates a simple proration of the EFC by month.

Intermediate Compute Values

These abbreviations represent the intermediate steps used in calculating the EFC. They show the separate components of the need analysis formula, such as the “employment expense allowance” or “parents’ contribution from assets.” These components are defined in the Higher Education Act of 1965, as amended. The values can be useful to FAAs in doing recalculations or in making professional judgment adjustments to data.

Alternate EFCs and intermediate values do not appear on the SAR Information Acknowledgement, only on the two-part SAR and the ISIR.

The intermediate values are identified as follows:

TI	Total Income
ATI	Allowances Against Total Income
STX	State and Other Tax Allowance
EA	Employment Allowance
IPA	Income Protection Allowance
AI	Available Income
CAI	Contribution from Available Income (Independent Student)

DNW	Discretionary Net Worth
APA	Education Savings and Asset Protection Allowance
PCA	Parents’ Contribution from Assets
AAI	Adjusted Available Income
TPC	Total Parents’ Contribution
TSC	Total Student’s Contribution
PC	Parents’ Contribution
SIC	Dependent Student’s Income Contribution
SCA	Dependent Student's Contribution from Assets

Detailed information on the need analysis formula and methodology for calculating the EFC is available in an ED publication titled *Expected Family Contribution (EFC) Formulas, 1997-98*.

Comment Codes

The last line in FAA Information shows the codes for comments generated on the record, which are important to the FAA. Standard comments to the student, where the text is printed on the SAR, are not included here. FAAs can review the comment codes and not have to read through every comment provided to the student to find information requiring FAA action. Up to 20 comment codes may be printed, and students receiving more than 20 comments will be rejected (Reject 20).

The EDExpress software allows comment text to be printed out, if desired, for an ISIR. The SAR Information Acknowledgement, as mentioned previously, prints the full set of SAR comment codes pertaining to that student's electronic record in the "comment code" section under Processing Results. The comment text printed out on the page, however, will be taken from the set of seven basic comments written for the student's information. All comment codes and text used in 1997-98 are provided in Appendix D. The seven SAR Information Acknowledgement comments appear on the first page of Appendix D.