

## SAR & EFC: Student Aid Report & Expected Family Contribution

### Student Aid Report (SAR) Intro:

After completing your Free Application for Federal Student Aid (FAFSA), you should receive your SAR in 1-3 days if you filed electronically or 2-3 weeks if you filed a paper version. Check immediately for:

- EFC (on upper right of pg 1)
- Any mistakes or errors (pgs 5-8)

### What is the Student Aid Report?

The Student Aid Report (often referred to as the SAR) is a summary of the information you entered on the Free Application for Federal Student Aid (FAFSA). The SAR also notifies you of your Expected Family Contribution (EFC, see box on right) and if you are eligible for a Pell Grant.

### Why is the SAR important?

Your SAR is the form that tells you how much student aid you are eligible to receive from the federal government, and how much the government expects your family to pay.

### What happens after I receive my SAR?

Immediately check for any mistakes or errors. Any colleges you listed on your FAFSA will also receive a copy of your SAR. Notify your prospective school's aid office immediately to make corrections. A delay could mean less aid.

### What if I don't receive my SAR?

Call **1-800-4-FED-AID (1-800-433-3243)** if you do not receive your SAR in **3-4 weeks**.

### When do I receive my aid?

Once your prospective colleges review your SAR and verify your eligibility, they will each construct an aid package and send an award letter. You do not need to accept all of the aid that's offered to you; accept only the aid you want.

### Expected Family Contribution (EFC) Intro:

The EFC is the amount your family will be expected to pay based on your situation. It should be on page 1 of your SAR.

### How is the EFC calculated?

The U.S. Department of Education uses the Federal Methodology (FM) to calculate your aid eligibility. The FM takes into account: your family's income, the number of family members (in college or not), net value of assets and your enrollment status, among other factors.

### Why is there an asterisk next to my EFC?

It means you have been selected for verification and must provide documents to your prospective college(s) to verify the information submitted on the FAFSA. About 1 in 3 are selected. If there is no asterisk, you have not been selected.

### What should I do if I was selected for verification?

If your college asks for verifying documents, send them as soon as possible to avoid a delay in the aid process.

Free search of over  
1.3 million scholarships  
and over 4,000 colleges  
[www.fastweb.com](http://www.fastweb.com)

### What if I find mistakes on my SAR?

\* Inform your prospective college(s) financial aid office of any mistakes. Here is how to make corrections:

**On the Web using your PIN:** Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and under "FAFSA Follow Up," click "Make Corrections to a Processed FAFSA." You will be able to check off the items you want to change and make corrections accordingly.

**On paper:** Flip to the last few pages of the SAR and find your original FAFSA info. Make necessary changes in the spaces provided. Only fill in the areas that need to be changed and/or corrected. Once finished, you must mail it in.

### **SAR: What to Look For**

Highlights of each page in your SAR:

**1 - Intro:** Tracks the aid process for you. If there is an asterisk next to your EFC, you have been selected for verification.

**2 - Confidentiality info:** Includes other formal reminders.

**3 - EFC, other info:** EFC is listed at the top, along with other information, such as issues affecting your aid eligibility.

**4 - Summary of loans:** As a high school student, you probably do not have any loans yet. If you haven't taken out any loans, the totals should read zero (0).

**5-8 - FAFSA summary:** Review the summary. Make corrections or changes in the spaces provided. You can also make changes online at: [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**SAR Information Acknowledgement:** A summary of your FAFSA. If any information is wrong, financial or otherwise, you can correct it on pages 5 through 8 of the SAR or online.

**FastTip:** Make any corrections to your SAR as soon as you can. Contact the U.S. Department of Education at 1-800-4-FED-AID (1-800-433-3243) if your SAR cannot be generated.