

**3. Education Savings and Asset Protection Allowance**

This allowance protects a portion of net worth (assets less debts) from being considered available for postsecondary educational expenses. There are three asset protection allowance tables—one for parents of dependent students, one for independent students without dependents other than a spouse, and one for independent students with dependents other than a spouse.

**DEPENDENT STUDENTS**

If the age of the older parent is	And there are	
	two parents one parent	then the education savings and asset protection allowance is
25 or less .....	0	0
26 .....	2,500	1,600
27 .....	5,000	3,200
28 .....	7,500	4,800
29 .....	10,000	6,400
30 .....	12,500	8,000
31 .....	15,000	9,600
32 .....	17,500	11,200
33 .....	19,900	12,900
34 .....	22,400	14,500
35 .....	24,900	16,100
36 .....	27,400	17,700
37 .....	29,900	19,300
38 .....	32,400	20,900
39 .....	34,900	22,500
40 .....	37,400	24,100
41 .....	38,400	24,500
42 .....	39,400	25,100
43 .....	40,400	25,600
44 .....	41,400	26,200
45 .....	42,500	26,800
46 .....	43,500	27,400
47 .....	44,600	28,000
48 .....	45,800	28,700
49 .....	46,900	29,400
50 .....	48,400	30,100
51 .....	49,600	30,700
52 .....	50,900	31,600
53 .....	52,500	32,300
54 .....	53,800	33,100
55 .....	55,400	33,900
56 .....	57,100	34,700
57 .....	58,900	35,700
58 .....	60,700	36,500
59 .....	62,500	37,600
60 .....	64,400	38,700
61 .....	66,600	39,700
62 .....	69,000	40,900
63 .....	71,000	42,000
64 .....	73,400	43,200
65 and over .....	75,900	44,400

**INDEPENDENT STUDENTS WITHOUT DEPENDENTS OTHER THAN A SPOUSE**

If the age of the student is	And the student is	
	married single	then the education savings and asset protection allowance is
25 or less .....	0	0
26 .....	2,500	1,600
27 .....	5,000	3,200
28 .....	7,500	4,800
29 .....	10,000	6,400
30 .....	12,500	8,000
31 .....	15,000	9,600
32 .....	17,500	11,200
33 .....	19,900	12,900
34 .....	22,400	14,500
35 .....	24,900	16,100
36 .....	27,400	17,700
37 .....	29,900	19,300
38 .....	32,400	20,900
39 .....	34,900	22,500
40 .....	37,400	24,100
41 .....	38,400	24,500
42 .....	39,400	25,100
43 .....	40,400	25,600
44 .....	41,400	26,200
45 .....	42,500	26,800
46 .....	43,500	27,400
47 .....	44,600	28,000
48 .....	45,800	28,700
49 .....	46,900	29,400
50 .....	48,400	30,100
51 .....	49,600	30,700
52 .....	50,900	31,600
53 .....	52,500	32,300
54 .....	53,800	33,100
55 .....	55,400	33,900
56 .....	57,100	34,700
57 .....	58,900	35,700
58 .....	60,700	36,500
59 .....	62,500	37,600
60 .....	64,400	38,700
61 .....	66,600	39,700
62 .....	69,000	40,900
63 .....	71,000	42,000
64 .....	73,400	43,200
65 and over .....	75,900	44,400

**INDEPENDENT STUDENTS WITH DEPENDENTS OTHER THAN A SPOUSE**

If the age of the student is	And the student is	
	married single	then the education savings and asset protection allowance is
25 or less .....	0	0
26 .....	2,500	1,600
27 .....	5,000	3,200
28 .....	7,500	4,800
29 .....	10,000	6,400
30 .....	12,500	8,000
31 .....	15,000	9,600
32 .....	17,500	11,200
33 .....	19,900	12,900

**INDEPENDENT STUDENTS WITH DEPENDENTS OTHER THAN A SPOUSE—Continued**

If the age of the student is	And the student is	
	married single	then the education savings and asset protection allowance is
34 .....	22,400	14,500
35 .....	24,900	16,100
36 .....	27,400	17,700
37 .....	29,900	19,300
38 .....	32,400	20,900
39 .....	34,900	22,500
40 .....	37,400	24,100
41 .....	38,400	24,500
42 .....	39,400	25,100
43 .....	40,400	26,600
44 .....	41,400	26,200
45 .....	42,500	26,800
46 .....	43,500	27,400
47 .....	44,600	28,000
48 .....	45,800	28,700
49 .....	46,900	29,400
50 .....	48,400	30,100
51 .....	49,600	30,700
52 .....	50,900	31,600
53 .....	52,500	32,300
54 .....	53,800	33,200
55 .....	55,400	33,900
56 .....	57,100	34,700
57 .....	58,900	35,700
59 .....	62,500	37,600
60 .....	64,400	38,700
61 .....	66,600	39,700
62 .....	69,000	40,900
63 .....	71,000	42,000
64 .....	73,400	43,200
65 and over .....	75,900	44,400

**4. Assessment Schedules and Rates.**

Two schedules, one for dependent students and one for independent students with dependents other than a spouse, are used to determine the expected contribution toward educational expenses from family financial resources. For dependent students, the expected parental contribution is derived from an assessment of the parents' adjusted available income (AAI). For independent students, with dependents other than a spouse, the expected contribution is derived from an assessment of the family's AAI.

The AAI represents a measure of a family's financial strength which considers both income and assets.

The parents' contribution for a dependent student is computed according to the following schedule: