

# CHAPTER 1

## Processing INAS

The College Board Institutional Needs Analysis System (INAS) is the source for policy options used by Campus Solutions.

To set up federal methodology (FM) and institutional methodology (IM), use the INAS Global Options component (LOCAL\_POLICY\_PT\_nn). This component defines the global policy options for both FM and IM. As you define your policy options, select the options for the majority of your student population. You can override global policy options on a student-by-student basis using extensions.

This chapter describes how to:

- Define federal and institutional methodologies (FM and IM).
- Use FM and IM extensions to override options.
- Override estimated FM expected family contribution (EFC).
- Use EFC values.
- Use INAS simulation.
- Use INAS batch calculations.
- View federal EFC information.
- View institutional EFC information.
- Review need summary.
- Review INAS assumption codes.

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## Defining Federal and Institutional Methodologies

This section provides an overview of IM and FM and discusses how to:

- Define global and federal options.
- Use EFC proration options.
- Define FM budget durations.
- Define IM budget durations.
- Define IM tax and assessment parameters.
- Define EFM yes and no options.
- Define IM value parameters 1.
- Define IM value parameters 2.
- Define IM yes and no options.

- Define minimum student contribution.
- Define asset options.
- Define home and asset projections.
- Define minimum parental contribution.
- Define budget options.

## Understanding IM and FM

IM is based on The College Scholarship Service—Institutional Methodology formula. Refer to the *College Board INAS Users Manual* provided with this application for details regarding the setup and use of the fields in the INAS Global Policy Option component.

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**Note.** With the exception of the first page, all pages in this component are related to IM specific processing.

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For federal methodology, you use this component to set EFC proration options and budget durations.

## Pages Used to Define FM and IM

**Bundle 15 / Bundle 22**

**The INAS 2007–2008 Global Options component is removed. The INAS 2010–2011 Global Options component is added.**

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**Note.** The navigation paths for the pages listed in the following table are for aid year 20nn-20nn. Oracle supports access for three active aid years.

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Page Name	Definition Name	Navigation	Usage
Global and Federal Options	INAS_LCL_PLCY1_nn	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, Global and Federal Options	Define your global policy options for the majority of your student population. You can override these options on a student-by-student basis. The options affect your INAS calculations. The system sets the CSS Base Rules/Values by default. You can enter values for additional INAS rule sets developed by your institution.
EFC Proration Options (expected family contribution proration option)	INAS_FM_PRORTN_SEC	Click the EFC Proration Options link on the Global and Federal Options page.	Define your proration parameters.
FM Budget Durations	INAS_FM_DUR_SEC	Click the FM Budget Durations link on the Global and Federal Options page.	Define global options for federal academic and nonstandard budget durations.

<b>Page Name</b>	<b>Definition Name</b>	<b>Navigation</b>	<b>Usage</b>
IM Budget Durations	INAS_IM_DUR_SEC	Click the IM Budget Durations link on the Global and Federal Options page.	Define global options for institutional academic and nonstandard budget durations.
IM Tax/Assess Parm (institutional methodology tax assessment parameters)	INAS_LCL_PLCY2_nn	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, IM Tax/Assess Parm	Define IM INAS calculation options for parents and students
EFM Yes/No Options (estimated federal methodology yes/no options)	INAS_LCL_PLCY3_nn	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, EFM Yes/No Options	Define EFM INAS calculation options for parents and students.
IM Value Parm 1 (institutional methodology value parameters 1)	INAS_LCL_PLCY4_nn	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, IM Value Parm 1	Define IM INAS calculation options for parents and students.
IM Value Parm 2 (institutional methodology value parameters 2)	INAS_LCL_PLCY11_nn	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, IM Value Parm 2	Define value parameters for multi-college enrollment to define treatment for more than one student in college.
IM Yes/No Options (institutional methodology yes/no options)	INAS_LCL_PLCY10_nn	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, IM Yes/No Options	Define IM INAS calculation options for parents and students.
Minimum SC Income (minimum student contribution income)	INAS_LCL_PLCY5_nn	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, Minimum SC Income	Define the minimum institutional student contribution values for dependent students and independent students.
Asset Options	INAS_LCL_PLCY6_nn	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, Asset Options	Define options and limitations for assessing parent and student assets other than the home.
Home/Asset Projections	INAS_LCL_PLCY7_nn	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, Home/Asset Projections	Define options and values for assessing home equity for parents and students. Define asset assessment rates.

Page Name	Definition Name	Navigation	Usage
Minimum PC Range (minimum parental contribution range)	INAS_LCL_PLCY8_nn	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, Minimum PC Range	Define institutional minimum parental contribution values based on income ranges.
Budget Options	INAS_LCL_PLCY9_nn	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, Budget Options	Define allocation of total parental contribution to children on the basis of educational costs.

## Defining Global and Federal Options

### Bundle 15 / Bundle 22

The INAS 2007–2008 Global Options component is removed. The INAS 2010–2011 Global Options component is added.

Access the Global and Federal Options page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, Global and Federal Options).

The screenshot displays the 'Global and Federal Options' page. At the top, there are navigation tabs: 'Global and Federal Options', 'IM Tax/Assess & Parms', 'EFM Yes/No Options', 'IM Value Parms 1', and 'IM Value Parms 2'. Below the tabs, the 'Aid Year' is set to 2010 and the 'Financial Aid Year' is 2009 - 2010. The 'Institution' is PSUNV. A search bar shows 'CSS Rules/Values'. The page is divided into three main sections: 'Global', 'Federal', and 'Institutional'. The 'Global' section has 'INAS Data Source' set to 'Institutional' and 'INAS Calc Type' set to 'IM'. The 'Federal' section has three checkboxes: 'Calc Fed Tax - Student', 'Calc Fed Tax - Parent', and 'Calc PC For Independent', all of which are unchecked. There are links for 'FM Budget Durations' and 'EFC Proration Options'. The 'Institutional' section has 'Use Which EFC' set to 'Inst.', 'Application Source' set to 'Profile', and a 'State' dropdown menu.

Global and Federal Options page

Use this page to set INAS calculation options for ISIR records or Profile records.

With the delivery of IM each year, the INAS Data Source and INAS Calc Type values are limited to Institutional and IM. After FM is delivered, the values of Federal, Both F/I, FM and FM & IM are available as additional processing options.

### INAS Rule Set

Select the INAS rule set.

The INAS rule set value enables full flexibility to determine how need analysis is processed for different academic careers or academic programs; it is linked

to a specific academic career or program through the valid careers for aid year and valid programs for aid year tables. Your institution can create additional INAS rule sets. The INAS rule set refers to the INAS base rules delivered with the Financial Aid system. Values are: *CSS Rules/Values*, *Health Professional*, and *Undergraduate/Graduate*.

## Global

Use the Global group box to define the parameters that control general processing options related to methodologies used.

<b>INAS Data Source</b>	Select the INAS data source for the INAS process to use to retrieve student information. Select:  <i>Both F/I</i> (both federal and institutional) to use both sets of data to calculate INAS for either Profile or ISIR records.  <i>Federal</i> to use only federal data to calculate INAS for ISIR records only.  <i>Institutnl</i> (institutional) to use only institutional data to calculate INAS for PROFILE records only.
<b>INAS Calc Type</b> (INAS calculation type)	Select the INAS calculation type:  <i>FM</i> (federal methodology) to calculate INAS for ISIR records only.  <i>FM &amp; IM</i> (federal methodology and institutional methodology) to calculate INAS for either PROFILE or ISIR records.  <i>IM</i> (institutional methodology) to calculate INAS for PROFILE records only.

## Federal

Use the Federal group box to define how INAS processes federal ISIR data.

<b>Calc Fed Tax - Student</b> (calculate federal tax - student)	Select to calculate and display federal tax for the student as defined by INAS.
<b>Calc Fed Tax - Parent</b> (calculate federal tax - parent)	Select to calculate and display federal tax for the parent as defined by INAS.
<b>Calc PC For Independent</b> (calculate parental contribution for independent)	Select to calculate a parental contribution for independent students if parental data is available. Parental contribution is calculated but not added to the EFC.  For more information, see the College Board <i>INAS User Manual</i> .
<b>FM Budget Durations</b>	Click this link to access the FM Budget Durations page, which shows academic and non-standard durations for both dependent and independent students.
<b>EFC Prorations Options</b>	Click this link to access the EFC Proration Options page.

## Institutional

Use the Institutional group box to define how INAS computes your IM.

<b>Use Which EFC</b>	Select a value to determine the institutional EFC displayed on the Need Summary page and used in the Award Entry component. Values are:
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*Est Fed* (estimated federal methodology): Select to display and use the EFM-EFC.

*Greatest*: Select to compare base, IM with options, and estimated federal EFC, and then use the greatest EFC value of the three.

*Inst W/Opt*: Select to use the IM-EFC as a result of the calculation of IM with options.

*Inst*: Select to use the IM-EFC as a result of the base IM calculations.

### Application Source

Select an application source. Values are:

*FT CSL* (full-time Canada Student Loan): Used in Canadian Need Analysis.

*Inst App* (institutional application).

*NA* (Need Access).

*PT CSL* (part-time Canada Student Loan): Used in Canadian Need Analysis.

*Profile*.

### State

Select the state in which your institution is located. INAS uses this field to determine a student's budget requirements.

## Using EFC Proration Options

Access the EFC Proration Options page (click the EFC Proration Options link on the Global and Federal Options page).

The screenshot shows the 'INAS Local Policy Options' page with the following details:

- INAS Rule Set:** CSS Rules/Values
- FM EFC Proration Options:**
  - EFC Proration Method:** Adjust Based on Total EFC
  - Non-Standard Months:** FA Term Based

EFC Proration Options page

### EFC Proration Method

Select one of the following:

*Adjust Based on Total EFC*: If you select this option, the system displays the Non-Standard Months field. The system adjusts the EFC based on the total number of budget duration months for the academic and nonstandard award periods. You can use the default functionality by selecting FA Term Based for Non-Standard Months or force the use of leading or trailing months to determine the nonstandard award period contribution regardless if the nonstandard term leads or trails.

*Proportion Monthly Share*: If you select this option, the system uses the total EFC based on the total number of budget duration months for academic and nonstandard and distributes the EFC proportionally between the award periods.

*Use Monthly EFC*: If you select this option, the system uses the actual monthly EFC based on the total number of budget duration months for each award

period. For example, if academic budget duration is set to 9 and nonstandard is set to 2, then the system uses the actual 9-month EFC for academic and the actual 2-month EFC for nonstandard. No calculations are performed to subtract one or the other from the total EFC.

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**Note.** Using this method might cause your total EFC to exceed the 12-month EFC.

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### Non-Standard Months

The system uses this field in conjunction with the EFC Proration Method, *Adjust Based on Total EFC*. Select from:

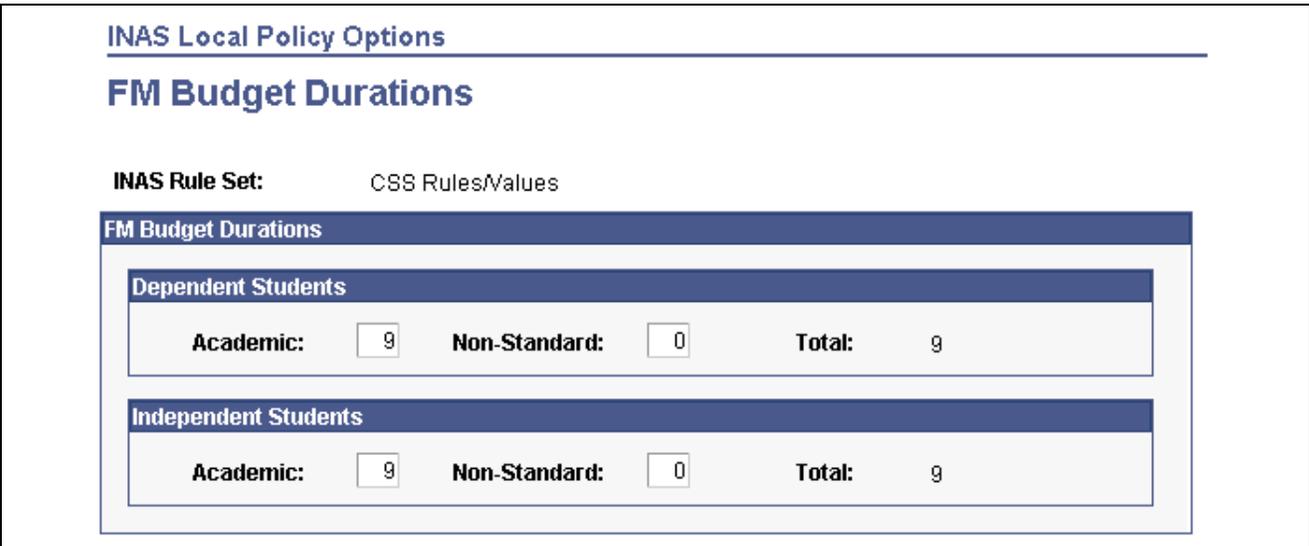
*FA Term Based:* Determines which award period leads based on terms set in FA Term and award period designation in Valid Terms for Careers.

*Leading Months:* Treats the nonstandard term as leading regardless of nonstandard term designation in FA Term.

*Trailing Months:* Treats the nonstandard term as trailing regardless of nonstandard term designation in FA Term.

## Defining FM Budget Durations

Access the FM Budget Durations page (click the FM Budget Durations link on the Global and Federal Options page).



**INAS Local Policy Options**

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**FM Budget Durations**

**INAS Rule Set:** CSS Rules/Values

**FM Budget Durations**

Dependent Students		
<b>Academic:</b>	<input type="text" value="9"/>	<b>Non-Standard:</b>
		<input type="text" value="0"/>
<b>Total:</b>	<input type="text" value="9"/>	

Independent Students		
<b>Academic:</b>	<input type="text" value="9"/>	<b>Non-Standard:</b>
		<input type="text" value="0"/>
<b>Total:</b>	<input type="text" value="9"/>	

FM Budget Durations page

### Dependent Students

#### Academic

Enter the number of months for the academic term to be considered during need analysis for dependent students.

#### Non-Standard

Enter the number of months for the nonstandard term to be considered during need analysis for dependent students.

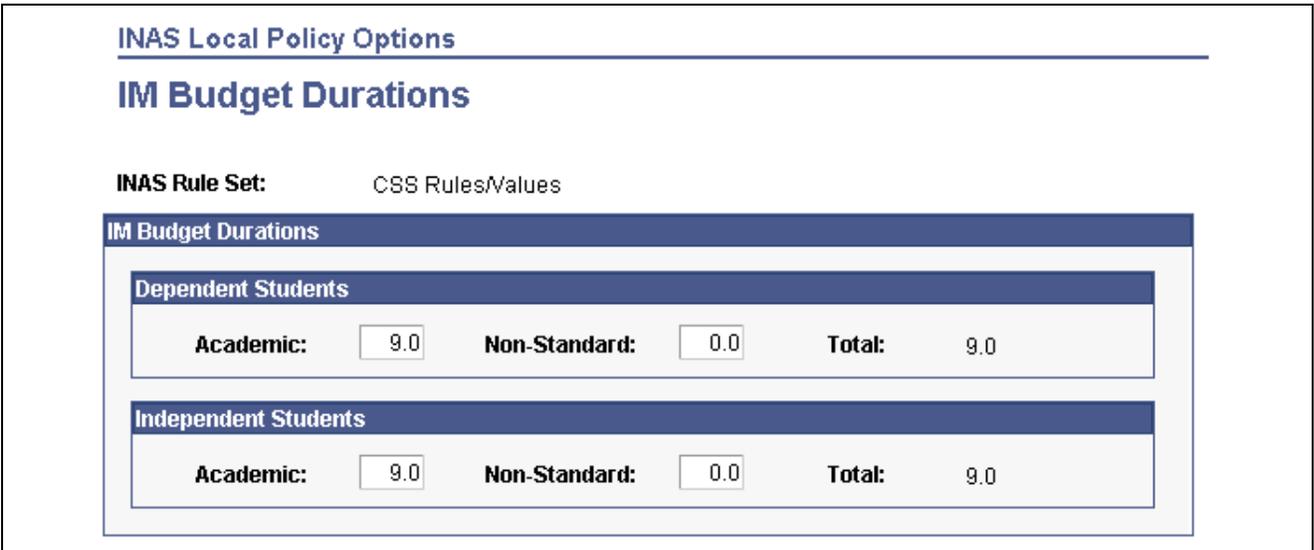
## Independent Students

**Academic** Enter the number of months for the academic term to be considered during need analysis for independent students.

**Non-Standard** Enter the number of months for the nonstandard term to be considered during need analysis for independent students.

## Defining IM Budget Durations

Access the IM Budget Durations page (click the IM Budget Durations link on the Global and Federal Options page).



**INAS Local Policy Options**

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**IM Budget Durations**

**INAS Rule Set:** CSS Rules/Values

IM Budget Durations			
<b>Dependent Students</b>			
<b>Academic:</b>	<input type="text" value="9.0"/>	<b>Non-Standard:</b>	<input type="text" value="0.0"/>
<b>Total:</b>	9.0		
<b>Independent Students</b>			
<b>Academic:</b>	<input type="text" value="9.0"/>	<b>Non-Standard:</b>	<input type="text" value="0.0"/>
<b>Total:</b>	9.0		

IM Budget Durations page

## Dependent Students

**Academic** Enter the number of months for the academic term to be considered during need analysis for dependent students.

**Non-Standard** Enter the number of months for the nonstandard term to be considered during need analysis for dependent students.

## Independent Students

**Academic** Enter the number of months for the academic term to be considered during need analysis for independent students.

**Non-Standard** Enter the number of months for the nonstandard term to be considered during need analysis for independent students.

## Defining IM Tax and Assessment Parameters

Access the IM Tax/Assess & Parms page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, IM Tax/Assess Parms).

Global and Federal Options | **IM Tax/Assess & Parms** | EFM Yes/No Options | IM Value Parms 1 | IM Value Parms 2 | IM Yes/No Options

Aid Year: 2010 Financial Aid Year 2009 - 2010 Institution: PSUNV

Find | View All First 1 of 2 Last

INAS Rule Set: CSS Rules/Values

**Institutional**

Use Parent AGI: CSS Dfltt Rstrct # Household - Max Age:

Adjust IPA/MMA Regional COL: No Rstrct # in College - Max Age:

Adjust ERA Regional COL: No Student Assets as Family Assets: Separate

ASG Total Income Percentage: 1.52%

Select Available Income Table: New

**STUDENT**

Fed Tax Allwnc Against Income: CSS Rules Income Assmnt Rate for Dep: 0.50

Use 70% Income Assmnt for Ind? Yes

**PARENT**

Fed Tax Allwnc Against Income: CSS Rules

IM Tax/Assess & Parms page

The system displays the aid year and institution.

## Institutional

**Use Parent AGI** (use parent adjusted gross income)

Select how the parent AGI is represented. Values are:

*CSS Dfltt* (CSS default)

*Use Cmptd* (use computed)

*Use Rptd* (use reported)

*Use TaxRtrn* (use tax return)

**Adjust IPA/MMA Regional COL** (adjust income protection allowance/monthly maintenance allowance regional cost of living)

Select to adjust the cost of living calculation based on regional COL differences for an independent student or for the parent of a dependent student. Values are:

*No*

*Stu/Par* (student/parent)

*Yes Par* (yes parent)

*Yes Stu* (yes student)

**Adjust ERA Regional COL** (adjust emergency reserve allowance regional cost of living)

Select to adjust the emergency reserve allowance for both students and parents, for independent students, or for parents only. Values are:

*No*

*Yes-Both*

*Yes-Indep* (yes independent)

*Yes-Parent*

## Bundle 15 / Bundle 22

The ASG Total Income Percentage default value is unchanged. Alternate values in the table are updated.

**ASG Total Income Percentage** (annual savings goal total income percentage) Select a value for the ASG total income percentage. This percentage is used as an allowance against income. The default value is *1.52%*. Selecting one of the other values (*1.14%* or *1.35%*) changes the minimum value used for cumulative education savings allowance (CESA).

This table lists the ASG of total income percentages, the corresponding maximum allowance caps, and CESA minimum values that are current as of aid year 2010–2011.

ASG Total Income Percentage	Maximum Allowance Cap	CESA Minimum Value
1.52%	2,770 USD	23,130 USD
1.14%	1,360 USD	17,300 USD
1.35%	1,800 USD	20,590 USD

**Select Available Income Table** Optionally select the old Available Income Assessment Rate table. Values are *New* or *Old*.

**Rstrct # Household - Max Age** (restrict number in household - maximum age) Enter the value. You can restrict the family size used in the calculation by establishing an age threshold for siblings or dependents. For example, the calculation would not include an allowance for a member in the household over the maximum age set by the institution.

**Rstrct # in College - Max Age** (restrict number in college - maximum age) Enter the value. You can restrict the number in college used in the calculation by establishing an age threshold for family members in college. For example, the calculation would not include an allowance for a member of the household in college over the maximum age set by the institution.

**Student Assets as Family Assets** (student assets as family assets) Select *5%-25%* to have the EFC calculation process assess student assets at 5 percent and the student's trust funds at 25 percent when calculating the student contribution portion of the EFC.

Select *All Assets* to have all of the student's assets count as parent assets. Student assets are summed in the parent column. These calculation adjustments occur:

1. Family Total Net Worth (FTNW)  $FTNW = \text{Parents' Total Net Worth (NW)} + \text{Student's Total NW}$ .
2. Family Discretionary Net Worth (FDNW)  $FDNW = FTNW - \text{Asset Protection Allowances}$ .
3. The Asset Conversion rate is then applied to the FDNW to produce the family contribution from assets (FCA) where  $PC$  (parental contribution) =  $PCI$  (parent contribution from income) + FCA, and  $TFC$  (total family contribution) =  $PC + SCI$  (student contribution from income).
4. In the student column, student assets equal zero and student contribution (SC) =  $SCI$ , because all student assets have been moved to the parent column.

Select *Not Trusts* to have all of the student's assets except for the value of trust funds count as parent assets. The only student assets summed in the student column are trust funds. These calculation adjustments occur:

1. Family Total Net Worth (FTNW)  $FTNW = \text{Parents' Total Net Worth (NW)} + (\text{Student's Total NW} - \text{Student's Value of Trusts})$ .
2. Student Contribution From Assets (SCA)  $SCA = \text{Student's Value of Trusts} * \text{Asset Conversion rate}$ .
3. Family Discretionary Net Worth (FDNW)  $FDNW = FTNW - \text{Asset Protection Allowances}$ .
4. The Asset Conversion rate is then applied to the FDNW to produce the family contribution from assets (FCA) where:  $PC$  (parental contribution) =  $PCI$  (parent contribution from income) +  $FCA$ ,  $SC$  (student contribution) =  $SCI$  (student contribution from income) +  $SCA$ , and  $TFC$  (total family contribution) =  $PC + SC$ .

Select *Separate* to use the default calculation. Parent assets are summed in the parent column and student assets are summed in the student column. If you leave this field blank, the system automatically enters *Separate* and uses the default calculation.

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**Important!** If you selected the Calc PC for Independent check box on the Global and Federal Options page or the IM Yes/No Options page, then the system ignores the value in the Student Assets as Family Assets field, and instead uses the default calculation.

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## STUDENT

**Fed Tax Allownc Against Income** (federal tax allowance against income)

Select from these values to calculate federal tax allowance against income:

*CSS Rules:* According to CSS Rules, if a student's tax filing status is Completed Tax Return, reported tax is used to calculate federal tax allowance against income. If the student's tax filing status is *Will File*, the lower amount of reported tax or calculated tax is used to calculate the allowance. If reported tax is blank, negative, or invalid, the calculated tax amount is used to calculate the allowance.

*Calc Tax:* Select to use the calculated tax amount if a student's tax filing status is *Will File*; otherwise, CSS Rules apply.

*Reptd Tax* (reported tax): If a student's tax filing status is *Will File*, the reported tax is used to calculate the federal tax allowance against income.

**Use 70% Income Assmnt for Ind** (use 70 percent income assessment for independent)

This field refers to the available income assessment rate for independent students. Select from these values:

*Yes:* Uses 70 percent for income assessment. This is the default.

*No:* Select if you elect not to use the 70 percent income assessment; the Alt Income Assessment Rate field appears on the page.

**Income Assmnt Rate for Dep** (income assessment rate for dependent)

Enter an income assessment rate for dependent students. The default is 50 percent.

**Alt Income Assessment Rate** (alternate income assessment rate)

Enter an alternate rate for assessing the student’s income. This field appears on the page when you select *No* in the Use 70% Income Assmnt for Ind field.

**PARENT**

**Fed Tax Allownc Against Income** (federal tax allowance against income)

Select from these values to calculate federal tax allowance against income:

*CSS Rules:* According to CSS Rules, if a parent’s tax filing status is completed tax return, reported tax is used to calculate federal tax allowance against income. If the student’s tax filing status is *Will File*, the lower amount of reported tax or calculated tax is used to calculate the allowance. If reported tax is blank, negative, or invalid, the calculated tax amount is used to calculate the allowance.

*Calc Tax:* Select to use the calculated tax amount if a parent’s tax filing status is *Will File*; otherwise, CSS Rules apply.

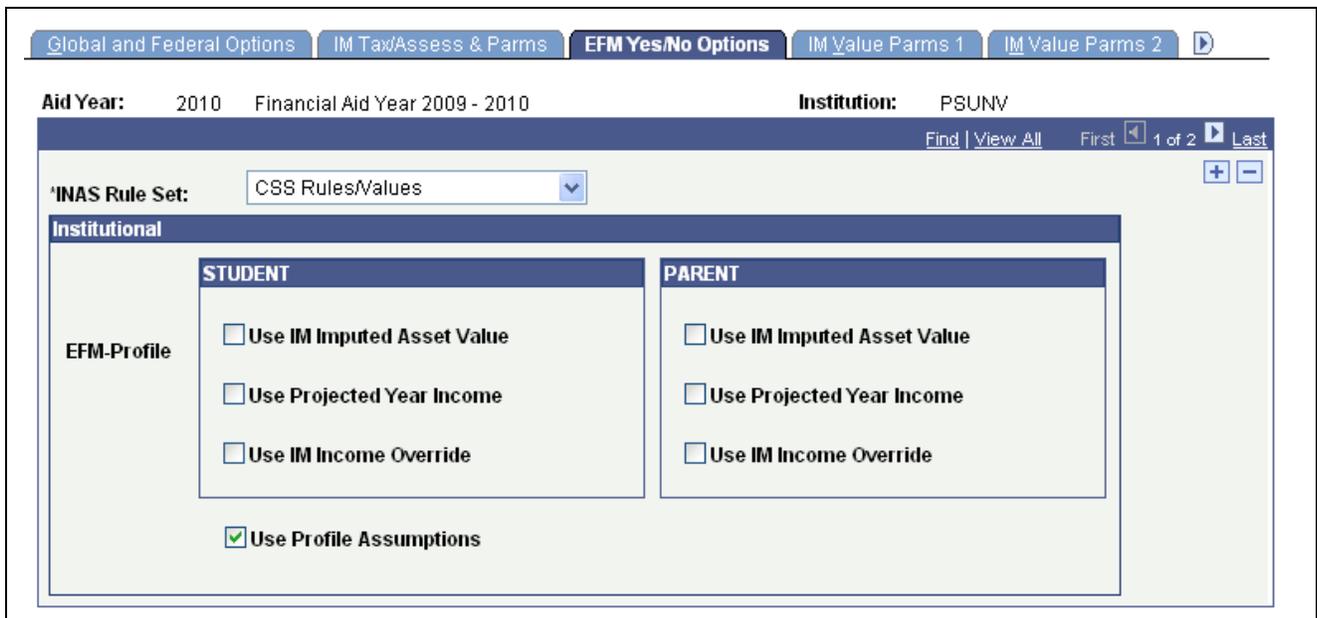
*Reptd Tax:* If a parent’s tax filing status is *Will File*, the reported tax is used to calculate the federal tax allowance against income.

**See Also**

College Board *INAS User Manual*

**Defining EFM Yes and No Options**

Access the EFM Yes/No Options page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, EFM Yes/No Options).



EFM Yes/No Options page

Select the EFM options for the aid year, institution, and selected INAS rule set.

**STUDENT**

<b>Use IM Imputed Asset Value</b>	Select to impute the value of EFM assets based on the interest and dividend income reported on the PROFILE form.
<b>Use Projected Year Income</b>	Select to use the student's expected year earnings instead of base year for EFM.
<b>Use IM Income Override</b>	Select to use the IM adjusted gross income and untaxed income overrides for the EFM student contribution.

**PARENT**

<b>Use IM Imputed Asset Value</b>	Select to impute the value of EFM assets based on the interest and dividend income reported on the PROFILE form.
<b>Use Projected Year Income</b>	Select to use the parent's expected year earnings instead of base year for EFM.
<b>Use IM Income Override</b>	Select to use the IM's adjusted gross income and untaxed income overrides for the EFM parent contribution.

**EFM-Profile**

<b>Use Profile Assumptions</b>	Select to enable the system to perform calculations using assumptions made by the system. For example, if the father reports income of 50,000.00 USD, and the mother reports income of 50,000.00 USD, and the adjusted gross income is left blank, the system assumes the total income to be 100,000.00 USD. The calculation then uses an assumed adjusted gross income of 100,000.00 USD.
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**See Also**

College Board *INAS User Manual*

**Defining IM Value Parameters 1**

Access the IM Value Parm 1 page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, IM Value Parm 1).

IM Value Params 1 page

Enter the IM values for the aid year, institution, and selected INAS rule set. Use the default values or enter the percentages and values set by your institution for students and parents.

**See Also**

College Board *INAS User Manual*

**Defining IM Value Parameters 2**

Access the IM Value Params 2 page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, IM Value Params 2).

IM Value Params 2 page

Select the IM options and enter the IM values for the aid year, institution, and selected INAS rule set.

## Percentages

The system determines which set of allocation percentages to use (Standard, Alternate-1, or Alternate-2) based on the Allocation Percentages field value, the Minimum Year in School for Alternate Percentages field value, and the student's year in school.

This table illustrates when the system uses each set of allocation percentages:

Percentage Allocation Option	Minimum Year in School for Alternate Percentages	Student's Year in School	Standard Allocation Percentages	Alternate-1 Percentages	Alternate-2 Percentages
Standard Table	If blank	NA	This percentage is used.	NA	NA
Standard Table	If not blank	Is less than Minimum Year in School	This percentage is used.	NA	NA
Standard Table	If not blank	Is greater than or equal to Minimum Year in School	NA	NA	This percentage is used.
Optional Table	If blank	NA	NA	This percentage is used.	NA
Optional Table	If not blank	Is less than Minimum Year in School	NA	This percentage is used.	NA
Optional Table	If not blank	Is greater than or equal to Minimum Year in School	NA	NA	This percentage is used.

### See Also

College Board *INAS User Manual*

## Defining IM Yes and No Options

Access the IM Yes/No Options page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, IM Yes/No Options).

The screenshot shows the 'IM Yes/No Options' page. At the top, there are navigation tabs: 'IM Value Params 2', 'IM Yes/No Options', 'Minimum SC Income', 'Asset Options', and 'Home/Asset Projections'. Below the tabs, the 'Aid Year' is 2010 and the 'Institution' is PSUNV. The 'INAS Rule Set' is set to 'CSS Rules/Values'. The main content area is titled 'Institutional' and is divided into two columns: 'STUDENT' and 'PARENT'. Under 'STUDENT', the 'IM-Profile' section has the following options: 'Use Projected Year Income' (unchecked), 'Use FM Tx' (unchecked), 'Calc PC For Independent' (unchecked), 'Add Non Cust PC to PC' (unchecked), 'Add Hope/LTL' (unchecked), 'IM < FM' (checked), and 'Ind Use Par St Tax Alwnc' (unchecked). Under 'PARENT', the options are: 'Use Projected Year Income' (unchecked), 'Use FM Tx' (unchecked), 'Allow Parent Other Loss' (unchecked), 'Allow Parent Bus/Farm Loss' (unchecked), 'Add Hope/LTL' (unchecked), 'Disallow Low Inc Asset Alwnc' (unchecked), and 'Exclude Tuition/Fee Deduction' (unchecked). The 'Alt Min SCI' checkbox is checked under the 'STUDENT' column, and the 'IM < FM' checkbox is checked under the 'PARENT' column.

IM Yes/No Options page

The system displays the aid year and institution.

## STUDENT

- Use Projected Year Income** Select to calculate a projected estimated annual income if it is lower than the reported base year income.
- Use FM Tx** (use federal methodology tax) Select to use the FM state and local income tax computation table in the calculation. When this check box is selected in conjunction with the Ind Use Par St Tax Alwnc check box, Use FM Tx takes priority for independent students.
- Calc PC For Independent** (calculate parental contribution for independent) Select to use the parents' information in the calculation for an independent student.
- Add Non Cust PC to PC** (add noncustodial parent contribution to parent contribution) Select to combine the noncustodial parent's contribution to the parent contribution.
- Add Hope/LTL** (add Hope/Lifetime Learning Credit) Select to let the system determine whether to add this value to taxes, based on federal tax allowance against income and tax filing status, as shown in the following table. The column headings represent the value of the Fed Tax Allwnc Against Income field from the IM Tax/Assess Parameters page.

<b>For this Tax Filing Status:</b>	<b>CSS Rules will:</b>	<b>Calc Tax will:</b>	<b>Rptd Tax will:</b>
Completed Return	Add Hope to taxes.	Not add Hope to calculate taxes.	Add Hope to taxes.
Will File Return	Not add Hope to calculate taxes.	Not add Hope to calculate taxes.	Add Hope to taxes.

When the INAS calculates taxes, it compares the values for reported taxes and calculated taxes and uses the lower value in subsequent calculations. This table demonstrates how the system processes the Hope value when reported taxes are lower than calculated taxes:

<b>For this Tax Filing Status:</b>	<b>CSS Rules will:</b>	<b>Calc Tax will:</b>	<b>Rptd Tax will:</b>
Completed Return	Add Hope to taxes.	Add Hope to taxes only if reported is lower than calculated.	Add Hope to taxes.
Will File Return	Add Hope to taxes only if reported is lower than calculated.	Add Hope to taxes only if reported is lower than calculated.	Add Hope to taxes.

**Note.** Reported tax amounts are generally higher than calculated tax amounts.

**Alt Min SCI** (alternate minimum student contribution from income)

Select to indicate Yes (default), clear to indicate No for this Yes/No option. If the check box is selected, the application performs the Alternate Minimum Student Contribution from Income calculation using the following calculations

1. Multiply the Student's Available Income by the Available Income Assessment Rate (Parent's Marginal Rate from Income Band). For example, 10,000 USD x .22 = 2,200 USD.
2. Compare the result (2,200 USD) to the Student Standard Contribution from Income. For example, 2,150 (Non-First Year Dependent Students) and take the higher of the two amounts. In this case, 2,200.
3. To obtain the Student Contribution Cap multiply the Total Parent Contribution by .50. For example, 6,000 USD x .50 = 3,000 USD.
4. The Minimum Student Contribution from Income is the lesser of the value in Step 2 (2,200 USD) or the Student Contribution Cap (3,000). In this case it is 2,200 USD.

**IM < FM** (institutional methodology is less than federal methodology)

Select to allow the calculated IM EFC to be below the calculated FM.

**Ind Use Par St Tax Alwnc** (independent use parent state tax allowance)

Select if the student is independent with dependents but you want to use the parent's state tax allowance table in the calculation. When this check box is selected in conjunction with the Use FM Tx check box, Use FM Tx takes priority for independent students.

## PARENT

<b>Use Projected Year Income</b>	Select to calculate a projected estimated annual income, if it is lower than the reported base year income.
<b>Use FM Tx</b> (use federal methodology tax)	Select to use the FM state and local income tax computation table in the calculation.
<b>Allow Parent Other Loss</b>	Select to allow losses taken on a parent's income tax. This results in a lower EFC.
<b>Allow Parent Bus/Farm Loss</b>	Select to allow losses taken on a parent's income tax, such as depreciation in a business. This results in a lower EFC.

---

**Note.** By default, the system disallows losses on business, farm, or other. By selecting Allow Parent Other Loss or Allow Parent Bus/Farm Loss, you allow the loss to be included in the calculation.

---

<b>Add Hope/LTL</b> (add Hope/Lifetime Learning Credit)	Select to have the system determine whether to add this value to taxes based on federal tax allowance against income and tax filing status, as shown in the previous table. The column headings in the table represent the value of the Fed Tax Allwnc Against Income field from the IM Tax/Assess Parameters page.
<b>Disallow Low Inc Asset Alwnc</b> (disallow low income asset allowance)	Select to calculate without using the low income asset allowance.
<b>Exclude Tuition/Fee Deduction</b>	Use this check box to determine whether the tuition and fee deductions reported by the parents of dependent students are excluded from parental income: <ul style="list-style-type: none"> <li>• Select to disallow tuition and fee deductions from untaxed income.</li> <li>• Clear to allow tuition and fee deductions from untaxed income.</li> </ul>
<b>IM &lt; FM</b>	Select to allow the calculated IM EFC to be less than the calculated FM.
<b>Use Rpt PC</b> (use reported parent contribution)	Select to enforce the amount that the parents volunteered to contribute, if that amount is higher than the amount calculated by the system.

### See Also

College Board *INAS User Manual*

## Defining Minimum Student Contribution

Access the Minimum SC Income page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, Minimum SC Income).

Aid Year: 2011 Institution: PSUNV

INAS Rule Set: CSS Rules/Values

Institutional

Use Default Minimum SC Amounts: Yes

Min SC Income - Dependents					
Undergrad					
1YR:	1750	1Prv:	2350	2YR:	2350
3YR:	2350	4YR:	2350	5+YR:	2350
Professional					
1YR:	2350	2YR:	2350	3YR:	2350
4YR:	2350				

Min SC Income - Independents					
Undergrad					
1YR:	3300	1Prv:	3300	2YR:	3300
3YR:	3300	4YR:	3300	5+YR:	3300
Professional					
1YR:	3300	2YR:	3300	3YR:	3300
4YR:	3300				

Minimum SC Income page

Enter the minimum institutional student contribution values set by your institution for dependent and independent students for the selected INAS rule set. IM uses a minimum student contribution from income, which you can adjust. The system uses these values to determine whether the calculated or minimum contribution is used.

## Institutional

### Use Default Minimum Student Contribution Amounts

Select from these values:

*Yes:* Use the defaults.

*No:* Make manual changes to the minimum student contribution amounts.

## See Also

College Board *INAS User Manual*

## Defining Asset Options

Access the Asset Options page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, Asset Options).

The screenshot shows the 'Asset Options' page in the INAS system. At the top, there are navigation tabs: 'IM Value Params 2', 'IM Yes/No Options', 'Minimum SC Income', 'Asset Options' (selected), and 'Home/Asset Projections'. Below the tabs, the 'Aid Year' is set to '2010' and the 'Institution' is 'PSUNV'. The 'INAS Rule Set' is 'CSS Rules/Values'. The 'Institutional' section is expanded, showing three columns: 'PARENT', 'STUDENT W/Dep', and 'STUDENT No/Dep'. Each column has an 'Asset Options' dropdown set to 'No Asset Projection', a 'Cash/Int - Limit' field set to '00000', and a 'Tolerance' field set to '00.0'. The 'Inv/Dvd - Limit' field is also set to '00000'.

Asset Options page

The system displays the aid year and institution.

## Institutional

### Asset Options

Select asset options. Values are:

*No Asset Projection:* INAS does not impute a value for assets, reported amounts are used.

*Combined Projection:* INAS combines Cash/Int (cash and interest) and Inv/Dvd (investment and dividends) imputed values in the calculation. The entire amount is reported as cash savings.

*Individual Projection:* INAS calculates Cash/Int and Inv/Dvd imputed values individually. Cash/Int and Inv/Dvd can have a different yield and tolerance.

You can compare income with reported cash, savings, checking, and investments to identify cases where the asset value appears to be under-reported. Specify both an expected rate of return (yield) and a tolerance level for both Cash/Int and Inv/Dvd. Based on the interest reported, you can impute a value of the parents' or student's cash savings, using the specified yield. This helps you to determine whether the reported savings are under-reported. You can also impute a value for the parents' or student's investments and dividends.

### Limit and Tolerance

Enter the limit and tolerance values for Cash/Int.

You can set a limit for cash and interest. For example, you can enter a value of 10,000.00 USD. You can set up the system to assess the first 10,000.00 USD (Limit) at 3.8% (Yield% 1) and any portion greater than 10,000.00 USD at 5.6% (Yield% 2). Based on the reported interest from the tax return, if the value is less than 10,000.00 USD, the system uses the percentage that appears in Yield% 1 in calculation. The system uses the percentage in Yield% 2 in the calculation for the amount above 10,000.00 USD. If the tolerance is set to 500.00 USD, and the imputed value when compared to the reported value is within the specified tolerance, you can decide to use the reported value.

INAS uses the reported income and the expected rate of return to project the asset value required to produce that income. If the projected value is greater than the reported asset value by more than the tolerance level, the projected value is substituted for the reported asset value.

**Inv/Dvd** (investment and dividend)

Set up the appropriate limit and tolerance to compare the reported value to the imputed value, as described previously.

**Note.** The Asset Option Ind Proj (asset option individual projection) field is not available for students.

## See Also

College Board *INAS User Manual*

## Defining Home and Asset Projections

Access the Home/Asset Projections page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, Home/Asset Projections).

Home/Asset Projections page

The system displays the aid year and institution.

## Institutional

### Home Option

Select the home option for parents and independent students. Values are:

*1*: Reported. INAS uses the value of the home reported on the application, to calculate equity.

*2*: Projected. The system calculates the value of the home based on the purchase price of the home and the date on which it was purchased, using the Federal Housing Multiplier table.

3: Projected if Significant Difference. The system uses the value set for home tolerance to determine whether reported or projected home values are used to determine home equity.

4: Highest. INAS compares the calculated and reported home value. The system uses the higher value to determine equity.

5: Alt Home Value Calculation. INAS compares projected value to capped value and uses the lower value.

### Home Tolerance

Enter a home tolerance value. INAS uses the reported value of the home, unless it exceeds the tolerance when the difference is compared to the calculated home value. If it exceeds the tolerance, the value is adjusted accordingly.

### Home Cap

Enter a multiplier if you do not want the reported value or the computed value to exceed a certain multiple of the family's income. The system multiplies this value with total income to adjust the value of the home.

### Home Equity Cap Factor

Enter a cap factor from 0.0 to 9.9. Home equity is then capped using the factor times the computed income.

## Asset Assessment Rate

**Asset % Dep** (asset percentage dependent)

Enter a value to use as an allowance against assets.

**Asset % Ind No Dep-Married** (asset percentage independent no dependents married)

Enter a value to use as an allowance against assets.

**Asset % Ind No Dep-Single** (asset percentage independent no dependents single)

Enter a value to use as an allowance against assets.

**Asset % Parent** (asset percentage parent)

Enter a value to use as an allowance against assets. Leave this field and the Asset % Ind W/Dep field blank to invoke standard IM rules.

**Asset % Ind W/Dep** (asset percentage independent with dependents)

Enter a value to use as an allowance against assets. Leave this field and the Asset % Parent field blank to invoke standard IM rules.

### See Also

College Board *INAS User Manual*

## Defining Minimum Parental Contribution

Access the Minimum PC Range page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, Minimum PC Range).

**Aid Year:** 2010    **Financial Aid Year** 2009 - 2010    **Institution:** PSUNV

**'INAS Rule Set:** CSS Rules/Values

**MINIMUM PC BASED ON INCOME RANGE**

Range	Total Income Up To	Minimum PC
1	000000	000000
2	000000	000000
3	000000	000000
4	000000	000000
5	000000	000000
6	000000	000000
7	000000	000000

Minimum PC Range page

Use this page to select the minimum parental contribution for the aid year, institution, and selected INAS rule set.

**MINIMUM PC BASED ON INCOME RANGE**  
(minimum parental contribution based on income range)

Enter the values set by your institution's policy.

### See Also

College Board *INAS User Manual*

## Defining Budget Options

Access the Budget Options page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS 20nn–20nn Global Options, Budget Options).

**Aid Year:** 2011      **Institution:** PSUNV

Find | View All    First 1 of 2 Last

**'INAS Rule Set:** CSS Rules/Values

**Institutional**

Budgets: Re maximizing other family members' share of total PC based on an average of total budget, by educational sector.

<b>% of Total Budget for 1/2 time:</b>	1.00	<b>Limit PC:</b>	No
<b>2yr Public Institution:</b>	14,054	<b>4yr Private Institution:</b>	37,390
<b>2yr Private Institution:</b>	24,901	<b>Grad/Prof Institution:</b>	20,000
<b>4yr Public Institution:</b>	18,326	<b>Proprietary Institution:</b>	6,599
<b>In State Undergrad:</b>	14,118	<b>In State Graduate:</b>	16,118
<b>Out of State Undergrad:</b>	18,856	<b>Out of State Graduate:</b>	20,856

Budget Options page

The system displays the aid year and institution.

## Institutional

**% of Total Budget for 1/2 time** (percentage of total budget for half-time)

Enter a percentage of the total budget that you want to use for a student attending an institution half-time.

---

**Note.** The value *1.00* is equal to 100 percent.

---

**Limit PC** (limit parental contribution)

Select a parental contribution limit. Values are:

*% Tot Bdgt* (percentage of total budget): Select to have the parental contribution limited to the percentage (calculated as follows: budget total for other children divided by budget total for all children) that their total budget compared to the total budget including the applicant.

*Lowest*: Compare the parental contribution limits set by *% Tot Bdgt* and *Sum Bdgt*, and set the limit to the higher value.

*No*: Indicate that no parental contribution limit is set.

*Sum Bdgt* (sum budget): Limit the parental contribution to the sum of the budgets for all other children in the family.

Enter the values that your institution set for each type of institution.

## See Also

College Board *INAS User Manual*

## Using FM and IM Extensions to Override Options

This section reviews overriding global policy options at the student level. FM and IM extensions can be accessed from ISIR corrections, INAS simulation, or the Maintain Institutional Application component. This section discusses how to:

- Override INAS federal extension options.
- Override INAS institutional extension options 1.
- Override INAS institutional extension options 2.
- Override INAS institutional extension options 3.
- Override INAS institutional extension options 4.
- Override INAS institutional extension options 5.

See Isfa, Processing INAS, Using FM and IM Extensions to Override Options.

See Isfa, Processing and Using Institutional Financial Aid Applications.

## Pages Used to Override Options in ISIR Corrections

**Note.** The navigation paths for the pages listed in the following page introduction table are for aid year 20nn-20nn. Oracle supports access for three active aid years.

Page Name	Definition Name	Navigation	Usage
FAFSA Information	ISIR_PIA_CS1_nn	Financial Aid, Federal Application Data, Correct 20nn-20nn ISIR records, FAFSA Information	Correct information on the FAFSA Information page and access FM and IM extension pages.
INAS Federal Extension	INAS_FED_EXTnn_SEC	Click the FM link on the FAFSA Information page.	Override INAS global policy options.
INAS Federal Extension Budget Durations	INAS_FEDEX_DUR_SEC	Click the Budget Durations link on the INAS Federal Extension page.	Override INAS global policy options for federal academic and non-standard budget duration.
INAS Federal Extension EFC Proration Options	INAS_FEDEX_PRO_SEC	Click the EFC Proration Options link on the INAS Federal Extension page.	Override EFC proration options for academic and non-standard months.
INAS Federal Extension EFC Override	INAS_FEDEX_EFC_SEC	Click the Override Federal EFC link on the INAS Federal Extension page.	Override EFC components for academic and non-standard award periods.
INAS Institutional Extension 1	INAS_PROF_EXT1_Snn	Click the IM link on the FAFSA Information page.	Override INAS global policy options.
Institutional Budget Durations	INAS_PRFEDEX_DUR_SEC	Click the Budget Durations link or the Override Institutional EFC link on the INAS Institutional Extension 1 page.	Override INAS global policy options for institutional academic and non-standard budget duration.

<b>Page Name</b>	<b>Definition Name</b>	<b>Navigation</b>	<b>Usage</b>
Institutional EFC Override	INAS_PROF_EFC_SEC	Click the Override Institutional EFC link on the INAS Institutional Extension 1 page.	Override EFC components for academic and non-standard award periods.
INAS Institutional Extension 2	INAS_PROF_EXT2_Snn	Click the IM Extension 2 link on the INAS Institutional Extension 1 page.	Override INAS global policy options.
INAS Institutional Extension 3	INAS_PROF_EXT3_SEC	Click the Extension 3 link on the INAS Institutional Extension 1 page.	Override INAS global policy options.
INAS Institutional Extension 4	INAS_PROF_EXT4_Snn	Click the Extension 4 link on the INAS Institutional Extension 1 page.	Override INAS global policy options.
INAS Institutional Extension 5	INAS_PROF_EXT5_SEC	Click the Extension 5 link on the INAS Institutional Extension 1 page.	Override INAS global policy options.
Monthly EFC	NEED_SMRY_EFC_SEC	Click the Monthly EFC link on the ISIR Corrections EFC/DB Matches page.	View the monthly breakdown of the expected family contributions for months 1–8 and 10–12. The 9–month EFC displays on the EFC/DB Matches\Corr page.

## Overriding INAS Federal Extension Options

Access the INAS Federal Extension page (click the FM link on the FAFSA Information page).

INAS Federal Extension		STUDENT	PARENT
<b>Federal</b>			
<b>INAS Rule Set:</b>	<input type="text" value="CSS Rules"/>		
<b>INAS Calc Type:</b>	<input type="text" value="FM &amp; IM"/>		
<b>INAS Data Source:</b>	<input type="text" value="Both F/I"/>		
<b>Dependency Override:</b>	<input type="text" value="No"/>		
<input type="checkbox"/> <b>Calc a PC for Independent</b>			
<a href="#">Budget Durations</a>			
<a href="#">EFC Proration Options</a>			
<a href="#">Override Federal EFC</a>			
<b>Allowances</b>			
<b>Calculate Federal Tax:</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Tuition:</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Medical/Dental:</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Other:</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Asset Allowance:</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Assets</b>			
<b>Other:</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Assumption Overrides</b>			
<b>Number in College:</b>		<input type="text"/>	<input type="text"/>
<b>Reject Overrides</b>			
<b>Reject D Override</b>		<input type="text"/>	<input type="text"/>
<b>Reject E Override</b>		<input type="text"/>	<input type="text"/>
<b>Reject F Override</b>		<input type="text"/>	<input type="text"/>
<b>Reject R Override:</b>		<input type="text"/>	<input type="text"/>
<b>Reject S Override:</b>		<input type="text"/>	<input type="text"/>
<b>Reject T Override:</b>		<input type="text"/>	<input type="text"/>

INAS Federal Extension page

**Federal**

- INAS Rule Set** Select a rule set.
- INAS Calc Type (INAS calculation type)** Select a calculation type from *FM*, *IM*, or *FM & IM*.
- INAS Data Source** Select *FM*, *IM*, or *Both F/I*.
- Dependency Override** Select either *Ind Prof J* (individual professional judgement) or *No* (no override).
- Calc a PC for Independent (calculate a parent contribution for independent)** Select to calculate a parental contribution for independent students if parental data is available. The parental contribution is calculated but not added to the EFC.
- Override Federal EFC** See Isfa, Processing INAS, Overriding Expected Family Contribution (EFC).
- Budget Durations** Click this link to access the INAS Federal Extension Budget Durations page. You can enter any value for FM budget duration. Federal rules allow whole numbers only for budget duration. If the total allocation for the budget duration is greater than 12 months, a 9-month EFC is calculated and used in the academic award period, and no EFC is calculated for the non-standard award period.

## Allowances

<b>Calculate Federal Tax</b>	Select to calculate federal tax as defined by INAS.
<b>Tuition</b>	Enter a value to offset tuition expenses.
<b>Medical/Dental</b>	Enter a value to offset medical/dental expenses.
<b>Other</b>	Enter a value to offset total allowances.
<b>Asset Allowance</b>	Enter a value to include in net worth calculations.

## Assets

<b>Other</b>	Enter a value to include in net worth calculations.
--------------	-----------------------------------------------------

## Assumption Overrides

<b>Number in College</b>	Select one of the following:  <i>Ovrld Asmpt</i> (override assumption) to override the number in college assumption when calculating the parent contribution.  <i>Don't Ovr</i> (don't override) to accept the number in college assumption when calculating the parent contribution.
--------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

## Reject Overrides

<b>Reject D Override</b>	Select <i>Don't Supp</i> (Do not suppress) to enforce Reject D. Select <i>Supp Rej D</i> (suppress reject D) to override Reject D.
<b>Reject E Override</b>	Select <i>Don't Supp</i> (Do not suppress) to enforce Reject E. Select <i>Supp Rej E</i> (suppress reject E) to override Reject E.
<b>Reject F Override</b>	Select <i>Don't Supp</i> (Do not suppress) to enforce Reject F. Select <i>Supp Rej F</i> (suppress reject F) to override Reject F.
<b>Reject R Override</b>	Select <i>Don't Supp</i> (Do not suppress) to enforce Reject R. Select <i>Supp Rej R</i> (suppress reject R) to override Reject R.
<b>Reject S Override</b>	Select <i>Don't Supp</i> (Do not suppress) to enforce Reject S. Select: <i>Supp Rej S</i> (suppress reject S) to override Reject S.
<b>Reject T Override</b>	Select <i>Don't Supp</i> (Do not suppress) to enforce Reject T. Select <i>Supp Rej T</i> (suppress reject T) to override Reject T.

See the College Board *INAS User Manual*.

## Overriding INAS Institutional Extension Options 1

**Bundle 15 / Bundle 22**

**Work Study Income Exclusion, Limit Intl Student's IPA, and Country Coefficient TCA fields are added as of the 2010–2011 aid year.**

Access the INAS Institutional Extension 1 page (click the IM link on the FAFSA Information page).

**INAS Institutional Extension 1**

**INAS Rule Set:** Ugrad/Grad [Extension 2](#) [Extension 3](#) [Extension 4](#) [Extension 5](#) Delete

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**Application Source:** Profile  **Alt Min SC from Income Calc** **IGNORE LOSSES**

[Budget Durations](#)  **Calc PC For Independent**  **Business/Farm**

[Override Institutional EFC](#)  **Skip Family Member Exclusion**  **Other**

---

**Work Study Income Exclusion**  **Limit Intl Student's IPA**  **Country Coefficient TCA**

---

	STUDENT	PARENT
<b>Use Projected Year Income:</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Can IM Contribution Fall Below FM:</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Hope/Lifetime Add Back:</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Parent Tax Table - Independent:</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Exclude Tuition/Fee Deduction:</b>	<input type="checkbox"/>	<input type="checkbox"/>

INAS Institutional Extension 1 page

Use the INAS Institutional Extension 1 page to set your basic overrides. From this page, access other extension pages, budget duration or EFC overrides.

### INAS Rule Set

Select an INAS rule set value to determine which global policy option rule to use as a base.

### Application Source

Select an application source from:

*FT CSL* (full-time Canada Student Loan): Used in Canadian Need Analysis.

*Inst App* (institutional application).

*NA* (Need Access).

*PT CSL* (part-time Canada Student Loan): Used in Canadian Need Analysis.

*Profile*.

### Budget Durations

Click this link to access the Institutional Budget Durations page. You can enter any value for IM budget duration. Institutional rules allow whole numbers with one decimal place.

### Override Institutional EFC

Click this link to access the Override Institutional EFC page, where you can override the institutional EFC amount, as described later in this chapter.

### Alt Min SC from Income Calc (alternate minimum student contribution from income calculation)

Select this check box to override the Alt Min SCI option set for the student on the IM Yes/No Options page.

<b>Calc PC For Independent</b> (calculate parental contribution for independent)	Select this check box to override the Calc PC For Independent option set for the student on the IM Yes/No Options page.
<b>Skip Family Member Exclusion</b>	Select to override the Rstrct # Household - Max Age and Rstrct # in College - Max Age options set on the IM Tax/Assess & Parms options page.
<b>IGNORE LOSSES—Business/Farm</b>	Select to override the Allow Parent Bus/Farm Loss option set on the IM Yes/No Options page.
<b>IGNORE LOSSES—Other</b>	Select to override the Allow Parent Other Loss option set on the IM Yes/No Options page.
<b>Work Study Income Exclusion</b>	<p><b>Bundle 15 / Bundle 22</b> <b>This field is added as of the 2010–2011 aid year.</b></p> <p>Select to exclude the student’s work-study earnings from the income exclusion calculation. This option allows (includes) federal workstudy income back into regular income by excluding it from the income exclusion calculation.</p> <ul style="list-style-type: none"> <li>• <i>Selected</i> Include work-study earnings in regular income.</li> <li>• <i>Unselected</i> Do not include work-study earnings in regular income.</li> </ul>
<b>Limit Intl Student’s IPA</b> (Limit International Student’s Income Protection Allowance)	<p><b>Bundle 15 / Bundle 22</b> <b>This field is added as of the 2010–2011 aid year.</b></p> <p>Select to limit an international student’s Income Protection Allowance (IPA) to an amount greater than or equal to 25% of the parental income.</p> <ul style="list-style-type: none"> <li>• <i>Selected</i> Limit student’s IPA to an amount not less than 25% of parents’ income.</li> <li>• <i>Unselected</i> Do not limit student’s IPA amount, normal processing.</li> </ul> <hr/> <p><b>Note.</b> This is a local-only option applicable to international (non-domestic) students only.</p> <hr/>
<b>Country Coefficient TCA</b> (Country Coefficient Total Contribution from Assets)	<p><b>Bundle 15 / Bundle 22</b> <b>This field is added as of the 2010–2011 aid year.</b></p> <p>Select to calculate an optional contribution from assets by applying the country coefficient to the percentage used to calculate the step increment</p> <ul style="list-style-type: none"> <li>• <i>Selected</i> Calculate contribution from assets applying the country coefficient to the step increment percentage.</li> <li>• <i>Unselected</i> Calculate contribution from assets for international student using default step increase percentage.</li> </ul>

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**Note.** This is a local-only option applicable to international (non-domestic) students only.

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- Use Projected Year Income** Select to override the Use Projected Year Income option set on the IM Yes/No Options page.
- Can IM Contribution Fall Below FM** Select to override the IM < FM option set on the IM Yes/No Options page.
- Hope/Lifetime Add Back** Select to override the Add Hope/LTL option set on the IM Yes/No Options page.
- Parent Tax Table — Independent** Select to override the Ind Use Par St Tax Alwnc (independent use parent state tax allowance) option set on the IM Yes/No Options page.
- Exclude Tuition/Fee Deduction** Select to override the Exclude Tuition/Fee Deduction option set on the IM Yes/No Options page.

See Isfa, Processing and Using Institutional Financial Aid Applications.

See the College Board *INAS User Manual*.

## Overriding INAS Institutional Extension Options 2

Access the INAS Institutional Extension 2 page (click the IM Extension 2 link on the INAS Institutional Extension 1 page).

**INAS Institutional Extension 2**

**Use Which EFC:**

**Dependency Override:**

**Limit Share of PC:**

**Total Budget:**

---

	STUDENT	PARENT
<b>Calculate U.S. Tax:</b>	<input type="text" value="CSS Rules"/>	<input type="text" value="CSS Rules"/>
<b>Override Imputation Of Home:</b>	<input type="text" value="Reported"/>	<input type="text" value="Reported"/>
<b>Override Imputation Of Assets:</b>	<input type="text" value="No Projctn"/>	<input type="text" value="No Projctn"/>
<b>Use Parent AGI:</b>		<input type="text" value="CSS Deflt"/>
<b>Student Assets as Family Assets :</b>	<input type="text" value="Separate"/>	

INAS Institutional Extension 2 page

Use the INAS Institutional Extension 2 page to override options used to determine the student’s total budget.

- Use Which EFC** Select a value to determine the institutional EFC displayed on the Need Summary page and used in the Award Entry component. Your selection overrides the value selected on the Global and Federal Options page.

<b>Dependency Override</b>	Select either <i>Ind Prof J</i> ( individual professional judgement) or <i>No</i> (no override). INAS calculates a dependent student as independent when Ind Prof J is selected.
<b>Limit Share of PC</b>	Select from <i>Lowest</i> , <i>No</i> , <i>Ratio Bdg</i> (ratio budget), or <i>Sum of Bdg</i> (sum of budget).  Your selection overrides the value selected on the Minimum PC Range page and the Budget Options page.
<b>Calculate U.S. Tax</b>	Select to override the value selected for the Fed Tax Allwnc Against Income field on the IM Tax/Assess & Parms page.
<b>Override Imputation of Home</b>	Select from Alt Calc, Highest, Proj/Diff, Projected, or Reported to override the value on the Home/Asset Projections page.
<b>Override Imputation of Assets</b>	Select Combined or No Projctn to override the value on the Asset Options page.
<b>Use Parent AGI</b> (use parent adjusted gross income)	Select a value to override the value selected for the Use Parent AGI field on the IM Tax/Assess & Parms page.  Select how the parent AGI is represented from: <i>CSS Deflt</i> (CSS default) <i>Use Cmptd</i> (use computed) <i>Use Rptd</i> (use reported) <i>Use TaxRtrn</i> (use tax return)
<b>Student Assets as Family Assets</b> (student assets as family assets)	Select a value to override the value selected for the Studnt Assets as Family Assets field on the IM Tax/Assess & Parms page.

## Overriding INAS Institutional Extension Options 3

Access the INAS Institutional Extension 3 page (click the Extension 3 link on the INAS Institutional Extension 1 page).

<b>INAS Institutional Extension 3</b>		
	<b>STUDENT</b>	<b>PARENT</b>
<b>Adjusted Gross Income:</b>	<input type="text"/>	<input type="text"/>
<b>Untaxed Income:</b>	<input type="text"/>	<input type="text"/>
<b>Tax Paid:</b>	<input type="text"/>	<input type="text"/>
<b>Estimated Tax:</b>	<input type="text"/>	<input type="text"/>
<b>Cost of Living Allowance Index:</b>		<input type="text"/>
<b>Income Protection Allowance:</b>		<input type="text"/>
<hr/>		
<b>Allowances</b>		
<b>Tuition:</b>		<input type="text"/>
<b>Medical/Dental:</b>	<input type="text"/>	<input type="text"/>
<b>Employment:</b>	<input type="text"/>	<input type="text"/>
<b>Federal Insurance Compensation:</b>	<input type="text"/>	<input type="text"/>
<b>Income:</b>	<input type="text"/>	<input type="text"/>

INAS Institutional Extension 3 page

Use the INAS Institutional Extension 3 page to override INAS global policy options for the given income, tax, and allowances.

- Adjusted Gross Income**      Enter an amount to override the student or parent adjusted gross income.
- Untaxed Income**              Enter an amount to override the student or parent untaxed income.
- Tax Paid**                          Enter an amount to override the value used in the Fed Tax Allownc Against Income (federal tax allowance against income) on the IM Tax/Assess & Parms page.
- Estimated Tax**                  Enter an amount to override the estimated tax calculated by the IM method.
- Cost of Living Allowance Index**      Enter an amount to override the Adjust IPA/MMA Regional COL (Income Protection Allowance/Monthly Maintenance Allowance Regional Cost of Living) value based on options set on the IM Tax/Assess & Parms page.
- Income Protection Allowance**      Enter an amount to override the Adjust IPA/MMA Regional COL calculated based on options set on the IM Tax/Assess & Parms page.
- Allowances**
- Tuition**                              Enter an amount to override the Max Tuition Allowance (maximum tuition allowance) per child on the IM Value Parms 1 page
- Medical/Dental**                  Enter an amount to override the % Unreimbursed Med/Dent Expense (percent unreimbursed medical/dental expense) on the IM Value Parms 1 page.
- Employment**                      Enter an amount to override % Employment Allowance (percent employment allowance) and Max Employment Allowance (maximum employment allowance) on the IM Value Parms 1 page.

**Federal Insurance Compensation** Enter an amount to override the allowance calculated by IM.

**Income** Enter an amount to override allowance against income calculated by IM.

## Overriding INAS Institutional Extension Options 4

Access the INAS Institutional Extension 4 page (click the Extension 4 link on the INAS Institutional Extension 1 page).

INAS Institutional Extension 4		
	STUDENT	PARENT
<b>Local Tax - Percent:</b>	<input type="text"/>	<input type="text"/>
<b>Cap Housing Value:</b>	<input type="text"/>	<input type="text"/>
<b>Home Equity Cap Factor</b>	<input type="text"/>	<input type="text"/>
<b>Asset Assessment Percent:</b>	<input type="text"/>	<input type="text"/>
<b>Local Tax:</b>	<input type="text"/>	<input type="text"/>
<b>Other Asset:</b>	<input type="text"/>	<input type="text"/>
<b>Minimum Asset:</b>	<input type="text"/>	<input type="text"/>
<b>Asset Allowance:</b>	<input type="text"/>	<input type="text"/>
<b>Minimum Income:</b>	<input type="text"/>	<input type="text"/>
<b>Number In College:</b>	<input type="text"/>	<input type="text"/>
<b>Allow Parents In College:</b>		<input type="checkbox"/>

INAS Institutional Extension 4 page

Use the INAS Institutional Extension 4 page to override global policy options.

**Local Tax — Percent** Enter an amount to override the amount calculated by IM.

**Cap Housing Value** Enter an amount to override the value selected for the Home Cap field on the Home/Asset Projections page.

**Home Equity Cap Factor** Enter an amount to override the value selected for the Home Equity Cap Factor field on the Home/Asset Projections page.

**Asset Assessment Percent** Enter an amount to override the value selected for the Asset Assessment Rate field on the Home/Asset Projections page

**Local Tax** Enter an amount to override amount calculated by IM.

**Other Asset** Enter an amount to add to calculated assets.

**Minimum Asset** Enter an amount to override Minimum Contribution from Asset on the IM Value Parms 1 page.

**Asset Allowance** Enter an amount to offset discretionary net worth calculated by IM.

**Minimum Income** Enter an amount to override the Minimum SC or PC values from the Minimum SC Income and Minimum PC Range pages.

- Number in College**                      Enter a number to override the number of students in college.
- Allow Parents in College**            Enter an amount to allow parents in college.

## Overriding INAS Institutional Extension Options 5

Access the INAS Institutional Extension 5 page (click the Extension 5 link on the INAS Institutional Extension 1 page).

<b>INAS Institutional Extension 5</b>		
	<b>STUDENT</b>	<b>PARENT</b>
<b>Institutional</b>		
<b>Percent to Increase Prior Year's Contribution:</b>	<input type="text"/>	<input type="text"/>
<b>Prior Year's Contribution:</b>	<input type="text"/>	<input type="text"/>
<b>Income Assessment Percent:</b>	<input type="text"/>	
<b>Add Percent of IRA/KEOGH:</b>	<input type="text"/>	
<b>Non Custodial Parent Contribution:</b>		<input type="text"/>
<b>Estimated Federal Methodology</b>		
<b>Number In Household:</b>	<input type="text"/>	<input type="text"/>
<b>Number in College:</b>	<input type="text"/>	<input type="text"/>
<b>Allow Parents In College:</b>		<input type="checkbox"/>
<b>Use Projected Year Income:</b>	<input type="checkbox"/>	<input type="checkbox"/>

INAS Institutional Extension 5 page

Use the INAS Institutional Extension 5 page to override INAS global policy options for family factors such as past contributions.

### Institutional

- Percent to Increase Prior Year's Contribution**            Enter an amount to override increase last year SC (or PC) on the IM Value Parms 1 page.
- Prior Year's Contribution**                                      Enter the prior year's contribution for use with the Percent to Increase Prior Year's Contribution option.
- Income Assessment Percent**                                      Enter an amount to override Use 70% Income Assmnt for Ind or Income Assmnt Rate for Dep from the IM Tax/Assess & Parms page.
- Add Percent of IRA/KEOGH**                                      Enter an amount to override the value in the % Of Stdnt IRA Include In NW field from the IM Value Parms 1 page.
- Non Custodial Parent Contribution**                              Enter an amount to override Add Non Cust PC to PC from the IM Yes/No page.

### Estimated Federal Methodology

- Number In Household**                                      Enter an amount to override amount calculated by EFM.

<b>Number In College</b>	Enter an amount to override amount calculated by EFM.
<b>Allow Parents In College</b>	Enter an amount to override amount calculated by EFM.
<b>Use Projected Year Income</b>	Select to override the value entered in the Use Projected Year Income field on the EFM Yes/No Options page.

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## Overriding Expected Family Contribution (EFC)

The system displays the override at the parent and student contribution level. Overriding EFC is the same for both FM and IM.

This section discusses how to:

- Access federal EFC overrides.
- Use the federal EFC override function.
- Access institutional EFC overrides.
- Use the institutional EFC override function.

## Pages Used to Override and View EFC

Page Name	Definition Name	Navigation	Usage
INAS Federal Extension	INAS_FED_EXTnn_SEC	<p>Click the FM link on the FAFSA Information, Assumptions\School Codes, or EFC\DB Matches\Corr page (Financial Aid, Federal Application Data, Correct 20nn-20nn ISIR records).</p> <p>Click the FM link on the Student Data, Parent Data, Miscellaneous Data, or Computation Data page (Financial Aid, Institutional Application 20nn-20nn, Maintain Application 20nn-20nn).</p> <p>Click the Federal Extension link on the Student Income/Assets, Student Information, Parent Income/Assets, Parent Information, or Overrides page (Financial Aid, Federal Application Data, Simulate 20nn-20nn FM INAS).</p>	Override INAS global policy options.
INAS Federal Extension EFC Override	INAS_FEDEX_EFC_SEC	Click the Override Federal EFC link on the INAS Federal Extension page.	Override EFC components for academic and non-standard award periods.
INAS Institutional Extension 1	INAS_PROF_EXT1_Snn	<p>Click the IM link on the FAFSA Information, Assumptions\School Codes, or EFC\DB Matches\Corr page (Financial Aid, Federal Application Data, Correct 20nn-20nn ISIR records).</p> <p>Click the IM link on the Student Data, Parent Data, Miscellaneous Data, or Computation Data page (Financial Aid, Institutional Application 20nn-20nn, Maintain Application 20nn-20nn).</p>	Override INAS global policy options.
Institutional EFC Override	INAS_PROF_EFC_SEC	Click the Override Institutional EFC link on the INAS Institutional Extension 1 page.	Override EFC components for academic and non-standard award periods

## Accessing Federal EFC Overrides

Access the INAS Federal Extension page (click the FM link on the EFC\DB Matches\Corr page).

**INAS Federal Extension**

	STUDENT	PARENT
<b>Federal</b>		
INAS Rule Set:	<input type="text" value="CSS Rules"/>	
INAS Calc Type:	<input type="text" value="FM &amp; IM"/>	
INAS Data Source:	<input type="text" value="Both F/I"/>	
Dependency Override:	<input type="text" value="No"/>	
<input type="checkbox"/> Calc a PC for Independent		
<a href="#">Budget Durations</a> <a href="#">EFC Proration Options</a> <a href="#">Override Federal EFC</a>		
<b>Allowances</b>		
Calculate Federal Tax:	<input type="checkbox"/>	<input type="checkbox"/>
Tuition:	<input type="text"/>	<input type="text"/>
Medical/Dental:	<input type="text"/>	<input type="text"/>
Other:	<input type="text"/>	<input type="text"/>
Asset Allowance:	<input type="text"/>	<input type="text"/>
<b>Assets</b>		
Other:	<input type="text"/>	<input type="text"/>
<b>Assumption Overrides</b>		
Number in College:	<input type="text"/>	
<b>Reject Overrides</b>		
Reject D Override:	<input type="text"/>	
Reject E Override:	<input type="text"/>	
Reject F Override:	<input type="text"/>	
Reject R Override:	<input type="text"/>	
Reject S Override:	<input type="text"/>	
Reject T Override:	<input type="text"/>	

INAS Federal Extension page

Use the Override Federal EFC link on this page to override the academic or non-standard parent contribution or student contribution.

**Note.** You must select an INAS Rule Set before setting the budget duration and overriding the EFC. When creating an extension record, you must always select an INAS Rule Set. Failing to do so affects your expected results.

## Using the Federal EFC Override Function

Access the INAS Federal Extension EFC Override page (click the Override Federal EFC link on the INAS Federal Extension page).

**INAS Federal Extension**

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**EFC Override**

**INAS Rule Set:** Undergrad/Graduate   
  **Use EFC Override Values**   
 Defaults

Federal Extension - Override EFC Components					
	SC	+	PC	=	EFC
Award Period					
<b>Academic</b>	<input type="text" value="0"/>	+	<input type="text" value="0"/>	=	<b>12,566</b>
<b>Non-Standard</b>	<input type="text" value="0"/>	+	<input type="text" value="0"/>	=	<b>0</b>
Total					
<b>Aid Year</b>	<b>0</b>	+	<b>0</b>	=	<b>12,566</b>

INAS Federal Extension EFC Override page

Enter the actual positive value for the parent contribution and/or student contribution for each award period.

The system displays an override indicator when you override the student contribution, the parent contribution or both. It appears as an O next to the affected contributions.

**Use EFC Override Values**    Select this check box and call INAS for the system to use your override values. If you want to use actual calculated values, clear the check box and call INAS.

**Defaults**    Click the Defaults button to reset the student contribution and parent contribution to current values from STD\_AWD\_PER. If you have already calculated INAS using overridden values, those same values are returned when you click the Defaults button. To retrieve calculated values as the default, clear the Use EFC Override Values check box, call INAS, return to this page, and click the Defaults button.

---

**Note.** Ensure that the budget duration set in global policy options or at the extension level supports the EFC overrides being established for the award period. Warning messages appear if you create overrides for an award period that is not supported by the budget duration.

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## Accessing Institutional EFC Overrides

Access the INAS Institutional Extension 1 page.

### INAS Institutional Extension 1

**INAS Rule Set:** Ugrad/Grad
[Extension 2](#)
[Extension 3](#)
[Extension 4](#)
[Extension 5](#)
Delete

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**Application Source:** Profile
 **Alt Min SC from Income Calc**
**IGNORE LOSSES**

[Budget Durations](#)
 **Calc PC For Independent**
 **Business/Farm**

[Override Institutional EFC](#)
 **Skip Family Member Exclusion**
 **Other**

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**Work Study Income Exclusion**
 **Limit Intl Student's IPA**
 **Country Coefficient TCA**

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	STUDENT	PARENT
<b>Use Projected Year Income:</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Can IM Contribution Fall Below FM:</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Hope/Lifetime Add Back:</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Parent Tax Table - Independent:</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Exclude Tuition/Fee Deduction:</b>	<input type="checkbox"/>	<input type="checkbox"/>

INAS Institutional Extension 1 page

Use the [Override Institutional EFC](#) link on this page to override the academic or non-standard parent contribution or student contribution.

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**Note.** You must select an INAS Rule Set before setting the budget duration and overriding the EFC. When creating an extension record, you must always select an INAS Rule Set. Failing to do so affects your expected results.

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## Using the Institutional EFC Override Function

Access the Institutional EFC Override page (click the [Override Institutional EFC](#) link on the INAS Institutional Extension 1 page).

**Institutional EFC Override**

INAS Rule Set: CSS Rules  Use EFC Override Values Defaults

Institutional Extension - Override EFC Components					
	SC	+	PC	=	EFC
<b>Award Period</b>					
Academic	<input type="text" value="0"/>	+	<input type="text" value="0"/>	=	0
Non-Standard	<input type="text" value="0"/>	+	<input type="text" value="0"/>	=	0
<b>Total</b>					
Aid Year	0	+	0	=	0

Institutional EFC Override page

**Use EFC Override Values** Select this check box and call INAS for the system to use your override values. If you want to use actual calculated values, clear the check box and call INAS.

## Using Estimated FM EFC Values

The Financial Aid system stores the estimated FM EFC, which is calculated using institutional application data, for awarding federal funds when only institutional data is available. The system stores and displays the estimated FM EFC only when no ISIR exists for the student. As soon as you load an ISIR for the student and call INAS, the estimated FM EFC is replaced by the EFC from the ISIR.

**Note.** The system does not consider the status of the ISIR before replacing the estimated FM EFC; it replaces the estimated values with the EFC value from the ISIR after INAS is called.

When in use, the estimated FM EFC populates all FM EFC fields on all pages in the system. The system does not display any visual cue to indicate that the value is an estimate. You need to know whether a student has an ISIR loaded to determine whether the value that appears is an estimated FM EFC or an actual FM EFC.

## Using INAS Simulation

The INAS simulation functions as a worksheet for financial aid staff to create different need analysis scenarios before submitting the changes to ISIR Corrections. The INAS Simulation process retrieves information from the ISIR Correction pages and INAS Federal Extension page. You can create or change existing federal extension data or global policy option data in simulation depending on your processing requirements.

This section provides an overview of the steps for INAS simulation and discusses how to:

- Work with student income and assets.
- Override the INAS global policy options at the student level.

- Work with student information.
- Work with parent income and assets.
- Work with parent information.
- Work with assumption overrides.

## Understanding the Steps for INAS Simulation

Use the INAS Simulation process to select records with an ISIR to simulate INAS calculations. Then commit changes to ISIR tables when complete.

1. Click the Get Fed Data button on the page you are using.

The latest ISIR information is retrieved and placed in the INAS Simulation tables. You should refresh the INAS Simulation table with the latest data because data from a prior session might remain in the table.

2. Modify fields to affect the INAS calculation, invoke overrides, or both.

You can also override global policy options at the student level, by clicking the Fed Ext button from any page in this component. Unless an extension record already exists in ISIR, the default values that you defined in the INAS Local Global Options page display on the Federal Extension page when you select a Rule Set.

3. When you complete your changes, click the INAS calculate button. The system displays the results of the EFC after a successful completion of INAS simulation.
4. Repeat steps 2 and 3 as needed. To refresh the worksheet, repeat Step 1.
5. Click the Use Simulated Data button to use the calculated data for Need Analysis.

If you confirm that you want to perform the operation, the system inserts a new row in all of the ISIR Tables and any field that was changed is processed as follows:

- a. Sent to the Audit Table for history.
- b. Included in the ISIR Correction process.
- c. Used to recalculate need.

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**Note.** You cannot apply changes to any student whose ISIR is rejected.

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## Pages Used for INAS Simulation

**Bundle 15 / Bundle 22**

**The Simulate 2007 – 2008 FM INAS component is removed.**

**Note.** The navigation paths for the pages listed in the following page introduction table are for aid year 20nn-20nn. Oracle supports access for three active aid years.

Page Name	Definition Name	Navigation	Usage
Student Income/Assets	INAS_SIM_STU1_nn	Financial Aid, Federal Application Data, Simulate 20nn-20nn FM INAS, Student Income/Assets	View or update fields from ISIR Corrections to perform an INAS calculation.
INAS Simulation Federal Extension	INAS_SIM_FEDEX_Snn	Click the Federal Extension link on the Student Income/Assets page.	Override the INAS global policy options at the student level.
INAS Simulation Budget Durations	INAS_SIMEX_DUR_SEC	Click the Budget Durations link on the INAS Simulation Federal Extension page.	Override INAS global policy options for federal academic and non-standard budget duration.
INAS Simulation EFC Proration Options	INAS_SIMEX_PRO_SEC	Click the EFC Proration Options link on the INAS Simulation Federal Extension page.	Override proration options for academic and non-standard months.
INAS Simulation EFC Override	INAS_SIMEX_EFC_SEC	Click the EFC Override link on the INAS Simulation Federal Extension page.	Override EFC components for academic and non-standard award periods.
Student Information	INAS_SIM_STU2_nn	Financial Aid, Federal Application Data, Simulate 20nn-20nn FM INAS, Student Information	View or update fields from ISIR Corrections to perform an INAS calculation.
Parent Income/Assets	INAS_SIM_PAR1_nn	Financial Aid, Federal Application Data, Simulate 20nn-20nn FM INAS, Parent Income/Assets	View or update fields from ISIR Corrections to perform an INAS calculation.
Parent Information	INAS_SIM_PAR2_nn	Financial Aid, Federal Application Data, Simulate 20nn-20nn FM INAS, Parent Information	View or update fields from ISIR Corrections to perform an INAS calculation.
Overrides	INAS_SIM_OVRD_nn	Financial Aid, Federal Application Data, Simulate 20nn-20nn FM INAS, Overrides	View or update fields from ISIR Corrections to perform an INAS calculation. Set Dependency Override and Correction Status.

## Common Page Elements for the INAS Simulation Component

The following elements appear on the Student/Income Assets page, Student Information page, Parent Income/Assets page and Overrides page.

### Get Federal Data

Click this button to copy the student's latest ISIR data from the Federal Extension record to this page.

### INAS

Click this button to invoke a Remote Function Call of the INAS calculation.

<b>Use Simulated Data</b>	Click this button to move the simulated data into production.
<b>Federal Extension</b>	Click this link to access the INAS Simulation Federal Extension page and make changes to an existing extension or override the INAS Global Policy Options at the student level.
<b>Need Summary</b>	Click this link to view a student's need summary. Need summary information reflects only current values. New data that you have calculated is not reflected on Need Summary pages until you click the Use Simulated Data button, refresh the page and click Get Fed Data again.
<b>Monthly EFC</b>	Click this link to access the INAS Simulation Monthly EFC page to view the INAS calculated monthly EFC for months 1-8 and 10-12.
<b>Formula Type</b>	Displays the formula type used in the INAS calculation. When you click the Get Federal Data button, the system populates the ISIR formula type on record and updates the formula type when INAS is called.
<b>Primary EFC:</b>	Displays the 9-month EFC. When you click the Get Fed Data button, the system populates the ISIR Primary EFC on record and updates the Primary EFC when INAS is called.
<b>Prorated EFC:</b>	Displays the 9-month or other than 9-month EFC. When you click the Get Fed Data button, the system populates the ISIR Prorated EFC on record and updates the Prorated EFC when INAS is called.

## Working with Student Income and Assets

Access the Student Income/Assets page (Financial Aid, Federal Application Data, Simulate 20nn-20nn FM INAS, Student Income/Assets).

Student Income/Assets		Student Information	Parent Income/Assets	Parent Information	Overrides
Chad Harper			<b>ID:</b>	FA0636	
<b>Aid Year:</b>	2010	Financial Aid Year 2009 - 2010	<b>Institution:</b>	PSUNV	
<input type="button" value="Get Federal Data"/>		<a href="#">Federal Extension</a>		<b>Formula Type:</b>	4 Simp Dep
<input type="button" value="INAS"/>		<a href="#">Need Summary</a>		<b>Primary EFC:</b>	440
<input type="button" value="Use Simulated Data"/>		<a href="#">Monthly EFC</a>		<b>Prorated EFC:</b>	440
<b>Married:</b>	<input type="button" value="No"/> ▾	<b>AGI:</b>	<input type="text" value="6,453"/>	<b>Veterans Non-Ed Benefits:</b>	<input type="text" value="145"/>
<b>Marital Status:</b>	<input type="button" value="Sng/Div/Wc"/> ▾	<b>U.S. Tax Paid:</b>	<input type="text" value="560"/>	<b>Other Untaxed Income:</b>	<input type="text" value="150"/>
<b>Marital Status Date:</b>	<input type="text" value=""/> <input type="button" value="B1"/>	<b>Student's Earnings:</b>	<input type="text" value="6,453"/>	<b>Other Unreported Income:</b>	<input type="text" value="155"/>
<b>Legal Res State:</b>	<input type="button" value="OH"/> ▾	<b>Spouse's Earnings:</b>	<input type="text" value="0"/>	<hr/>	
<b>Legal Res Date:</b>	<input type="text" value="01/01/1996"/> <input type="button" value="B1"/>	<b>Cash:</b>	<input type="text" value="9,500"/>	<b>Untaxed Income:</b>	<input type="text" value="1,325"/>
<b>In Family:</b>	<input type="checkbox"/>	<b>Inv Net Worth:</b>	<input type="text" value="25,700"/>	<b>Educational Credits:</b>	<input type="text" value="160"/>
<b>In College:</b>	<input type="checkbox"/>	<b>Bus Net Worth:</b>	<input type="text" value="0"/>	<b>Child Support Paid:</b>	<input type="text" value="165"/>
<b>Exemptions:</b>	<input type="text" value="00"/> <input type="button" value="Q"/>	<b>Tax Deferred Pension:</b>	<input type="text" value="110"/>	<b>Need-Based Employment:</b>	<input type="text" value="170"/>
<b>Res Prior 2004:</b>	<input type="button" value="No"/> ▾	<b>Self Employment Payment:</b>	<input type="text" value="115"/>	<b>Grant/Scholarship Aid:</b>	<input type="text" value="175"/>
<b>File Return?:</b>	<input type="button" value="Filed/Comp"/> ▾	<b>Child Support Received:</b>	<input type="text" value="120"/>	<b>Combat Pay:</b>	<input type="text" value="180"/>
<b>Tax Form:</b>	<input type="button" value="1040A/EZ/T"/> ▾	<b>Interest Income:</b>	<input type="text" value="125"/>	<hr/>	
<b>Elig 1040A/EZ?:</b>	<input type="button" value="Yes"/> ▾	<b>Untaxed IRA Distributions:</b>	<input type="text" value="130"/>	<b>Add Fin Total:</b>	<input type="text" value="850"/>
<b>Male or Female:</b>	<input type="button" value="Female"/> ▾	<b>Untaxed Pensions:</b>	<input type="text" value="135"/>		
		<b>Military Allowance:</b>	<input type="text" value="140"/>		

Student Income/Assets page

ISIR edits are not used in the simulation pages. Changes used should not conflict with data in ISIR corrections.

## Overriding the INAS global policy Options at the Student Level

Access the INAS Simulation Federal Extension page (click the Federal Extension link on the Student Income/Assets page).

**INAS Simulation**

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**Federal Extension**

<p><b>Federal</b></p> <p>INAS Rule Set: <input type="text" value="Ugrad/Grad"/></p> <p>INAS Calc Type: <input type="text" value="FM &amp; IM"/></p> <p>INAS Data Source: <input type="text" value="Both F/I"/></p> <p>Dependency Override: <input type="text"/></p> <p><input type="checkbox"/> Calculate PC for Independents</p> <p><a href="#">Budget Durations</a></p> <p><a href="#">EFC Proration Options</a></p> <p><a href="#">Override Federal EFC</a></p>	<p><b>Allowances</b></p> <p>Calculate Federal Tax: <input type="checkbox"/></p> <p>Tuition: <input type="text"/></p> <p>Medical/Dental: <input type="text"/></p> <p>Other: <input type="text"/></p> <p>Asset Allowance: <input type="text"/></p> <hr/> <p><b>Assets</b></p> <p>Other: <input type="text"/></p> <hr/> <p><b>Assumption Overrides</b></p> <p>Number in College: <input type="text"/></p> <hr/> <p><b>Reject Overrides</b></p> <p>Reject D Override: <input type="text"/></p> <p>Reject E Override: <input type="text"/></p> <p>Reject F Override: <input type="text"/></p> <p>Reject R Override: <input type="text"/></p> <p>Reject S Override: <input type="text"/></p> <p>Reject T Override: <input type="text"/></p>	<p><b>STUDENT</b></p> <p><input type="checkbox"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p>	<p><b>PARENT</b></p> <p><input type="checkbox"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p>	<p><input type="button" value="Delete"/></p>
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INAS Simulation Federal Extension page

**Budget Durations**

Click this link to access the INAS Simulation Budget Durations page. You can enter any value for FM budget duration. Federal rules allow whole numbers only for budget duration. If the total allocation for the budget duration is greater than 12 months, a 9-month EFC is calculated and used in the academic award period, and no EFC is calculated for the non-standard award period.

**EFC Proration Options**

Click this link to access the INAS Simulation EFC Proration Options page to determine how to prorate EFC.

**Override Federal EFC**

Click this link to access the INAS Simulation EFC Override page to override the academic or non-standard parent contribution or student contribution.

**Working with Student Information**

Access the Student Information page (Financial Aid, Federal Application Data, Simulate 20nn-20nn FM INAS, Student Information).

Student Income/Assets	Student Information	Parent Income/Assets	Parent Information	Overrides
Chad Harper		ID: FA0636		
Aid Year: 2010	Financial Aid Year 2009 - 2010	Institution: PSUNV		
<a href="#">Get Federal Data</a>	<a href="#">Federal Extension</a>	Formula Type:	4 Simp Dep	
<a href="#">INAS</a>	<a href="#">Need Summary</a>	Primary EFC:	440	
<a href="#">Use Simulated Data</a>	<a href="#">Monthly EFC</a>	Prorated EFC:	440	
<b>Dependency Status:</b> Dependent w/Primary EFC				
<b>Veterans Benefits:</b>	<input type="checkbox"/>	<b>Born Prior 1986:</b>	<input type="text" value="2"/>	No
<b>Veteran Benefit Type:</b>	<input type="checkbox"/>	<b>Veteran:</b>	<input type="text" value="2"/>	No
<b>Grade Level:</b>	<input type="text" value="1st yr AB"/>	<b>On Active Duty:</b>	<input type="text" value="2"/>	No
<b>Dependents:</b>	<input type="text" value="2"/>	<b>Graduate Student:</b>	<input type="text" value="2"/>	No
<b>Orphan:</b>	<input type="text" value="2"/>	<b>Selective Service?:</b>	<input type="checkbox"/>	
<b>Children:</b>	<input type="text" value="2"/>	<b>1st Degree:</b>	<input type="text" value="2"/>	No
<b>Emancipated Minor:</b>	<input type="text" value="2"/>	<b>Enroll Status:</b>	<input type="text" value="1"/>	Full Time
<b>Legal Guardianship:</b>	<input type="text" value="2"/>	<b>Food Stamps:</b>	<input type="text" value="1"/>	Yes
<b>Risk of Homelessness:</b>	<input type="text" value="2"/>	<b>School Lunch:</b>	<input type="text" value="1"/>	Yes
<b>Dislocated Worker:</b>	<input type="text" value="2"/>	<b>SSI:</b>	<input type="text" value="1"/>	Yes
		<b>TANF:</b>	<input type="text" value="1"/>	Yes
		<b>WIC:</b>	<input type="text" value="1"/>	Yes
		<b>Work or Loan:</b>	<input type="text" value="3"/>	Both
		<b>Drug Offense:</b>	<input type="text" value="1"/>	Eligible
		<b>Unaccompanied Youth(School):</b>	<input type="text" value="2"/>	No
		<b>Unaccompanied Youth(HUD):</b>	<input type="text" value="2"/>	No

Student Information page

**Grade Level**

Select from:

*1st yr AB* (attended before)*1st yr GP* (graduate professional)*1st yr NA* (never attended)*2nd yr Sph* (sophomore)*3rd yr Jnr* (junior)*4th yr Snr* (senior)*5th yr UG* (undergraduate)*Grad/Prof +* (graduate/professional beyond 1<sup>st</sup> year)**Field Name Abbreviations and Explanations**

On Active Duty (active duty status for US Armed Forces)

School Lunch (free or reduced price lunch)

SSI (Supplemental Security Income)

TANF (Temporary Assistance for Needy Families)

WIC (Women, Infants and Children)

Unaccompanied Youth(HUD) (Unaccompanied Youth(Housing and Urban Development))

## Working with Parent Income and Assets

Access the Parent Income/Assets page (Financial Aid, Federal Application Data, Simulate 20nn-20nn FM INAS, Parent Income/Assets).

Student Income/Assets		Student Information		Parent Income/Assets		Parent Information		Overrides		
Chad Harper				ID:	FA0636					
Aid Year:	2010	Financial Aid Year 2009 - 2010			Institution:	PSUNV				
Get Federal Data		<a href="#">Federal Extension</a>			Formula Type:		4 Simp Dep			
INAS		<a href="#">Need Summary</a>			Primary EFC:		440			
Use Simulated Data		<a href="#">Monthly EFC</a>			Prorated EFC:		440			
Marital Status:	Mar/ReMar	AGI:	48,345		Veterans Non-Ed Benefits:	245				
Marital Status Date:		U.S. Tax Paid:	15,678		Other Untaxed Income:	4300				
Legal Res State:	OH	Father's Earnings:	15,500		<hr/>					
Legal Res Date:	01/01/1996	Mother's Earnings:	30,000		Untaxed Income:	6,120				
In Family:	04	Cash:	55,200		Educational Credits:	136				
In College:	1	Inv Net Worth:	140,437		Child Support Paid:	179				
Exemptions:	04	Bus Net Worth:	230,000		Need-Based Employment:	140				
Res Prior 2004:	No	Tax Deferred Pension:	210		Grant/Scholarship Aid:	145				
Tax Form:	1040	Self Employment Payment:	215		Combat Pay:	150				
Tax Return Filed?:	Filed/Comp	Child Support Received:	220		<hr/>					
Elig 1040A/EZ?:		Interest Income:	225		Add Fin Total:	750				
Father Birth Date:	01/01/1954	Untaxed IRA Distributions:	230							
Mother Birth Date:	01/01/1962	Untaxed Pensions:	235							
		Military Allowance:	240							

Parent Income/Assets page

## Working with Parent Information

Access the Parent Information page (Financial Aid, Federal Application Data, Simulate 20nn-20nn FM INAS, Parent Information).

Student Income/Assets	Student Information	Parent Income/Assets	Parent Information	Overrides
Chad Harper		<b>ID:</b> FA0636		
<b>Aid Year:</b> 2010	Financial Aid Year 2009 - 2010		<b>Institution:</b> PSUNV	
<a href="#">Get Federal Data</a>		<a href="#">Federal Extension</a>	<b>Formula Type:</b>	4 Simp Dep
<a href="#">INAS</a>		<a href="#">Need Summary</a>	<b>Primary EFC:</b>	440
<a href="#">Use Simulated Data</a>		<a href="#">Monthly EFC</a>	<b>Prorated EFC:</b>	440
<b>Dependency Status:</b>		Dependent w/Primary EFC		
<b>Food Stamps:</b>	<input type="text" value="1"/>	Yes		
<b>School Lunch:</b>	<input type="text" value="1"/>	Yes		
<b>SSI:</b>	<input type="text" value="1"/>	Yes		
<b>TANF:</b>	<input type="text" value="1"/>	Yes		
<b>WIC:</b>	<input type="text" value="1"/>	Yes		
<b>Dislocated Worker:</b>	<input type="text" value="2"/>	No		

Parent Information page

## Field Name Abbreviations and Explanations

School Lunch (free or reduced price lunch)

SSI (Supplemental Security Income)

TANF (Temporary Assistance for Needy Families)

WIC (Women, Infants and Children)

## Working with Assumption Overrides

Access the Overrides page (Financial Aid, Federal Application Data, Simulate 20nn-20nn FM INAS, Overrides).

Student Information		Parent Income/Assets		Parent Information		<b>Overrides</b>			
Chad Harper				ID:	FA0636				
Aid Year:	2010	Financial Aid Year 2009 - 2010		Institution:	PSUNV				
<a href="#">Get Federal Data</a>		<a href="#">Federal Extension</a>		Formula Type:	4 Simp Dep				
<a href="#">INAB</a>		<a href="#">Need Summary</a>		Primary EFC:	440				
<a href="#">Use Simulated Data</a>		<a href="#">Monthly EFC</a>		Prorated EFC:	440				
<b>STATUS OVERRIDES</b>									
Dependency Override:		<input type="text"/>		Correction Status:		<input type="text" value="2"/>	Send		
<b>ASSUMPTION OVERRIDES</b>									
Parent Number in College:		<input type="text" value="1"/>		Yes	Student Number in College:		<input type="text" value="1"/>		Yes
Parent AGI:		<input type="text" value="1"/>		Yes	Student AGI:		<input type="text" value="1"/>		Yes
Parent WKC Assumed Zero:		<input type="text" value="1"/>		Yes	Student WKC Assumed Zero:		<input type="text" value="1"/>		Yes
<b>REJECT OVERRIDES</b>									
Reject Override A:		<input type="text" value="1"/>		Yes	Reject Override K:		<input type="text" value="1"/>		Yes
Reject Override B:		<input type="text" value="1"/>		Yes	Reject Override W:		<input type="text" value="1"/>		Yes
Reject Override C:		<input type="text" value="1"/>		Yes	Reject Override 3:		<input type="text" value="1"/>		Yes
Reject Override G:		<input type="text" value="1"/>		Yes	Reject Override 4:		<input type="text" value="1"/>		Yes
Reject Override N:		<input type="text" value="1"/>		Yes	Reject Override 12:		<input type="text" value="1"/>		Yes
Reject Override J:		<input type="text" value="1"/>		Yes	Reject Override 20:		<input type="text" value="1"/>		Yes

Overrides page

## STATUS OVERRIDES

### Dependency Override:

Values include:

- 1: Dependent to Independent. You can select this value.
- 2: Cancel Dep Override – Corr Only. You can select this value.
- 3: Override Failed. The correction process sets this value.

### Correction Status:

Values include:

- 1: Correction(s) Pending. You can select this value.
- 2: Send Correction(s). You can select this value.
- 3: Correction(s) Sent. The correction process sets this value.
- 4: Correction(s) Accepted. The correction process sets this value.
- 5: Corrections Rejected. The correction process sets this value.
- 6: Do Not Send Correction(s). You can select this value.

## ASSUMPTION OVERRIDES

**Parent Number In College**    Select 1: Yes.

**Parent AGI** (parent adjusted gross income) Select *I*: Yes.

**Parent WKC Assumed Zero** (parent income from worksheet C assumed 0) Select *I*: Yes.

**Student Number In college** Select *I*: Yes.

**Student AGI** (student adjusted gross income) Select *I*: Yes.

**Student WKC Assumed Zero** (student income from worksheet C assumed 0) Select *I*: Yes.

### REJECT OVERRIDES

Select *I*: Yes to override a listed reject.

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## Using INAS Batch Calculations

This section discusses how to calculate INAS in batch based on the policy options at your institution.

### Page Used to Make INAS Batch Calculations

Page Name	Definition Name	Navigation	Usage
Batch INAS Calculation	RUNCTL_FAPINCLC	Financial Aid, File Management, INAS Batch Calculation, Batch INAS Calculation	Calculate INAS in batch based on policy options.

### Calculating the INAS in Batch

Access the Batch INAS Calculation page (Financial Aid, File Management, INAS Batch Calculation, Batch INAS Calculation).

## Batch INAS Calculation

Run Control ID: FMINAS [Report Manager](#) [Process Monitor](#) Run

Process Name: **FAPINCLC**

**Parameters** Find | View All    First ◀ 1 of 1 ▶ Last

<b>'Institution:</b>	<input type="text" value="PSUNV"/>	🔍	PeopleSoft University	+ -
<b>Aid Year:</b>	<input type="text" value="2010"/>	🔍	Financial Aid Year 2009 - 2010	
<b>Application Type:</b>	<input type="text" value="B"/>	🔍	Both Federal & Profile	
<b>Clear Calc Requests?:</b>	<input type="text" value="N"/>	🔍	No	

Batch INAS Calculation

The FAPINCLC batch calculation process is the same process as the online calculation. You can run INAS batch calculations automatically after each ISIR data load or as a separate use controlled process. Records loaded into the INAS\_CALC\_RECS table are selected for processing.

With the delivery of IM each year, the Application Type value is limited to Profile. After FM is delivered, values of Both Federal & Profile and Federal are available as additional processing options.

**Application Type**                      Select the application type to run INAS batch calculations from these options:

*B*: Both Federal and Profile

*F*: Federal

*P*: Profile

**Clear Calc Requests** (clear calculation requests)              If you select *Y*, the files are removed from the table after the batch calculation. You cannot run batch INAS on these files again unless they are added to INAS\_CALC\_RECS by loading new ISIR files with the appropriate data load parameters, or by using population update.

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## Viewing Federal EFC Information

This section discusses how to review Federal EFC summary information.

### Pages Used to Review Federal EFC Information

**Bundle 15 / Bundle 22**

**The View 2007–2008 FM EFC Detail component is removed, and the data is available in Financial Aid History.**

**Note.** The navigation paths for the pages listed in the following page introduction table are for aid year 20nn-20nn. Oracle supports access for three active aid years.

Page Name	Definition Name	Navigation	Usage
Federal EFC Summary	ISIR_FM_SUMRY_nn	Financial Aid, Federal Application Data, View 20nn-20nn FM EFC Detail, Federal EFC Summary	Review information about a student's federal EFC (expected family contribution).
ISIR Information	ISIR_INFO_SMRY_SEC	Click the ISIR Information Summary link on the Federal EFC Summary inquiry page.	View ISIR summary information for this student.
Assumption Detail	STDNT_FM_ASMP_SEC	Click the Assumption Detail link on the Federal EFC Summary inquiry page.	View a long description of any assumption the system is using in the INAS calculation.
Total Income Detail	ISIR_TI_SEC	Click the Total Income Detail link on the Federal EFC Summary inquiry page.	View total income information. Total income is the difference between taxable income, untaxed income, and adjustments to income.
Total Allowances Detail	ISIR_TA_SEC	Click the Total Allowances Detail link on the Federal EFC Summary inquiry page.	View allowances to income. Taxes paid, Income Protection and Employment allowances are displayed.
Available Income Detail	ISIR_AI_SEC	Click the Available Income Detail link on the Federal EFC Summary inquiry page.	View available income information for the student. Available income is total income less total allowances.
Total Parent Contribution Detail	ISIR_PC_SEC_nn	Click the Total Parent Contribution Detail link on the Federal EFC Summary inquiry page.	View total parent contribution information for this student, including Available Income, Contribution from Assets, Adjustments to Available Income, the Total Parent Contribution, Number in College, and Calculated Parent Contribution. This page is available only if the student is a dependent and provides parent income and asset information.
Total Student Contribution Detail	ISIR_SC_SEC_nn	Click the Total Student Contribution Detail link on the Federal EFC Summary inquiry page.	View total student contribution. This page displays the Total Student Contribution, Number in College, Student Income Contribution, Student Asset Contribution, and Calculated Student Contribution.

Page Name	Definition Name	Navigation	Usage
Prorated EFC Detail	ISIR_EFC_SEC_nn	Click the Prorated EFC Detail link on the Federal EFC Summary inquiry page.	View information about the prorated EFC for the student. The page displays Parent Contribution (if applicable), Student Income Contribution, Student Asset Contribution, the Prorated EFC, and the Calculated EFC. The prorated EFC reflects enrollment for 9 months or other than 9 months depending on the budget duration.

## Reviewing Federal EFC Summary Information

Access the Federal EFC Summary page (Financial Aid, Federal Application Data, View 20nn-20nn FM EFC Detail, Federal EFC Summary).

### Federal EFC Summary

Johana Sandoval

**Aid Year:** 2009 Financial Aid Year 2008 - 2009

**ID:** FA0632

**Institution:** PSUNV

Find | View All
First ◀ 1 of 3 ▶ Last

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**Eff Date:** 12/12/2007      **Transaction Nbr:** 1      **EFC Status:** Unofficial [ISIR Information Summary](#)

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Federal Needs Analysis      Dependent w/Primary EFC

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<b>Total Income:</b>	41,573	<a href="#">Detail</a>	<a href="#">Assumption Detail</a>
<b>Total Allowances:</b>	27,443	<a href="#">Detail</a>	
<b>Available Income:</b>	14,130	<a href="#">Detail</a>	
<b>Total Parent Contribution:</b>	12,839	<a href="#">Detail</a>	
<b>Total Student Contribution:</b>	983	<a href="#">Detail</a>	
<b>Prorated EFC:</b>	13,822	<a href="#">Detail</a>	
<b>Primary EFC:</b>	13,822		

Federal EFC Summary page

From this page, select links to all detail pages for the students' EFC for a specified aid year. The system supports three active aid years.

For Total Student Contribution, *N/A* is displayed to more closely align interim calculation results with Software Developer Specifications for Independent Students without Dependents (formula 2 and 5 students).

## Viewing Institutional EFC Information

This section provides an overview of institutional EFC calculations and discusses how to review an institutional EFC summary.

### Understanding Institutional EFC Calculations

The following methodologies are used to calculate both parent and student contributions shown on the Institutional EFC Summary page:

- Estimated federal methodology (EFM) uses the federal methodology provided by the College Board to calculate an estimated federal contribution.
- Base Institutional Methodology (IM) uses the institutional methodology provided by the College Board.
- IM with Options uses the IM provided by the College Board and can reflect override options that you set up.

Student contributions are also calculated by IM Estimated, which uses the IM estimated summer and academic year data. All computations are nine-month calculations, regardless of the student's dependency status.

### Pages Used to View Institutional EFC

**Note.** The navigation paths for the pages listed in the following page introduction table are for aid year 20nn-20nn. Oracle supports access for three active aid years.

Page Name	Definition Name	Navigation	Usage
Institutional EFC Summary	INST_INAS_SMRY_nn	Financial Aid, Institutional Application Data, View 20nn-20nn IM EFC Detail, Institutional EFC Summary	Review information about a student's Institutional EFC (expected family contribution). From this page, access detailed information for each calculated amount.
Institutional Assumption Detail	STDNT_IM_ASMP_SEC	Click the IM Assumptions link on the Institutional EFC Summary Detail page.	View the institutional assumptions that apply to a student. INAS IM Assumption Codes are defined by the College Board and are delivered with the Financial Aid system. An assumption is an assumed response to a question that is left blank or to a response that was inconsistent with the guidelines.

<b>Page Name</b>	<b>Definition Name</b>	<b>Navigation</b>	<b>Usage</b>
Total Income Detail Parent Contribution IM and IM w/Options	INST_PIM_TI_SEC_nn, INST_PIM_TIO_SECnn	Click the Total Income Detail link on the Institutional EFC Summary Detail page.	View total income information for parents calculated using institutional methodology. Total Income is the difference between the combination of taxable income, untaxed income and adjustments to income on earned income.
Total Income Detail Parent Contribution - EFM	INST_PFM_TI_SEC_nn	Click the Total Income Detail link on the Institutional EFC Summary Detail page.	View total income information for parents using estimated federal methodology. Total Income is the difference between the combination of taxable income, untaxed income, and income adjustments on earned income.
Total Income Detail Student Contribution - IM, IM w/Options, IM Estimated	INST_SIM_TI_SEC_nn, INST_SIM_TIO_SECnn, INST_SIM_TIE_SECnn	Click the Total Income Detail link on the Institutional EFC Summary Detail page.	View total income information for the student using institutional methodology. Total Income is the difference between the combination of taxable income, untaxed income, and income adjustments on earned income.
Total Income Detail Student Contribution – EFM	INST_SFM_TI_SEC_nn	Click the Total Income Detail link on the Institutional EFC Summary Detail page.	View total income information for the student using estimated federal methodology. Total Income is the difference between the combination of taxable income, untaxed income, and income adjustments on earned income.
Available Income Detail Parent Contribution – IM, IM w/Options	INST_PIM_AI_SEC_nn, INST_PIM_AIO_nn	Click the Available Income Detail link on the Institutional EFC Summary Detail page.	View information about parents' contribution using institutional methodology. The system displays allowances for taxes, medical/dental expenses, tuition, and other allowances, such as income protection allowance (IPA). Total Allowances is the sum of these allowances. Available Income is the Total Income, shown on the Total Income page, less the Total Allowances.

Page Name	Definition Name	Navigation	Usage
Available Income Detail Parent Contribution - EFM	INST_PFM_AI_SEC_nn	Click the Available Income Detail link on the Institutional EFC Summary Detail page.	View information about parent's contribution using estimated federal methodology. The system displays allowances for taxes, medical/dental expenses, tuition, and other allowances, such as income protection allowance (IPA). Total Allowances is the sum of these allowances. Available Income is the Total Income, shown on the Total Income page, less the Total Allowances.
Available Income Detail Student Contribution – IM, IM w/Options, IM Estimated	INST_SIM_AI_SEC_nn, INST_SIM_AIO_SECnn, INST_SIM_AIE_SECnn	Click the Available Income Detail link on the Institutional EFC Summary Detail page.	View information about student contribution using your institutional methodology. The system displays allowances for taxes, medical/dental expenses, tuition, and other allowances, such as income protection allowance/monthly maintenance allowance (IPA/MMA). Total Allowances is the sum of these allowances. Available Income is the Total Income, shown on the Total Income page, less the Total Allowances.
Available Income Detail Student EFM	INST_SFM_AI_SEC_nn	Click the Available Income Detail link on the Institutional EFC Summary Detail page.	View information about student contribution using estimated federal methodology. The system displays allowances for taxes, medical/dental expenses, tuition, and other allowances, such as income protection allowance (IPA). Total Allowances is the sum of these allowances. Available Income is the Total Income, shown on the Total Income page, less the Total Allowances.
Net Worth Detail Parent Contribution IM, IM w/Options	INST_PIM_NW_SECnn, INST_PIM_NWO_SEC_nn	Click the Net Worth Detail link for Parent Contribution, on the Institutional EFC Summary Detail page.	View detail information about the parents' net worth, the total assets calculated by IM.

<b>Page Name</b>	<b>Definition Name</b>	<b>Navigation</b>	<b>Usage</b>
Net Worth Detail Parent Contribution – EFM	INST_PFM_NW_SEC_nn	Click the Net Worth Detail link for Parent Contribution, on the Institutional EFC Summary Detail page.	View detail information about parent’s net worth, the total assets calculated by EFM.
Net Worth Detail Student Contribution - IM, IM w/Options, IM Estimated	INST_SIM_NW_SEC_nn, INST_SIM_NWO_SECnn, INST_SIM_NWE_SECnn	Click the Net Worth Detail link for Student Contribution, on the Institutional EFC Summary Detail page.	View detail information about student’s net worth, the total assets calculated by IM.
Net Worth Student Contribution – EFM	INST_SFM_NW_SEC_nn	Click the Net Worth Detail link on the Institutional EFC Summary Detail page.	View information about student’s net worth, the total assets calculated by EFM.
Discretionary Net Worth Income Supplement Detail Parent Contribution - IM, IM w/Options	INST_PIM_DN_SEC_nn, INST_PIM_DNO_SECnn	Click the Discretionary Net Worth/Income Supplement Detail link on the Institutional EFC Summary Detail page.	View information on calculated allowances to offset net worth for the parent using institutional methodology.
Discretionary Net Worth Income Supplement Detail Parent Contribution – EFM	INST_PFM_IS_SEC_nn	Click the Discretionary Net Worth/Income Supplement Detail link on the Institutional EFC Summary Detail page.	View information on calculated allowances to offset net worth for the parent using estimated federal methodology.
Discretionary Net Worth Income Supplement Detail Student Contribution – IM, IM w/Options, IM Estimated	INST_SIM_DN_SEC_nn, INST_SIM_DNO_SECnn, INST_SIM_DNE_SECnn	Click the Discretionary Net Worth/Income Supplement Detail link on the Institutional EFC Summary Detail page.	View information on calculated allowances to offset net worth for the student using institutional methodology.
Discretionary Net Worth Income Supplement Detail Student Contribution – EFM	INST_SFM_IS_SEC_nn	Click the Discretionary Net Worth/Income Supplement Detail link on the Institutional EFC Summary Detail page.	View information on calculated allowances to offset net worth for the student using estimated federal methodology.
Contribution for Student Detail Parent Contribution – IM, IM w/Options	INST_PIM_TC_SEC_nn, INST_PIM_TCO_SECnn	Click the Contribution for Student Detail link on the Institutional EFC Summary Detail page.	View information about the parent contribution for the student using institutional methodology.
Contribution for Student Detail Parent Contribution – EFM	INST_PFM_TC_SEC_nn	Click the Contribution for Student Detail link on the Institutional EFC Summary Detail page.	View information about the parent contribution for the student using federal methodology.
Contribution for Student Detail Student Contribution – IM, IM w/Options, IM Estimated	INST_SIM_TC_SEC_nn, INST_SIM_TCO_SECnn, INST_SIM_TCE_SECnn	Click the Contribution for Student Detail link on the Institutional EFC Summary Detail page.	View information about student contribution using institutional methodology.

Page Name	Definition Name	Navigation	Usage
Contribution for Student Detail Student Contribution – EFM	INST_SFM_TC_SEC_nn	Click the Contribution for Student Detail link on the Institutional EFC Summary Detail page.	View information about student contribution using estimated federal methodology.

## Reviewing an Institutional EFC Summary

Access the Institutional EFC Summary page (Financial Aid, Institutional Application Data, View 20nn-20nn IM EFC Detail, Institutional EFC Summary).

### Institutional EFC Summary

Reeves,Douglas G ID: FA1023

Aid Year: 2011 Source: Profile Institution: PSUNV [IM Assumptions](#)

	PARENT CONTRIBUTION		STUDENT CONTRIBUTION	
	Base IM <input type="button" value="v"/>	EFM	Base IM <input type="button" value="v"/>	EFM
<b>Total Income:</b>	119,049 <a href="#">Detail</a>	117,249 <a href="#">Detail</a>	0 <a href="#">Detail</a>	0 <a href="#">Detail</a>
<b>Available Income:</b>	35,958 <a href="#">Detail</a>	45,148 <a href="#">Detail</a>	0 <a href="#">Detail</a>	-9,999,999 <a href="#">Detail</a>
<b>Net Worth:</b>	29,571 <a href="#">Detail</a>	3,800 <a href="#">Detail</a>	100 <a href="#">Detail</a>	100 <a href="#">Detail</a>
<b>DNW/Inc Supp:</b>	0 <a href="#">Detail</a>	0 <a href="#">Detail</a>	100 <a href="#">Detail</a>	20 <a href="#">Detail</a>
<b>Contrib for Student:</b>	5,921 <a href="#">Detail</a>	5,335 <a href="#">Detail</a>	1,175 <a href="#">Detail</a>	35 <a href="#">Detail</a>

Institutional EFC Summary page

The system displays the Total Income, Available Income, Net Worth, DNW/Inc Supp (Discretionary Net Worth/Income Supplement), and Contribution for Student for both parent and student contribution for the selected student, application source, and aid year.

Click the IM Assumptions link to access the Institutional Assumption Detail page, which describes any INAS assumptions that apply to the student.

Click the Detail links to access detailed information for each displayed amount.

See Isfa, Processing INAS, Reviewing INAS Assumption Codes.

### Parent Contribution

EFM totals are always displayed. Select either basic IM or IM with options.

- Base IM** Uses the institutional methodology provided by the College Board.
- IM w/Options** Uses the institutional methodology provided by the College Board and reflects override options set up by your institution.
- EFM (estimated federal methodology)** Uses the federal methodology formula provided by the College Board to calculate an estimated federal parent contribution.

## Student Contribution

EFM totals are always displayed. Select Base IM, IM Estimated, or IM with Options.

<b>Base IM</b>	Uses the institutional methodology provided by the College Board.
<b>IM Estimated</b>	Uses the institutional methodology estimated summer and academic year data. All computations in this section are nine-month calculations.
<b>IM w/Options</b>	Uses the institutional methodology provided by the College Board and reflects override options set up by your institution.
<b>EFM</b> (estimated federal methodology)	Uses the federal methodology formula provided by the College Board to calculate an estimated federal student contribution.

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## Reviewing Need Summary

This section discusses how to view need summary information.

### Pages to View Need Summary

Page Name	Definition Name	Navigation	Usage
Need Summary	NEED_SUMMARY_SEC	Click the Need Summary link on the FAFSA Information page.	View the award period and EFC status for both the Federal and Institutional cost of attendance, expected family contribution, need, GI bill, total aid, unmet need, and aid overaward.

### Viewing Need Summary Information

Access the Need Summary page (click the Need Summary link on the FAFSA Information page).

Need Summary			
		Find   View All	
		First	1 of 2 Last
<b>Award Period:</b> Academic		<b>EFC Status:</b> Official	
<b>Federal</b>		<b>Institutional</b>	
<b>COA:</b>	22,700.00	<b>COA:</b>	22,700.00
<b>EFC:</b>	8,515 9 Mo.	<b>EFC:</b>	0 0.0 Mo.
<b>Need:</b>	14,185.00	<b>Need:</b>	0.00
<b>Montgomery GI Bill/Americorps:</b>	0	<b>Montgomery GI Bill/Americorps:</b>	0
<b>Total Aid (Fed):</b>	6,625.00	<b>Total Aid (Inst):</b>	6,625.00
<b>Unmet Need (Fed):</b>	7,560.00	<b>Unmet Need (Inst):</b>	0.00
<b>Overaward (Fed):</b>	0.00	<b>Overaward (Inst):</b>	0.00
<b>Federal Calc Information</b>		<b>Institutional Calc Information</b>	
<b>Federal Rule Set:</b>	Ugrad/Grad	<b>Institutional Rule Set:</b>	
		<b>Institutional EFC Used:</b>	

Need Summary page

## Reviewing INAS Assumption Codes

To set up INAS Assumptions Codes, use the INAS Assumption Codes component (INAS\_ASMPTN\_CODES).

This section discusses how to:

- Review INAS FM assumption codes.
- Review INAS IM assumption codes.

## Pages Used to Review INAS Assumption Codes

Page Name	Definition Name	Navigation	Usage
INAS FM Assumption Codes	INAS_FM_ASMPTN	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS Assumption Codes, INAS FM Assumption Codes	Review assumption codes regarding federal application information. INAS FM assumption codes are provided by the College Board and are based on CPS (central processing system) and delivered with the Financial Aid system.
INAS IM Assumption Codes	INAS_IM_ASMPTN	Set Up SACR, Product Related, Financial Aid, Application Processing, INAS Assumption Codes, INAS IM Assumption Codes	Review assumption codes regarding institutional application information. INAS IM assumption codes are provided by the College Board and are delivered with the Financial Aid system.

### Reviewing INAS FM Assumption Codes

Access the INAS FM Assumption Codes page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS Assumption Codes, INAS FM Assumption Codes).

INAS FM Assumption Codes		INAS IM Assumption Codes	
<b>Aid Year:</b> 2010 Financial Aid Year 2009 - 2010			
<b>FM Assumptions</b>			Find 1-74 of 74
Code	Long Description		
70	Assumption PG suppressed.	↑ ↓	+ -
71	Assumption PI suppressed.	↑ ↓	+ -
72	Assumption PV suppressed.	↑ ↓	+ -
73	Assumption SM suppressed.	↑ ↓	+ -
74	Assumption SQ suppressed.	↑ ↓	+ -
75	Assumption S5 suppressed.	↑ ↓	+ -
76	Assumption X2 suppressed.	↑ ↓	+ -

NAS FM Assumption Codes page

Use this page to review the FM assumption code defined by INAS for the aid year.

With the delivery of IM each year, the IM Assumption Code values are available. After FM is delivered, the FM Assumption Code values are available.

## Reviewing INAS IM Assumption Codes

Access the INAS IM Assumption Codes page (Set Up SACR, Product Related, Financial Aid, Application Processing, INAS Assumption Codes, INAS IM Assumption Codes).

INAS EM Assumption Codes		INAS IM Assumption Codes	
<b>Aid Year:</b> 2011 Financial Aid Year 2010 - 2011			
<b>IM Assumptions</b>			1-191 of 191
Code	Long Description		
P0	Parents' EFM number in college overridden by local policy option	▲▼	+ -
P03B	Parents assumed to be married	▲▼	+ -
P03C	Parents assumed to be married	▲▼	+ -
P03D	Parents assumed to be unmarried	▲▼	+ -
P04B	Parents' reported household size overridden by family matrix	▲▼	+ -
P04C	Parents' reported household size overridden by family matrix	▲▼	+ -
P05B	Parents' total number in college assumed from family matrix	▲▼	+ -

INAS IM Assumption Codes page

Use this page to review the IM assumption code defined by INAS for the aid year.