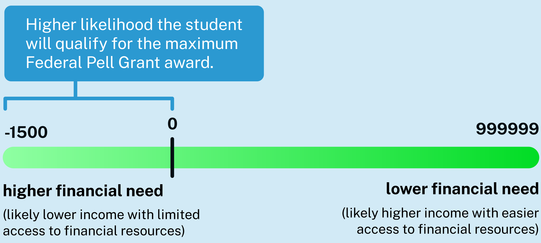
The **Student Aid Index (SAI)** Explained

What?

It is a formula-based index number ranging from –1500 to 999999. This number represents an estimated level of financial need for the student.

It is not a dollar amount of aid you'll receive. It is not what your family is expected to provide. It is not your final financial aid offer.



How?

It is calculated using information that the student (and other contributors, if required) provides on the FAFSA® form. This will determine the available funds for college expenses based on your family's resources and living expenses.

Why?

Where your SAI falls within the SAI range helps your school determine what level of financial support you may need. For example, a lower SAI indicates you have a higher financial need.

To determine your eligibility for Pell Grants and other need-based aid (awarded based on income levels), schools use your SAI, how much other assistance you've been awarded so far, and overall cost of attendance (COA) to calculate the level of financial support you may require from need-based aid.

Formula:	**Example:**
Cost of attendance (COA)	$16,000 (COA)
— Student Aid Index (SAI)	— 12000 (SAI)
Financial Need	Eligibility for up to $4,000 in need-based aid

Who?

It is a resource used by your school's financial aid professionals to help create your aid offer.

While it is not common, some students or contributors will need to take action related to their SAI if they do not have an SAI calculated or they are a provisionally independent student.

Before reaching out to your school about your SAI, we first recommend that you review your **FAFSA Submission Summary** to confirm that the information on your FAFSA form is correct. An incorrect answer may cause errors in your SAI. You may be able to fix this online with a correction.

When?

During your aid process, you will see the following:

- ✔ An estimated SAI on the confirmation page of your FAFSA form
- ✔ An official SAI within your FAFSA Submission Summary (after your FAFSA form is processed)

A school-based SAI may be included on your aid offer letter. Schools and private scholarship organizations may use their own SAI formula to calculate eligibility for their institutional aid. These formulas include unique factors and can often help students with higher financial need receive more aid to attend school.

Where?

Find your SAI by

1. logging in to your StudentAid.gov account Dashboard;
2. selecting your processed FAFSA submission from the "My Activity" section;
3. selecting "View FAFSA Submission Summary;" and
4. scrolling down on the "Eligibility Overview" tab to the "Student Aid Index" card.