Processing INAS

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.

For more information, see the INAS Users Manual.

Understanding IM and FM

IM is based on The College Scholarship Service—Institutional Methodology formula. College Board CSS Profile users should refer to the College Board's Financial Aid Services Information Center (https://groups.collegeboard.org/fas) for supporting documentation, including the IM and FM tables and worksheets.

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

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Note: Numeric values in screen shots used to document Global Processing Options are examples only. For information regarding Aid Year specific settings, College Board CSS Profile users should refer to the College Board's Financial Aid Services Information Center (https://groups.collegeboard.org/fas) for tables and worksheets for IM/Alternate IM and FM.

Pages Used to Define FM and IM

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.

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.
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 Parms (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 Parms	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 Parms 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 Parms 1	Define IM INAS calculation options for parents and students.

 Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Page Name	Definition Name	Navigation	Usage
IM Value Parms 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 Parms 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.
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

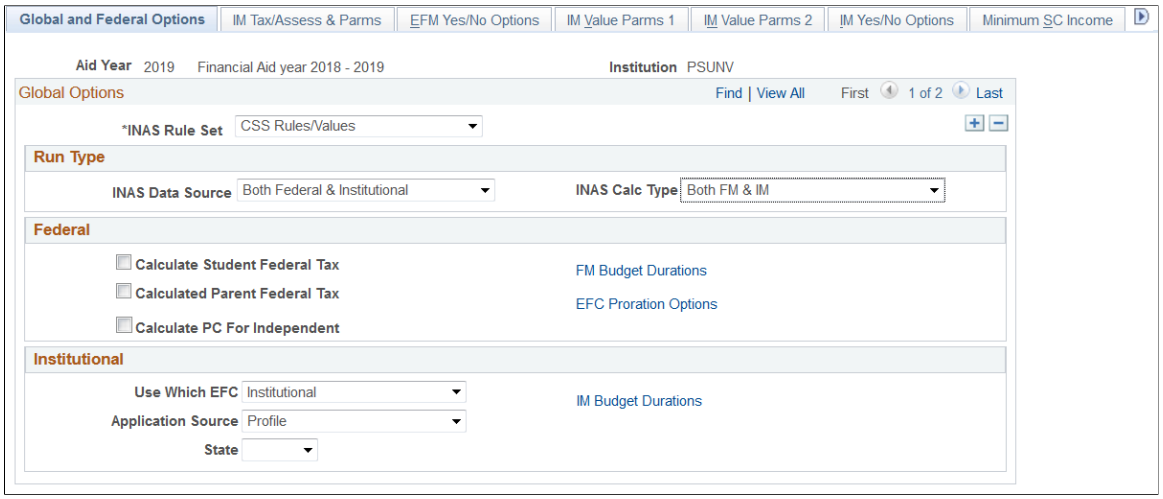
Access the Global and Federal Options page (Set Up SACR > Product Related > Financial Aid > Application Processing > INAS 20nn–20nn Global Options > Global and Federal Options).

Note: The system always makes available the three most recent Aid Year versions of the INAS Global Options component.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: Global and Federal Options page

This example illustrates the fields and controls on the Global and Federal Options page. You can find definitions for the fields and controls later on this page.



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

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.

INAS Data Source

Select the INAS data source for the INAS process to use to retrieve student information. Select:

Both F/I (both federal and institutional) to use both sets of data to calculate INAS for either Profile or ISIR records.

Federal to use only federal data to calculate INAS for ISIR records only.

Institutnl (institutional) to use only institutional data to calculate INAS for PROFILE records only.

INAS Calc Type (INAS calculation type)

Select the INAS calculation type:

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

FM (federal methodology) to calculate INAS for ISIR records only.

FM & IM (federal methodology and institutional methodology) to calculate INAS for either PROFILE or ISIR records.

IM (institutional methodology) to calculate INAS for PROFILE records only.

Federal

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

Calc Fed Tax - Student (calculate federal tax - student)	Select to calculate and display federal tax for the student as defined by INAS.
Calc Fed Tax - Parent (calculate federal tax - parent)	Select to calculate and display federal tax for the parent as defined by INAS.
Calc PC For Independent (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.
FM Budget Durations	Click this link to access the FM Budget Durations page, which shows academic and non-standard durations for both dependent and independent students.
EFC Prorations Options	Click this link to access the EFC Proration Options page.

Institutional

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

Use Which EFC	Select a value to determine the institutional EFC displayed on the Need Summary page and used in the Award Entry component. Values are: *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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Inst App (institutional application).

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

Profile.

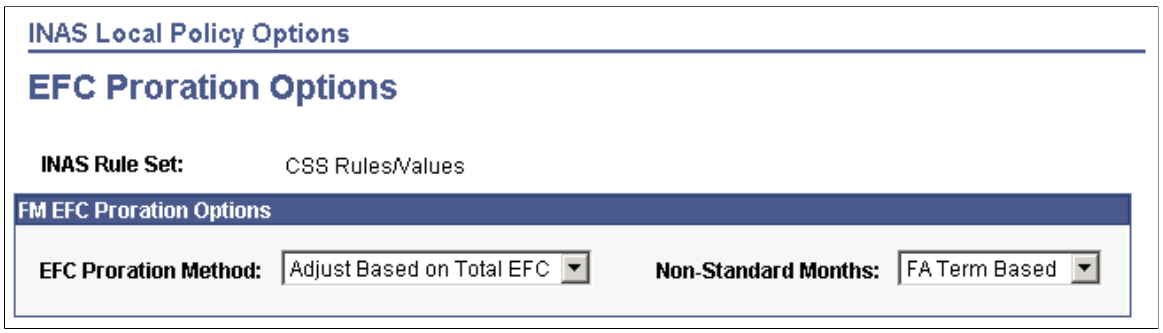
State Select the state in which your institution is located. INAS uses this field to determine a student's budget requirements.

Using EFC Proration Options

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

Image: EFC Proration Options page

This example illustrates the fields and controls on the EFC Proration Options page. You can find definitions for the fields and controls later on this 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.

 Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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

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.

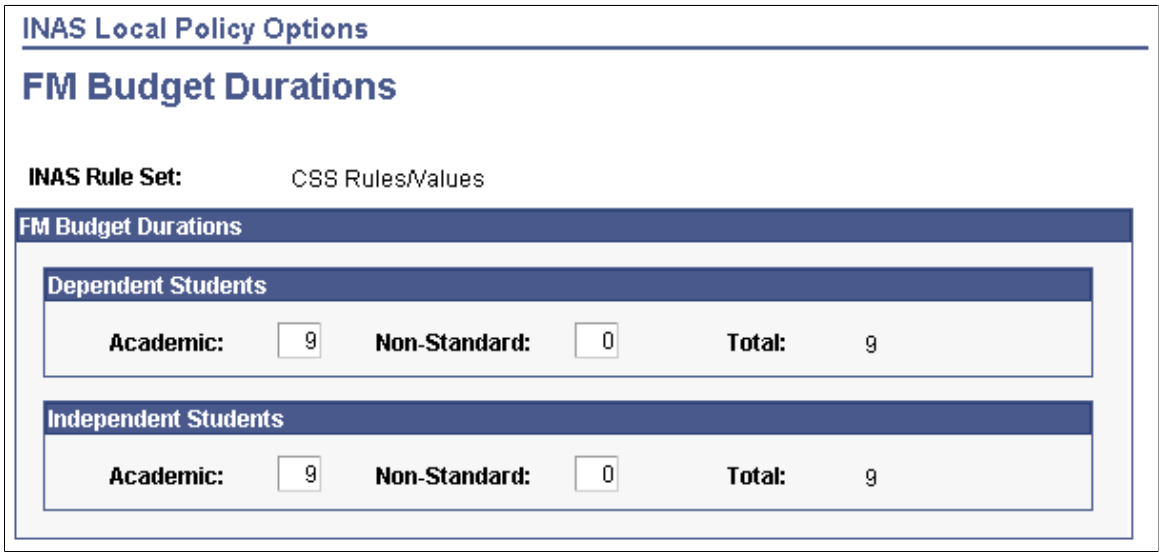
Trailing Months: Treats the nonstandard term as trailing regardless of nonstandard term designation in FA Term.

Defining FM Budget Durations

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

Image: FM Budget Durations page

This example illustrates the fields and controls on the FM Budget Durations page. You can find definitions for the fields and controls later on this 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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Independent Students

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

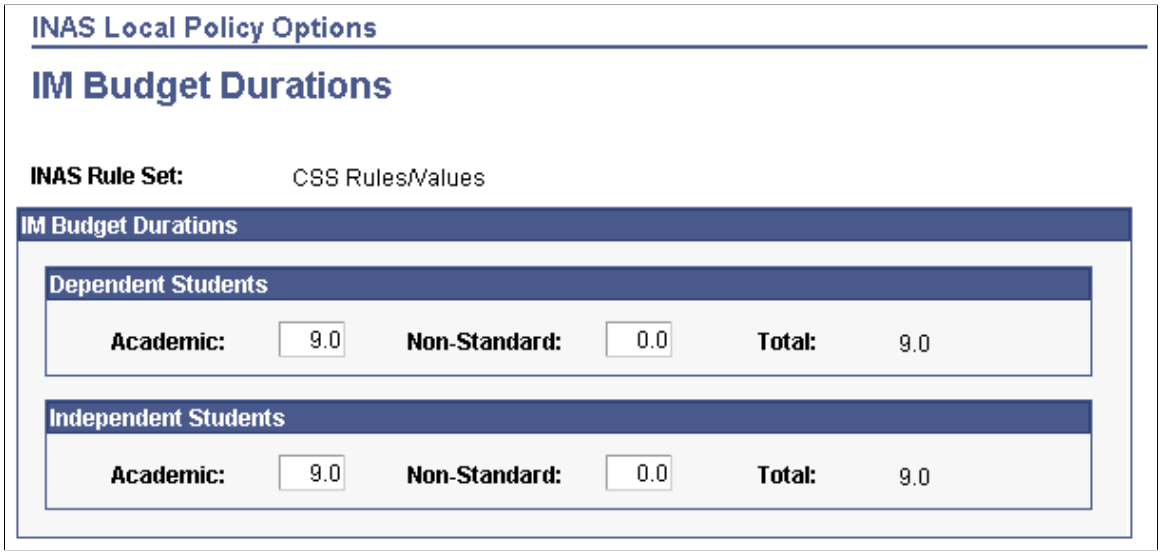
Non-Standard Enter the number of months for the nonstandard term to be considered during need analysis for independent students.

Defining IM Budget Durations

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

Image: IM Budget Durations page

This example illustrates the fields and controls on the IM Budget Durations page. You can find definitions for the fields and controls later on this 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.

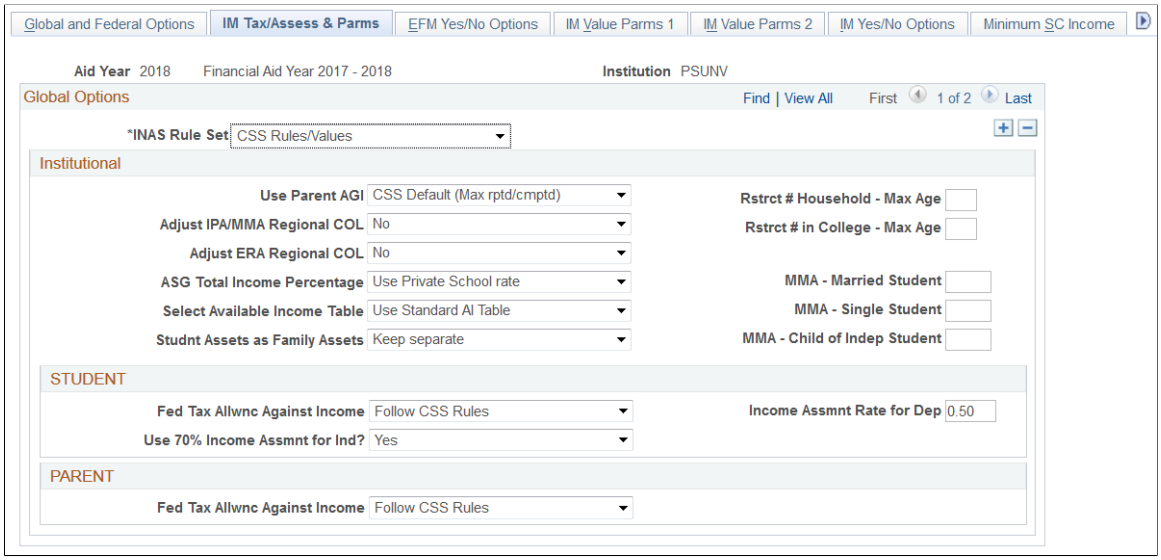
Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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).

Image: IM Tax/Assess & Parms page

This example illustrates the fields and controls on the IM Tax/Assess & Parms page. You can find definitions for the fields and controls later on this 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 Deflt (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)

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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

ASG Total Income Percentage (annual savings goal total income percentage)

Select a value to determine an appropriate ASG total income percentage. This percentage is used as an allowance against income.

Values are:

- Private
- Pub/Priv
- Public

Note: College Board CSS Profile users should refer to the College Board's Financial Aid Services Information Center (https://groups.collegeboard.org/fas) for supporting documentation.

Select Available Income Table

Select a value to determine which Available Income Assessment Rate table to use. Values are:

- Alternate
- Standard

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 = Parents' Total Net Worth (NW) + Student's Total NW.
2. Family Discretionary Net Worth (FDNW) FDNW = FTNW - 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).

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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 = Parents' Total Net Worth (NW) + (Student's Total NW - Student's Value of Trusts).
2. Student Contribution From Assets (SCA) SCA = Student's Value of Trusts * Asset Conversion rate.
3. Family Discretionary Net Worth (FDNW) FDNW = FTNW - 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.

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.

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.

MMA-Married Student (monthly maintenance allowance for married student)

Enter a value to override the default MMA rate for a married student.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

MMA-Single Student (monthly maintenance allowance for single student)

Enter a value to override the default MMA rate for a single independent student.

MMA Child of Indep Student (monthly maintenance allowance for child of an independent student)

Enter a value to override the default MMA rate for a child of an independent student.

STUDENT

Fed Tax Allwnc 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 Allwnc 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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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.

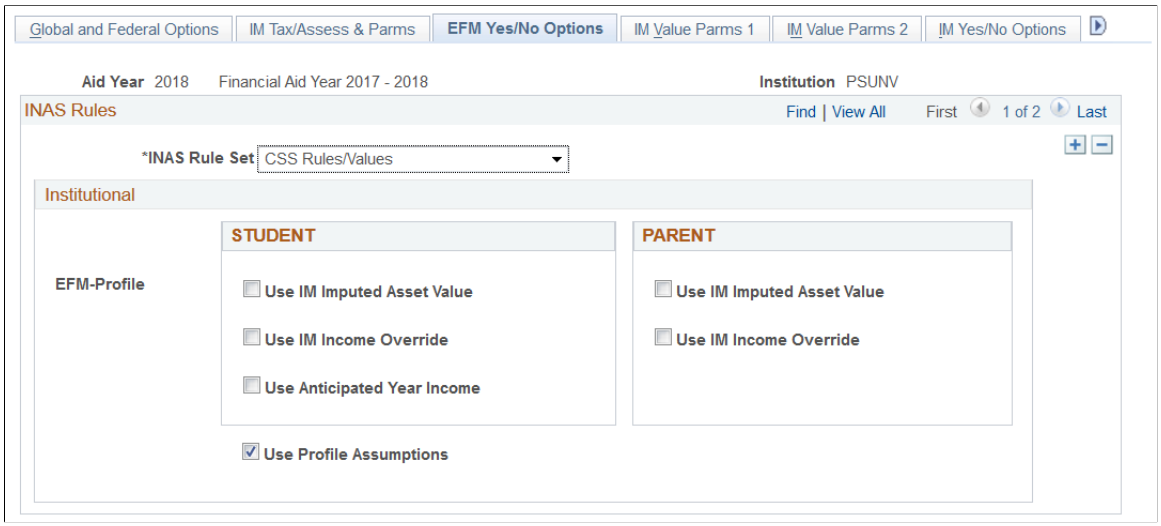
Reptd Tax: If a parent's tax filing status is *Will File,* the reported tax is used to calculate the federal tax allowance against income.

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).

Image: EFM Yes/No Options page

This example illustrates the fields and controls on the EFM Yes/No Options page. You can find definitions for the fields and controls later on this page.



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

STUDENT

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

PARENT

Use IM Imputed Asset Value	Select to impute the value of EFM assets based on the interest and dividend income reported on the PROFILE form.
Use IM Income Override	Select to use the IM's adjusted gross income and untaxed income overrides for the EFM parent contribution.

EFM-Profile

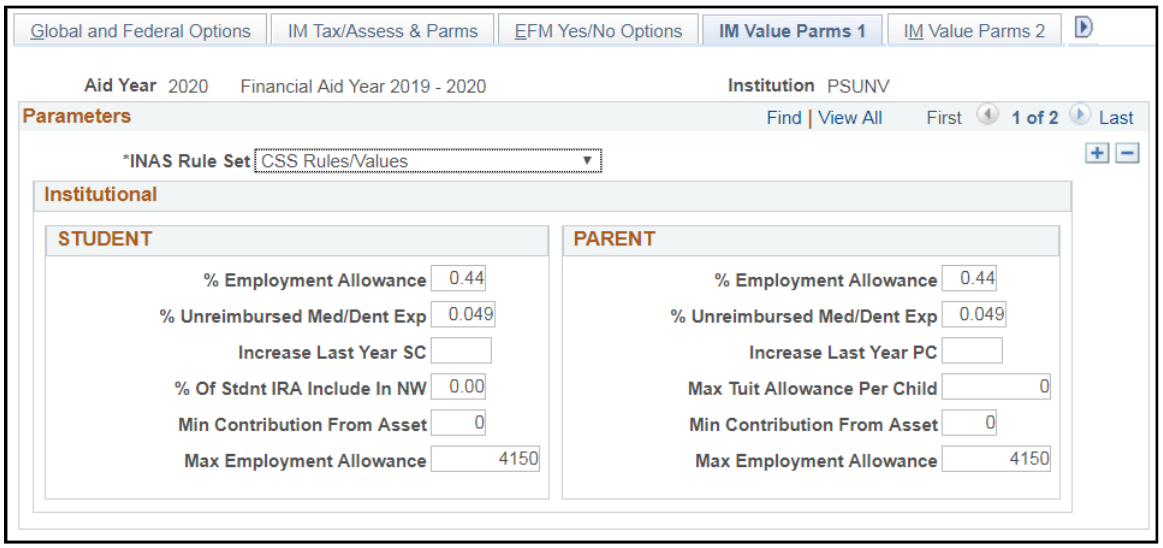
Use Profile Assumptions	Select to enable the system to perform calculations using assumptions made by the system. For example, if Parent 1 reports income of 50,000.00 USD, and Parent 2 reports income of 50,000.00 USD, and the adjusted gross income is left blank, the system assumes the total income to be 100,000.00 USD. The calculation then uses an assumed adjusted gross income of 100, 000.00 USD.

Defining IM Value Parameters 1

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

Image: IM Value Parms 1 page

This example illustrates the fields and controls on the IM Value Parms 1 page. You can find definitions for the fields and controls later on this 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.

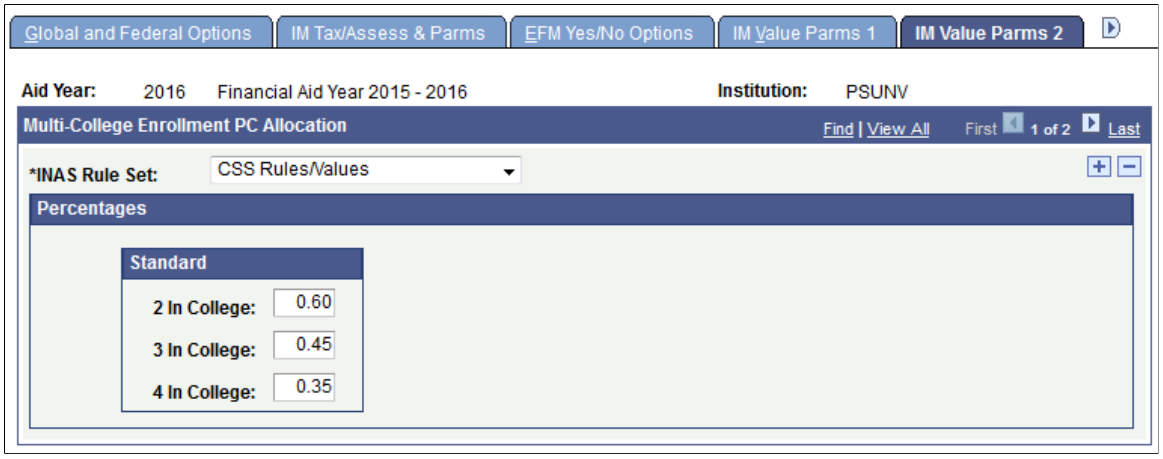
Defining IM Value Parameters 2

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: IM Value Parms 2 page

This example illustrates the fields and controls on the IM Value Parms 2 page.



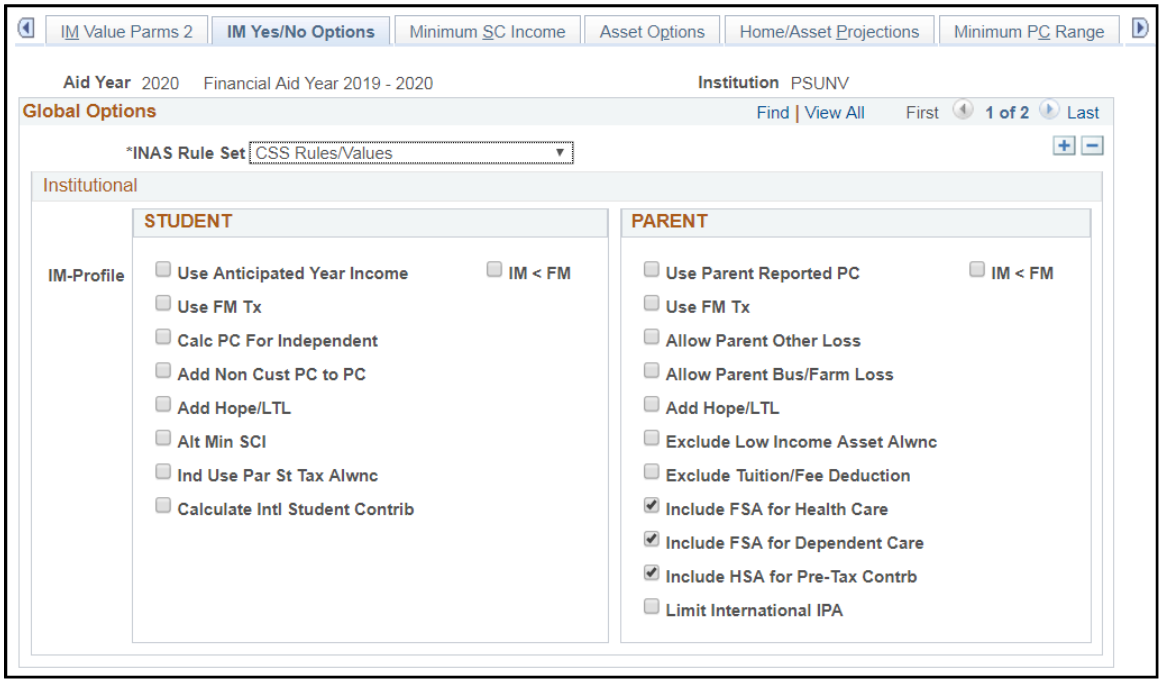
Select the IM options and enter the IM values for the aid year, institution, and selected INAS rule set.

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).

Image: IM Yes/No Options page

This example illustrates the fields and controls on the M Yes/No Options page. You can find definitions for the fields and controls later on this page.



The system displays the aid year and institution.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

STUDENT

Use Anticipated Year Income — Select to calculate an anticipated 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 non-custodial 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.

For this Tax Filing Status:	*CSS Rules will:*	*Calc Tax will:*	*Rptd Tax will:*
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:

For this Tax Filing Status:	*CSS Rules will:*	*Calc Tax will:*	*Rptd Tax will:*
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) — Clear to indicate *No* (default); select to indicate *Yes* for this Yes/No option. If the check box is *not* selected, the application performs the Alternate Minimum Student Contribution from Income calculation using the following calculations

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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.

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.
Calculate Intl Student Contrib (calculate international student contribution)	Select to calculate an international *student* contribution if there is enough information available.
IM < FM (institutional methodology is less than federal methodology)	Select to allow the calculated IM EFC to be below the calculated FM.

PARENT

Use Parent Reported PC (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.
Use FM Tx (use federal methodology tax)	Select to use the FM state and local income tax computation table in the calculation.
Allow Parent Other Loss	Select to allow losses taken on a parent's income tax. This results in a lower EFC.
Allow Parent Bus/Farm Loss	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.

Add Hope/LTL (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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

headings in the table represent the value of the Fed Tax Allwnc Against Income field from the IM Tax/Assess Parameters page.

Exclude Low Income Asset Alwnc (exclude low income asset allowance)

Select to calculate without using the low income asset allowance.

Exclude Tuition/Fee Deduction

Use this check box to determine whether the tuition and fee deductions reported by the parents of dependent students are excluded from parental income:

- Select to disallow tuition and fee deductions from untaxed income.
- Clear to allow tuition and fee deductions from untaxed income.

Include FSA for Health Care

Select to add Flexible Spending Account for Health Care funds to total untaxed income. Default is selected.

Include FSA for Dependent Care

Select to add Flexible Spending Account for Dependent Care funds to total untaxed income. Default is selected.

Include HSA for PreTax Contrib

Select to add Health Saving Account funds to total untaxed income.

If not selected, Health Saving Account funds are excluded from total untaxed income.

Limit International IPA (limit international student’s parental income protection allowance)

Select to limit an international student's Parental Income Protection Allowance (IPA) to an amount greater than or equal to 25% of the parental income.

- *Selected*

  Limit non-US Parental IPA to an amount not less than 25% of parent total income and not greater than an equivalent domestic IPA value - only for parent country coefficient less than 0.1.

- *Unselected*

  Do not limit student's IPA amount; normal processing.

IM < FM

Select to allow the calculated IM EFC to be less than the calculated FM.

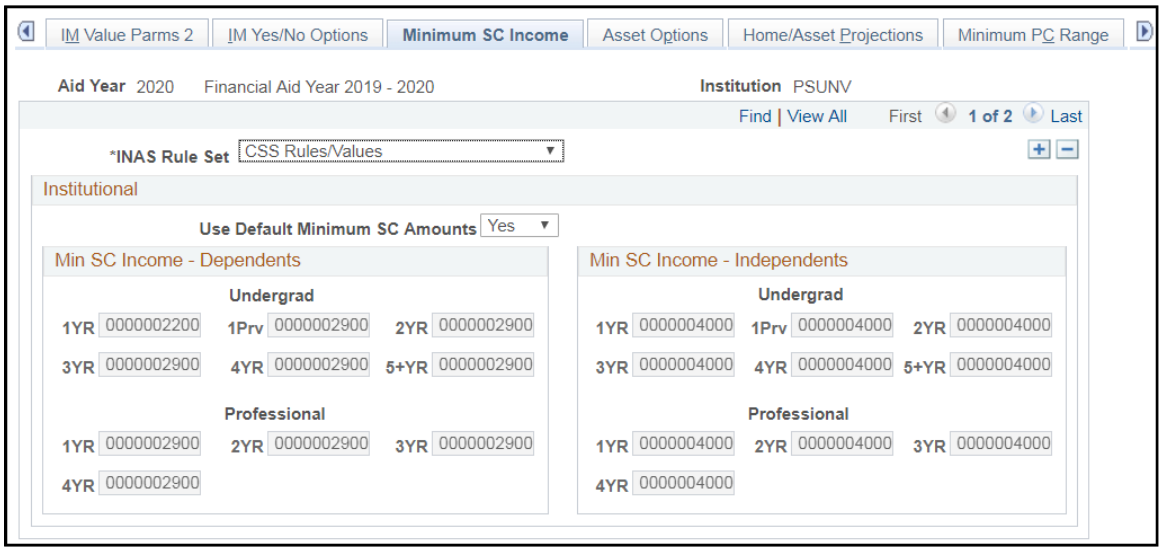
Defining Minimum Student Contribution

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: Minimum SC Income page

This example illustrates the fields and controls on the Minimum SC Income page. You can find definitions for the fields and controls later on this 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.

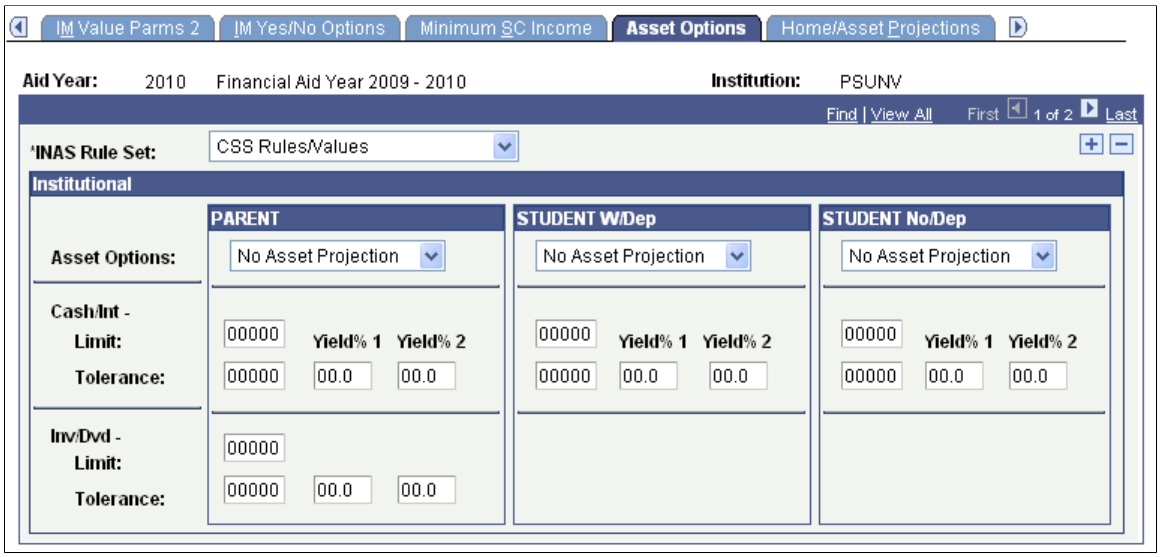
Defining Asset Options

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: Asset Options page

This example illustrates the fields and controls on the Asset Options page. You can find definitions for the fields and controls later on this 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.

Cash/Int (cash and interest) **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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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

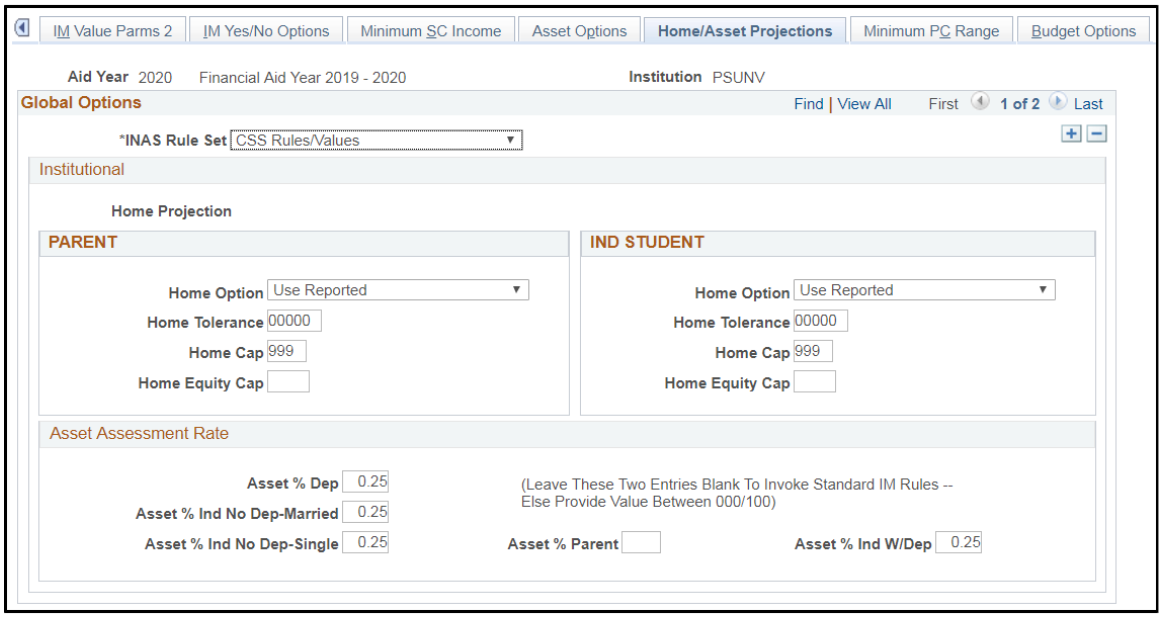
Note: The Asset Option Ind Proj (asset option individual projection) field is not available for students.

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).

Image: Home/Asset Projections page

This example illustrates the fields and controls on the Home/Asset Projections page. You can find definitions for the fields and controls later on this page.



The system displays the aid year and institution.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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.

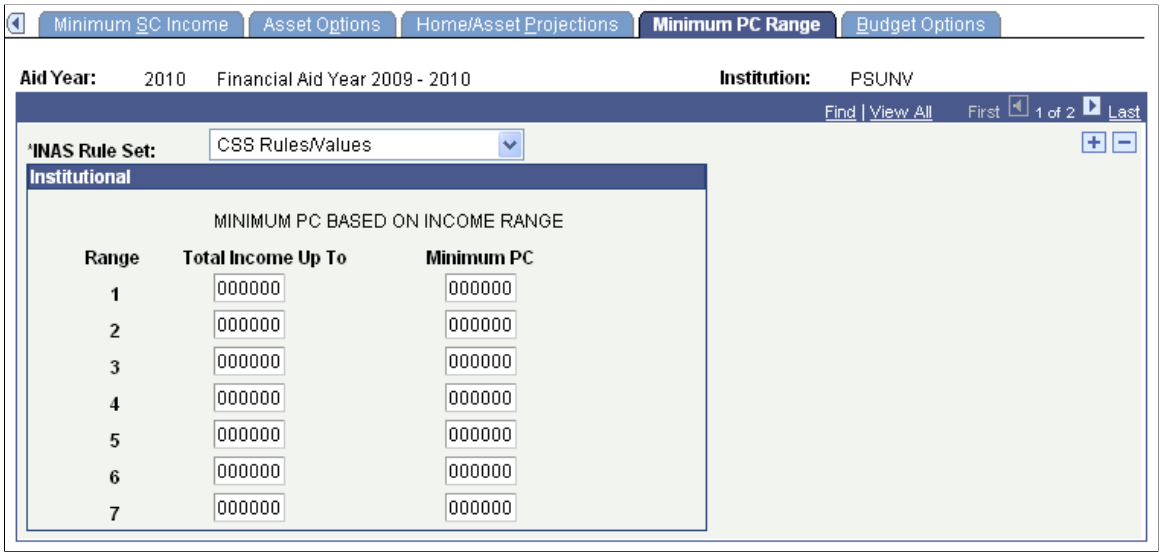
Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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).

Image: Minimum PC Range page

This example illustrates the fields and controls on the Minimum PC Range page. You can find definitions for the fields and controls later on this 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.

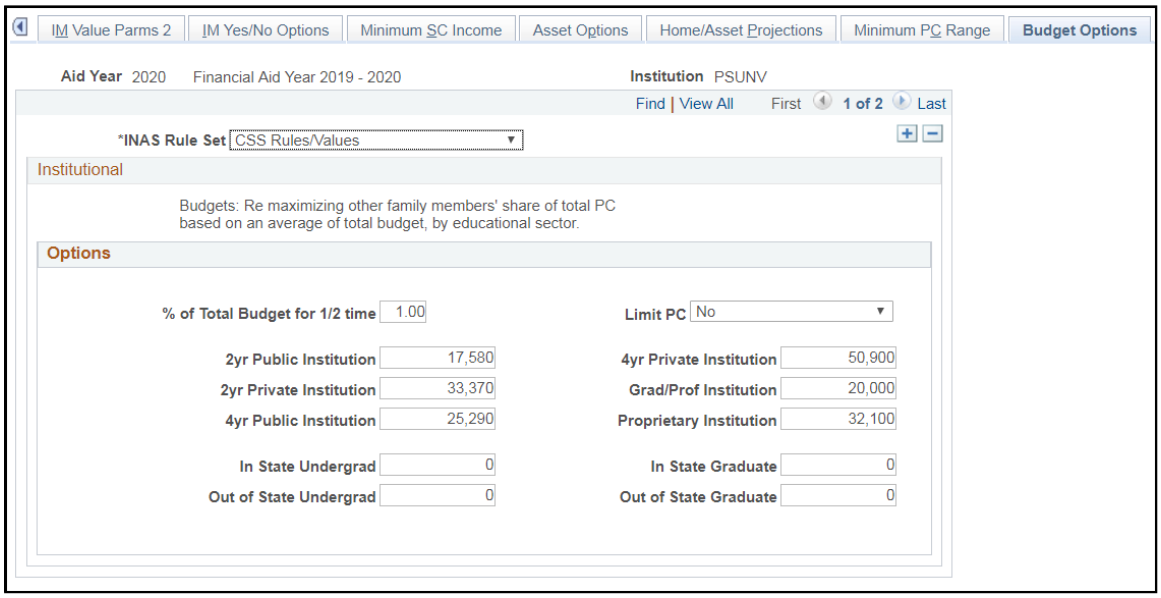
Defining Budget Options

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: Budget Options page

This example illustrates the fields and controls on the Budget Options page. You can find definitions for the fields and controls later on this page.



The system displays the aid year and institution.

Institutional

Bundle 52

Updated values for the Limit PC field.

% 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:

No: Select for no parental contribution limit.

Yes; % Total Budget (yes; percentage of total budget): Select to have the parental contribution limited to the student's cost of attendance budget divided by the total of the cost of attendance budgets of all children in the family attending college.

Yes; Highest PC from Sum and % (yes; highest parental contribution from sum and percentage) Select to compare the parental contribution limits set by *Yes; % Total Budget* (yes; percentage of total budget) and *Yes; Sum of Budget:* and set the limit to the higher value.

Yes; Sum of Budget: Limit the parental contribution to the sum of the cost of attendance budgets for all other children in the family; not including the student.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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

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 Making ISIR Corrections.

Important! You must first establish an INAS Rule Set before selecting override options.

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 Student Information	ISIR_PIA_CS1_nn	Financial Aid > Federal Application Data > Correct 20nn-20nn ISIR records > Student Information	Correct information on the FAFSA Student Information page.
FAFSA Parent Information	ISIR_PIA_CS4_nn	Financial Aid > Federal Application Data > Correct 20nn-20nn ISIR records > Parent Information	Correct information on the FAFSA Parent Information page.
INAS Federal Extension	INAS_FED_EXTnn_SEC	Click the FM link on any tab in the Correct 20nn-20nn ISIR records component.	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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Page Name	Definition Name	Navigation	Usage
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 any tab in the Correct 20nn-20nn ISIR records component.	Override INAS global policy options.
Institutional Budget Durations	INAS_PRFEX_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.
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.

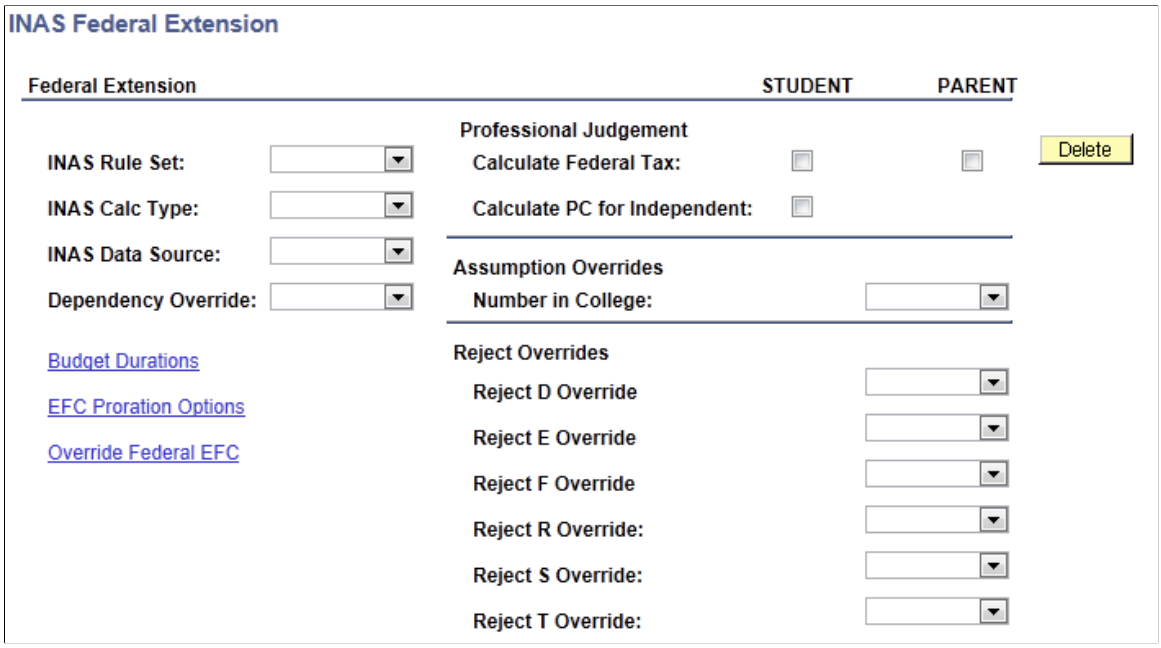
Overriding INAS Federal Extension Options

Access the INAS Federal Extension page (click the FM link on any tab of the Correct 20nn-20nn ISIR records component).

 Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: INAS Federal Extension page

This example illustrates the fields and controls on the INAS Federal Extension page. You can find definitions for the fields and controls later on this 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).
Budget Durations	Click this link to access the INAS Federal Extension Budget Durations page. You can enter any value for FM academic and/or non-standard 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. This field can be populated using Population Update as long as the records being updated are aid year activated for the intended aid year.
Override Federal EFC	See Overriding Expected Family Contribution (EFC).

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Professional Judgement

Calculate Federal Tax	Select to calculate federal tax as defined by INAS.
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.

Assumption Overrides

Number in College	Select one of the following: *Ovrd Asmpt* (override assumption) to override the number in college assumption when calculating the parent contribution. *Don't Ovr* (don't override) to accept the number in college assumption when calculating the parent contribution.

Reject Overrides

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

See the College Board's Financial Aid Services Information Center (https://groups.collegeboard.org/fas) for supporting documentation.

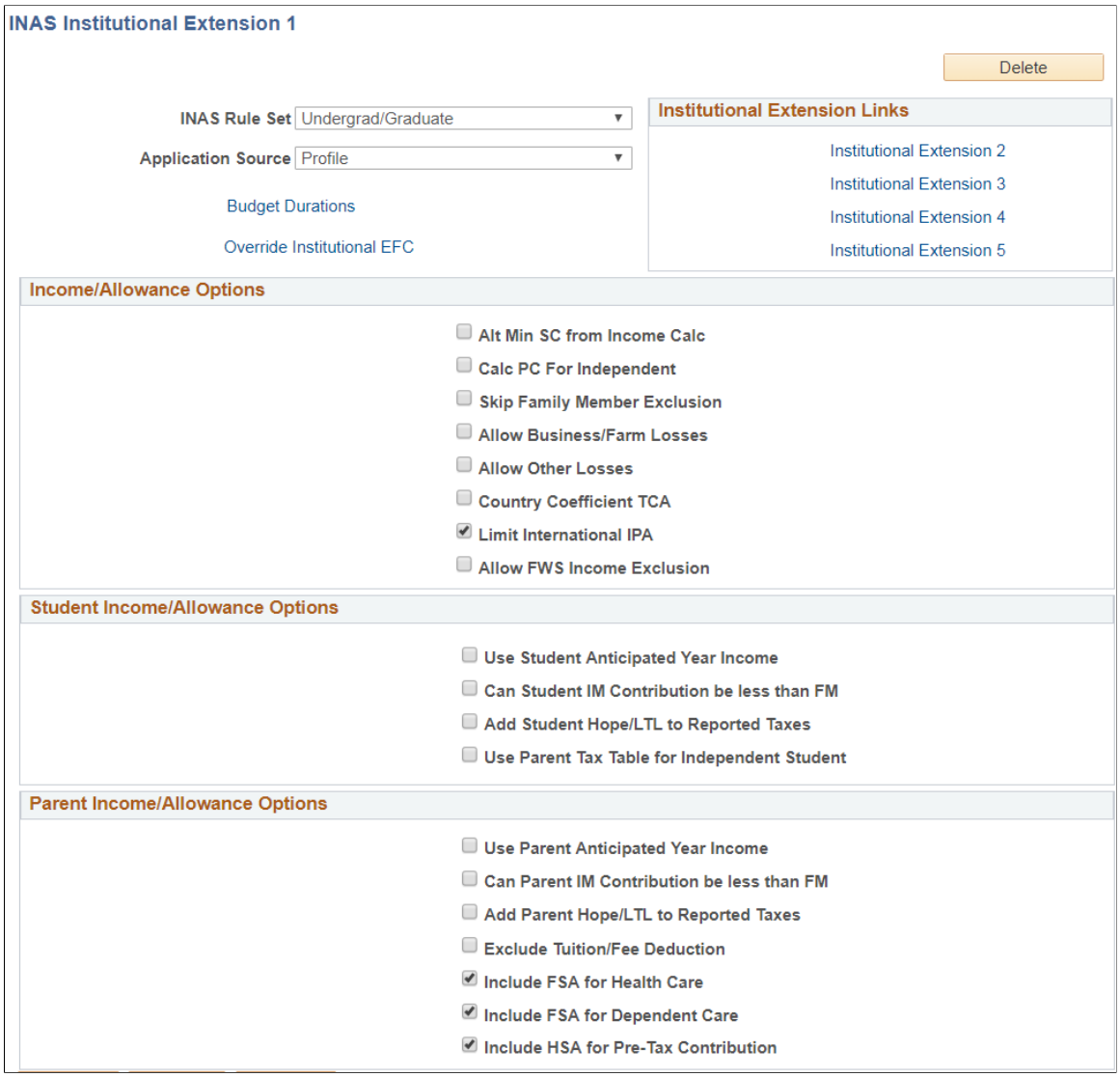
Overriding INAS Institutional Extension Options 1

Access the INAS Institutional Extension 1 page (click the IM link on any tab of the Correct 20nn-20nn ISIR records component).

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: INAS Institutional Extension 1 page

This example illustrates the fields and controls on the INAS Institutional Extension 1 page. You can find definitions for the fields and controls later on this 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).

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Profile.

Budget Durations

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

This field can be populated using Population Update as long as the records being updated are aid year activated for the intended aid year.

Override Institutional EFC

Click this link to access the Override Institutional EFC page, where you can override the institutional EFC amount.

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.

Calc PC For Independent (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.

Skip Family Member Exclusion

Select to override the Rstrct # Household - Max Age and Rstrct # in College - Max Age options set on the IM Tax/Assess & Parms options page.

Allow Business/Farm Losses

Select to override the Allow Parent Bus/Farm Loss option set on the IM Yes/No Options page.

Allow Other Losses

Select to override the Allow Parent Other Loss option set on the IM Yes/No Options page.

Country Coefficient TCA (country coefficient total contribution from assets)

Select to calculate an optional contribution from assets by applying the country coefficient to the percentage used to calculate the step increment

- *Selected*

  Calculate contribution from assets applying the country coefficient to the step increment percentage.

- *Unselected*

  Calculate contribution from assets for international student using default step increase percentage.

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

Limit International IPA (limit international student's parental income protection allowance)

Select to limit an international student's Parental Income Protection Allowance (IPA) to an amount greater than or equal to 25% of the parental income.

- *Selected*

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Limit non-US student's Parental IPA to an amount not less than 25% of parents' income and not greater than an equivalent domestic IPA value; regardless of the parent country coefficient value.

- *Unselected*

  Do not limit student's Parental IPA amount, normal processing.

Allow FWS Income Exclusion (allow federal workstudy income exclusion)

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.

- *Selected*

  Include work-study earnings in regular income.

- *Unselected*

  Do not include work-study earnings in regular income.

Use Anticipated Year Income

Select to override the Use Anticipated 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.

Include FSA for Health Care(Include Flexible Spending Account for Health Care)

Select to add Flexible Spending Account for Health Care funds to total untaxed income.

If not selected, Flexible Spending Account for Health Care funds is excluded from total untaxed income.

Include FSA for Dependent Care

Select to add Flexible Spending Account for Dependent Care funds to total untaxed income.

If not selected, Flexible Spending Account for Dependent Care funds is excluded from total untaxed income.

Include HSA for PreTax Contrib

Select to add Health Saving Account funds to total untaxed income.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

If not selected, Health Saving Account funds are excluded from total untaxed income.

See Maintaining Institutional Financial Aid Applications.

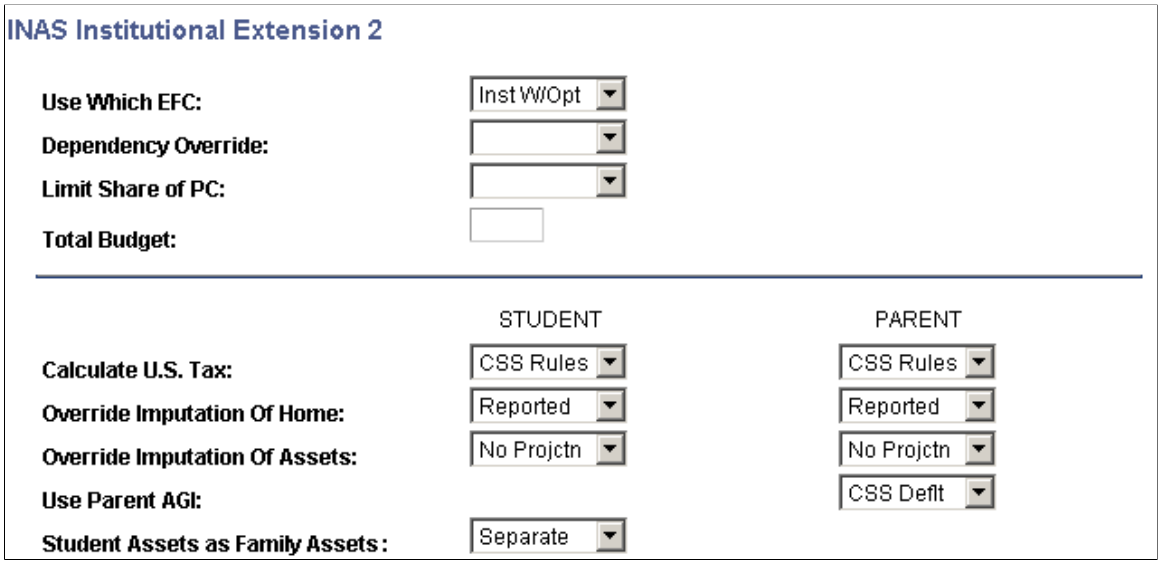
See the College Board's Financial Aid Services Information Center (https://groups.collegeboard.org/fas) for supporting documentation, including the IM and FM tables and worksheets..

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).

Image: INAS Institutional Extension 2 page

This example illustrates the fields and controls on the INAS Institutional Extension 2 page. You can find definitions for the fields and controls later on this page.



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

Bundle 52

Updated values for the Limit Share of PC field.

Use Which EFC (use which estimated family contribution)	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.
Dependency Override	Select either *Ind Prof J* (individual professional judgement) or *No* (no override). INAS calculates a dependent student as independent when Ind Prof J is selected.

 Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Limit Share of PC (limit share of parental contribution)	Select a parental contribution limit. Values are: *Highest:* Select to compare the parental contribution limits set by *Ratio Bdgt*(ratio budget) and *Sum Bdgt*(sum budget) and set the limit to the higher value. *No:* Select for no parental contribution limit. *Ratio Bdgt* (ratio budget): Select to have the parental contribution limited to the student's cost of attendance budget divided by the total of the cost of attendance budgets of all children in the family attending college. *Sum Bdgt* (sum budget): Limit the parental contribution to the sum of the cost of attendance budgets for all other children in the family; not including the student. Your selection overrides the value selected on the Minimum PC Range page and the Budget Options page.
Calculate U.S. Tax	Select to override the value selected for the Fed Tax Allwnc Against Income field on the IM Tax/Assess & Parms page.
Override Imputation of Home	Select from Alt Calc, Highest, Proj/Diff, Projected, or Reported to override the value on the Home/Asset Projections page.
Override Imputation of Assets	Select Combined or No Projctn to override the value on the Asset Options page.
Use Parent AGI (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: *CSS Deflt* (CSS default) *Use Cmptd* (use computed) *Use Rptd* (use reported) *Use TaxRtrn* (use tax return)
Student Assets as Family Assets (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.

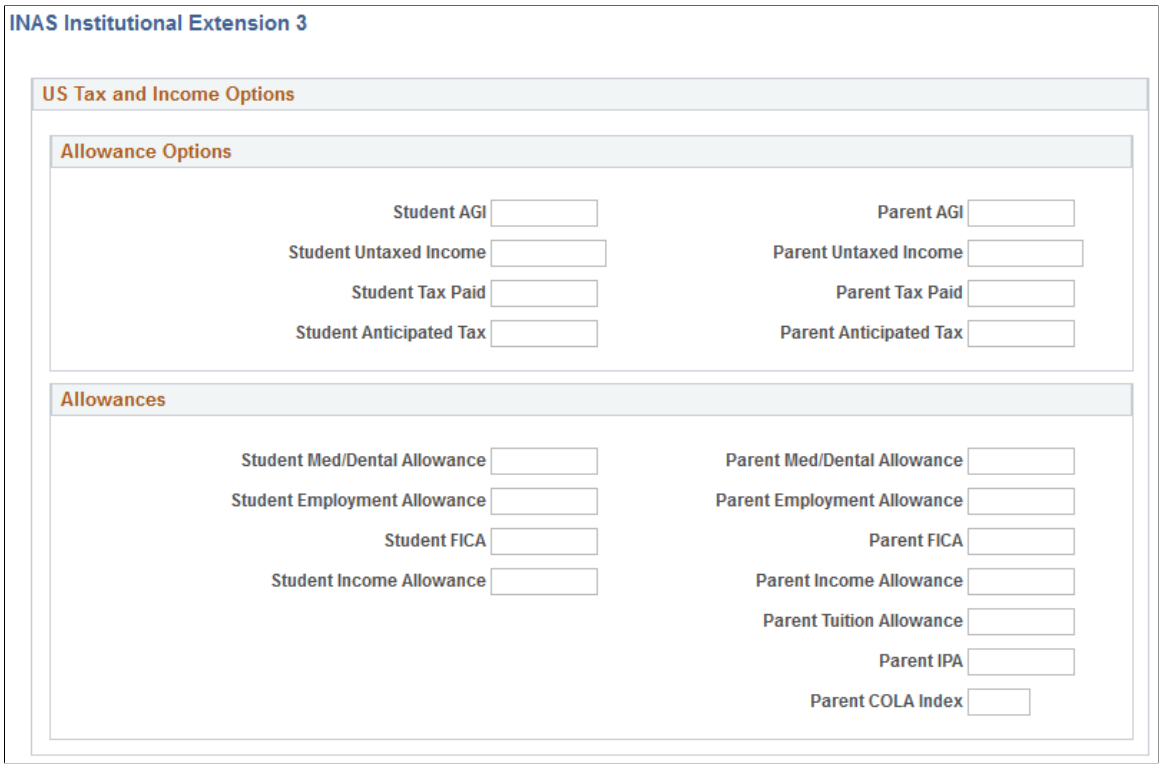
Overriding INAS Institutional Extension Options 3

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: INAS Institutional Extension 3 page

This example illustrates the fields and controls on the INAS Institutional Extension 3 page. You can find definitions for the fields and controls later on this page.



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

Student/Parent AGI (student/parent adjusted gross income)	Enter an amount to override the student or parent adjusted gross income.
Student/Parent Untaxed Income	Enter an amount to override the student or parent untaxed income.
Student/Parent Tax Paid	Enter an amount to override the value used in the Fed Tax Allwnc Against Income (federal tax allowance against income) on the IM Tax/Assess & Parms page.
Student/Parent Anticipated Tax	Enter an amount to override the anticipated tax calculated by the IM method.

Allowances

Student/Parent Med//Dental Allowance (student/parent medical/ dental allowance)	Enter an amount to override the % Unreimbursed Med/Dent Expense (percent unreimbursed medical/dental expense) on the IM Value Parms 1 page.
Student/Parent Employment Allowance	Enter an amount to override % Employment Allowance (percent employment allowance) and Max Employment Allowance

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

	(maximum employment allowance) on the IM Value Parms 1 page.
Student/Parent FICA (student/parent Federal Insurance Contributions Act)	Enter an amount to override the allowance calculated by IM.
Student/Parent Income Allowance	Enter an amount to override allowance against income calculated by IM.
Parent Tuition Allowance	Enter an amount to override the Max Tuition Allowance (maximum tuition allowance) per child on the IM Value Parms 1 page.
Parent IPA (parent 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.
Parent COLA Index (parent 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.

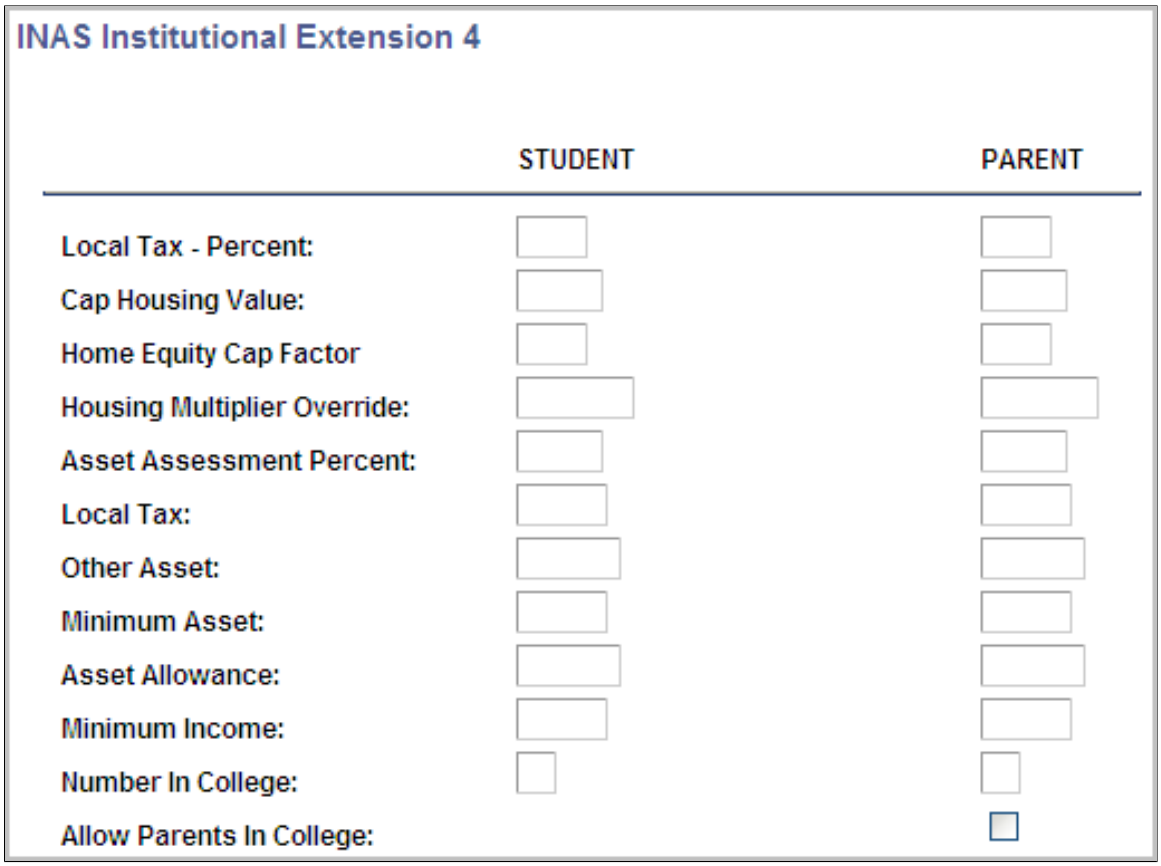
Overriding INAS Institutional Extension Options 4

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: INAS Institutional Extension 4 page

This example illustrates the fields and controls on the INAS Institutional Extension 4 page. You can find definitions for the fields and controls later on this 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.
Housing Multiplier Override	Enter an amount to override the delivered housing multiplier table value that projects home equity.
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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

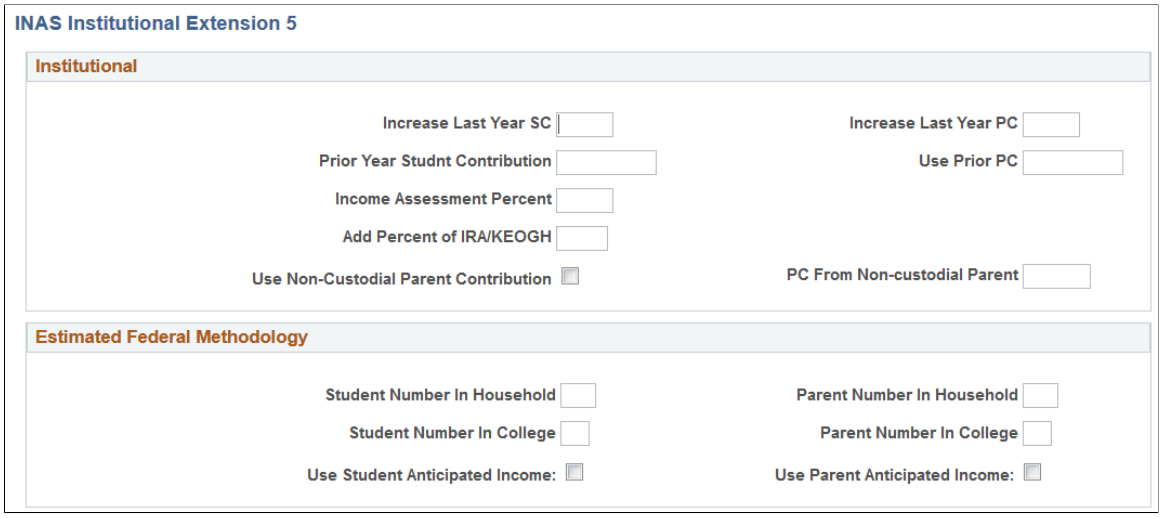
Asset Allowance	Enter an amount to offset discretionary net worth calculated by IM.
Minimum Income	Enter an amount to override the Minimum SC or PC values from the Minimum SC Income and Minimum PC Range pages.
Number in College	Enter a number to override the number of students in college.
Allow Parents 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).

Image: INAS Institutional Extension 5 page

This example illustrates the fields and controls on the INAS Institutional Extension 5 page. You can find definitions for the fields and controls later on this page.



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

Institutional

Increase Last Year SC/PC (increase last year student contribution/parent contribution)	Enter an amount to override increase last year SC or PC on the IM Value Parms 1 page.
Prior Year Studnt Contribution (prior year student contribution) and **Use Prior PC** (use prior parent contribution)	Enter the prior year's contribution for use with the Increase Last Year SC/PC 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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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.
Use Non-Custodial Parent Contribution	Select to override the value entered on Add Non Cust PC to PC on the IM Yes/No Options page. Enter a value in the accompanying field PC from Non-custodial Parent if you want to override and use an amount other than the self reported value.

Estimated Federal Methodology

Student/Parent Number In Household	Enter an amount to override amount calculated by EFM.
Student/Parent Number In College	Enter an amount to override amount calculated by EFM.
Use Student/Parent Anticipated Income	Select to override the value entered in the Use Anticipated Year Income field on the EFM Yes/No Options page.

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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Pages Used to Override and View EFC

Page Name	*Definition Name*	*Navigation*	*Usage*
INAS Federal Extension	INAS_FED_EXTnn_SEC	Click the FM link on any tab of the Correct 20nn-20nn ISIR records component. 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). 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).	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	Click the IM link on any tab of the Correct 20nn-20nn ISIR records component. 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).	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

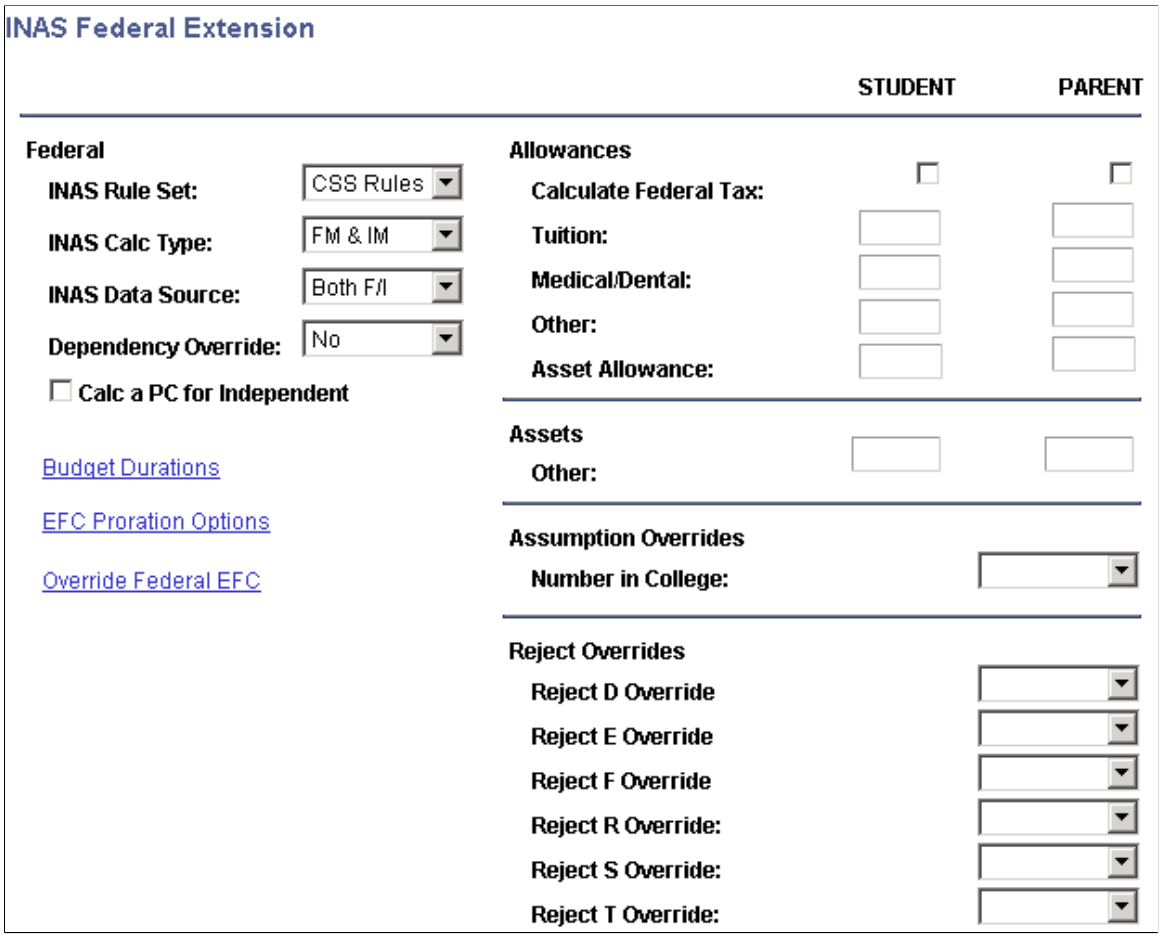
Accessing Federal EFC Overrides

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: INAS Federal Extension page

This example illustrates the fields and controls on the INAS Federal Extension page. You can find definitions for the fields and controls later on this 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.

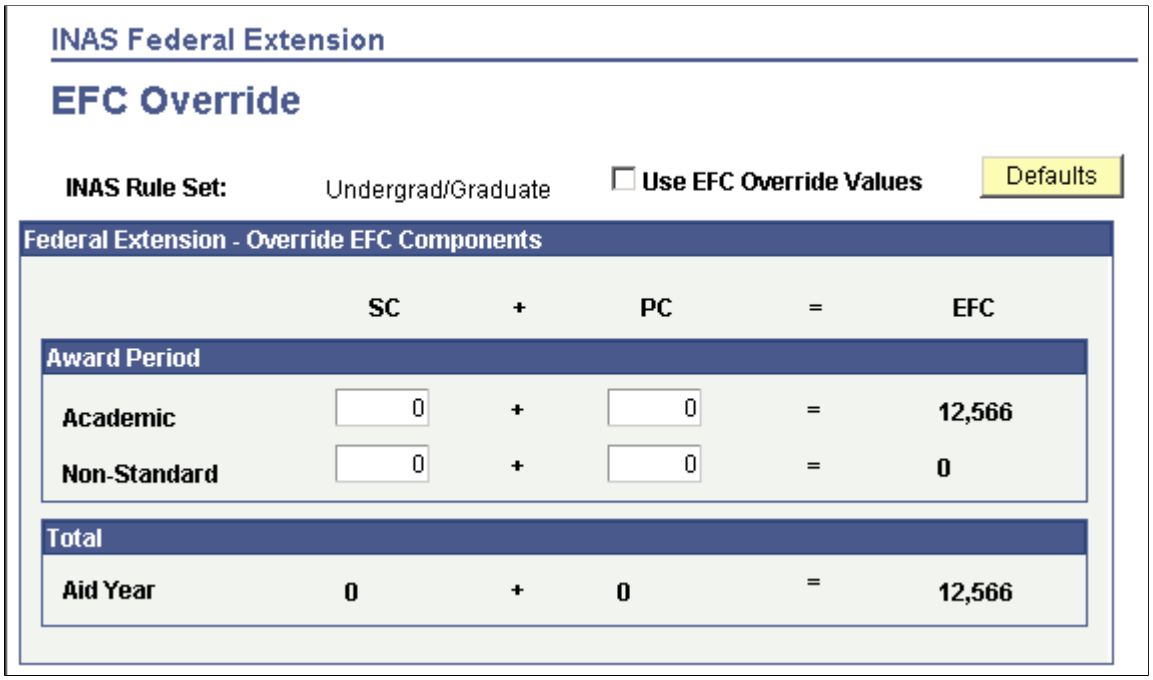
Using the Federal EFC Override Function

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: INAS Federal Extension EFC Override page

This example illustrates the fields and controls on the INAS Federal Extension EFC Override page. You can find definitions for the fields and controls later on this 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.

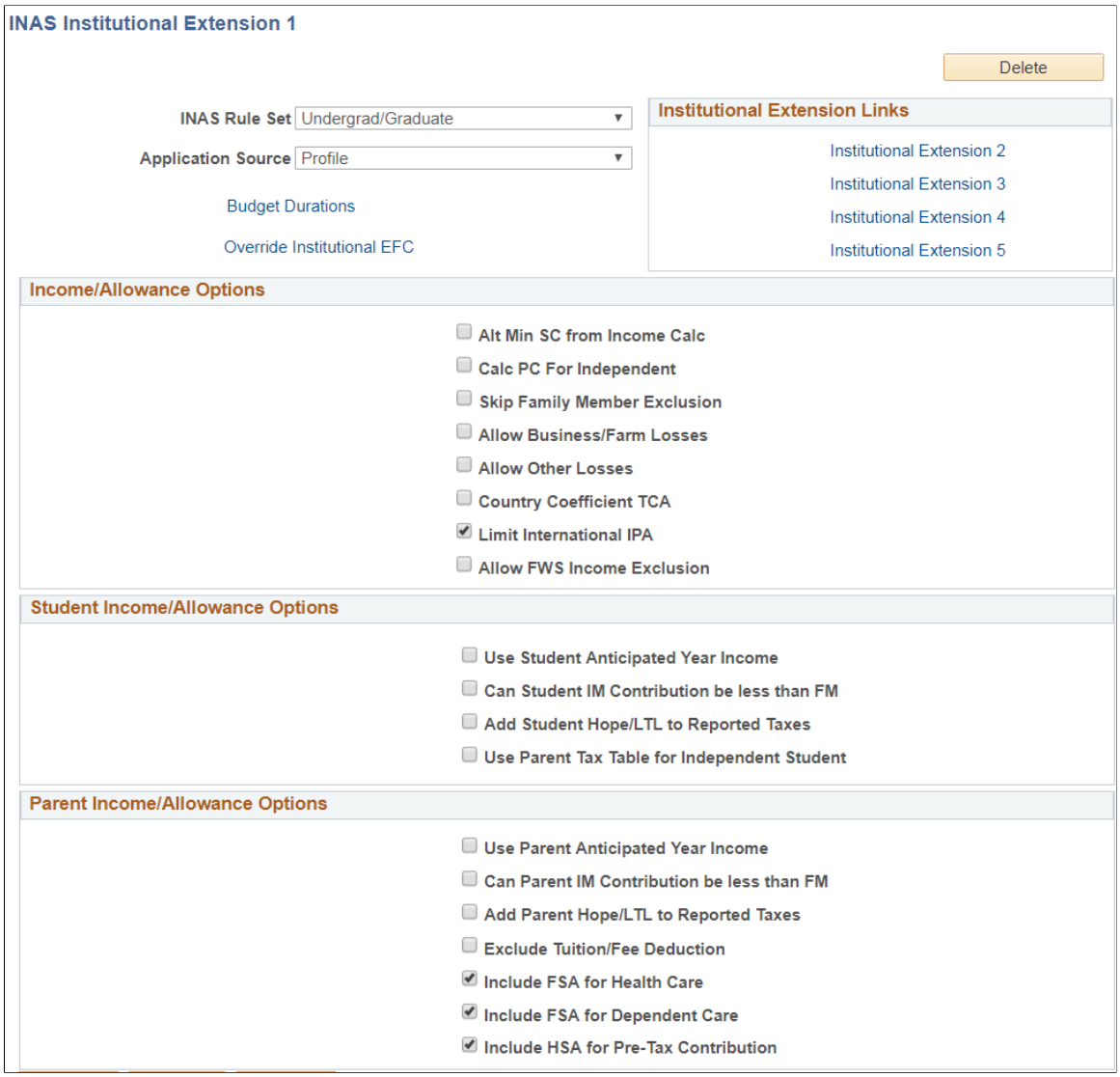
Accessing Institutional EFC Overrides

Access the INAS Institutional Extension 1 page.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: INAS Institutional Extension 1 page

This example illustrates the fields and controls on the INAS Institutional Extension 1 page. You can find definitions for the fields and controls later on this page.



Use the Override Institutional 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.

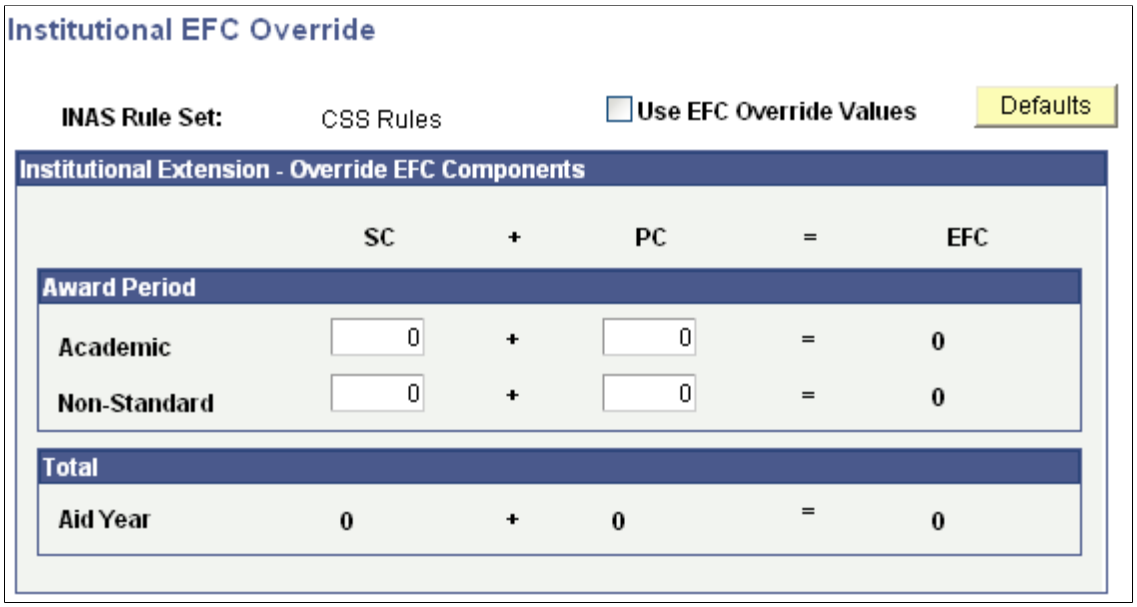
Using the Institutional EFC Override Function

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: Institutional EFC Override page

This example illustrates the fields and controls on the Institutional EFC Override page. You can find definitions for the fields and controls later on this 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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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.

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

 Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Pages Used for INAS Simulation

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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Get Federal Data	Click this button to copy the student's latest ISIR data from the Federal Extension record to this page.
INAS (institutional need analysis system button)	Click this button to invoke a Remote Function Call of the INAS calculation.
INAS NCP (institutional need analysis system non custodial parent button)	Click this button to calculate the non custodial parent contribution. **Note:** Calculate the non-custodial parent contribution before invoking the regular INAS calculation. Calculating a non custodial parent contribution creates an INAS Extension record, selects the Use Non-Custodial Parent Contribution check box and populates the *PC From Non-Custodial Parent* (parent contribution from non-custodial parent) field in INAS Extension 5. After this, when the regular INAS calculation is invoked, the non-custodial parent contribution is added to the Custodial Parent contribution and overall expected family contribution.
Use Simulated Data	Click this button to move the simulated data into production.
Federal Extension	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.
Need Summary	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.
Monthly EFC	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.
Formula Type	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.
Primary EFC:	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.
Prorated EFC:	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.

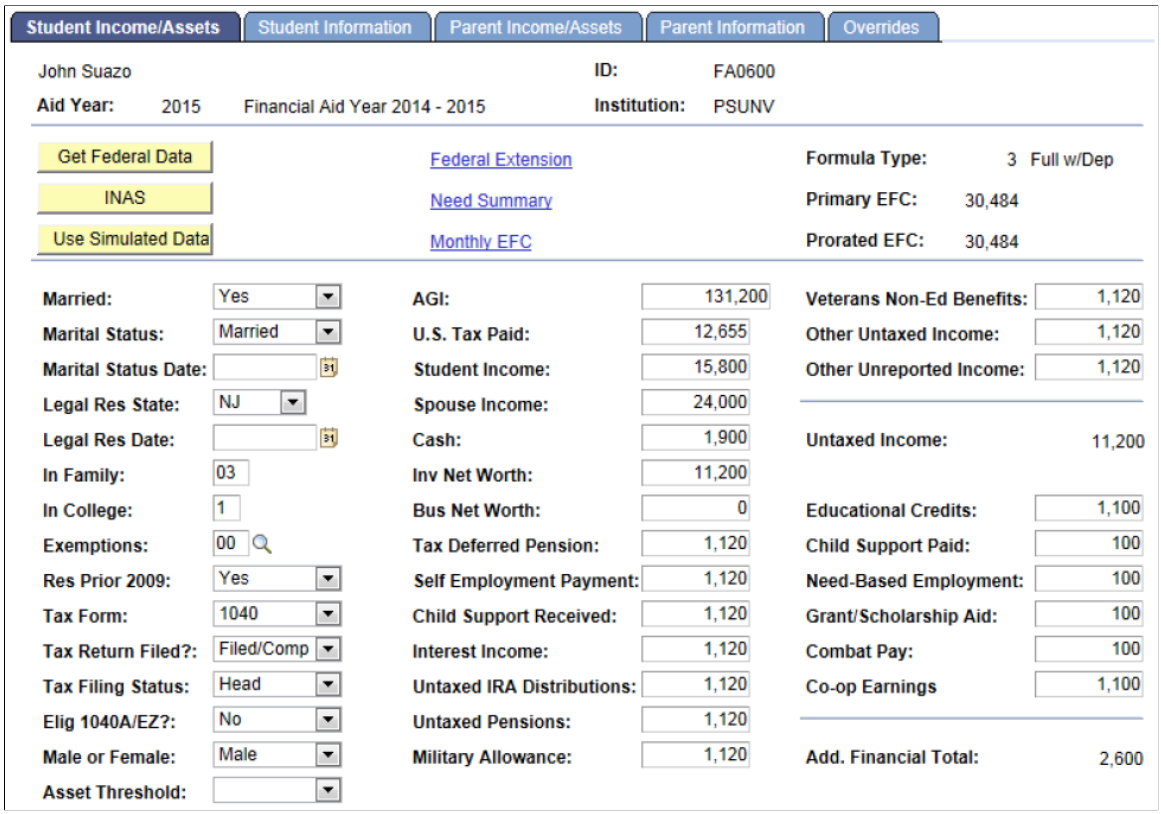
Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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).

Image: Student Income/Assets page

This example illustrates the fields and controls on the Student Income/Assets page.



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

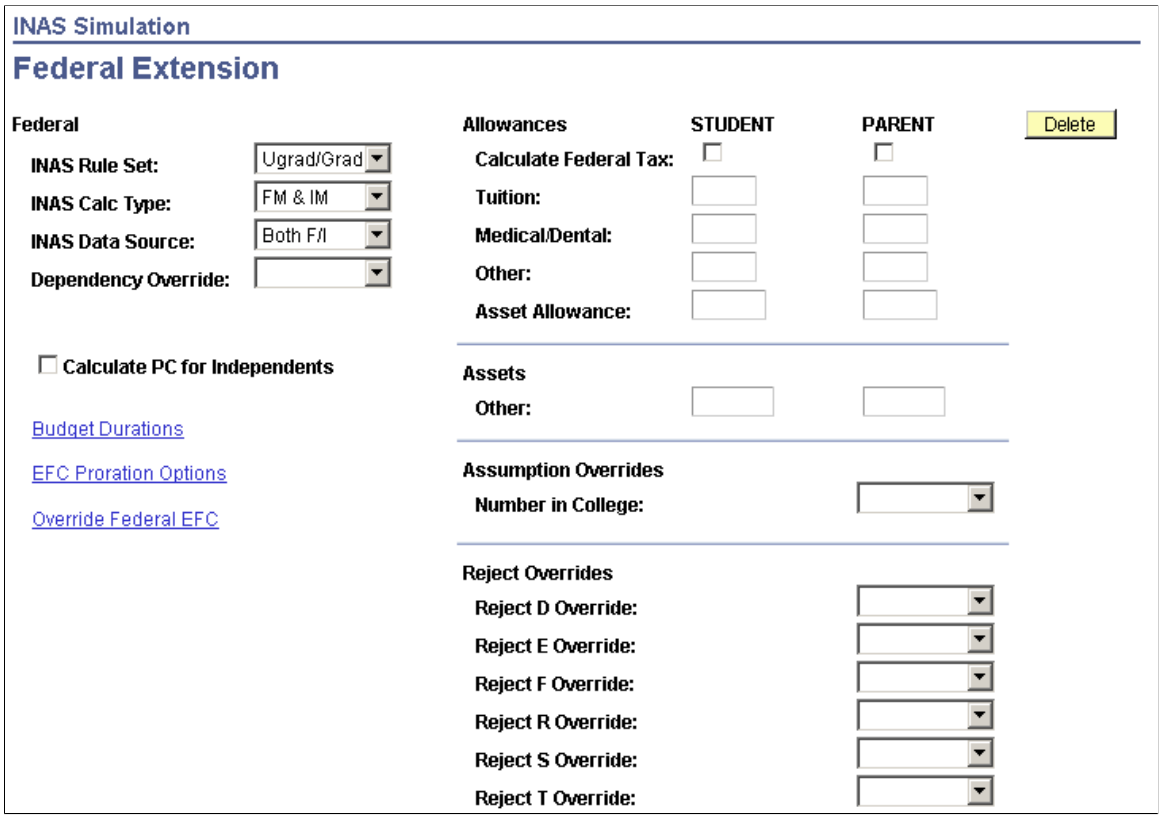
Overriding the INAS global policy Options at the Student Level

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: INAS Simulation Federal Extension page

This example illustrates the fields and controls on the INAS Simulation Federal Extension page. You can find definitions for the fields and controls later on this 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.

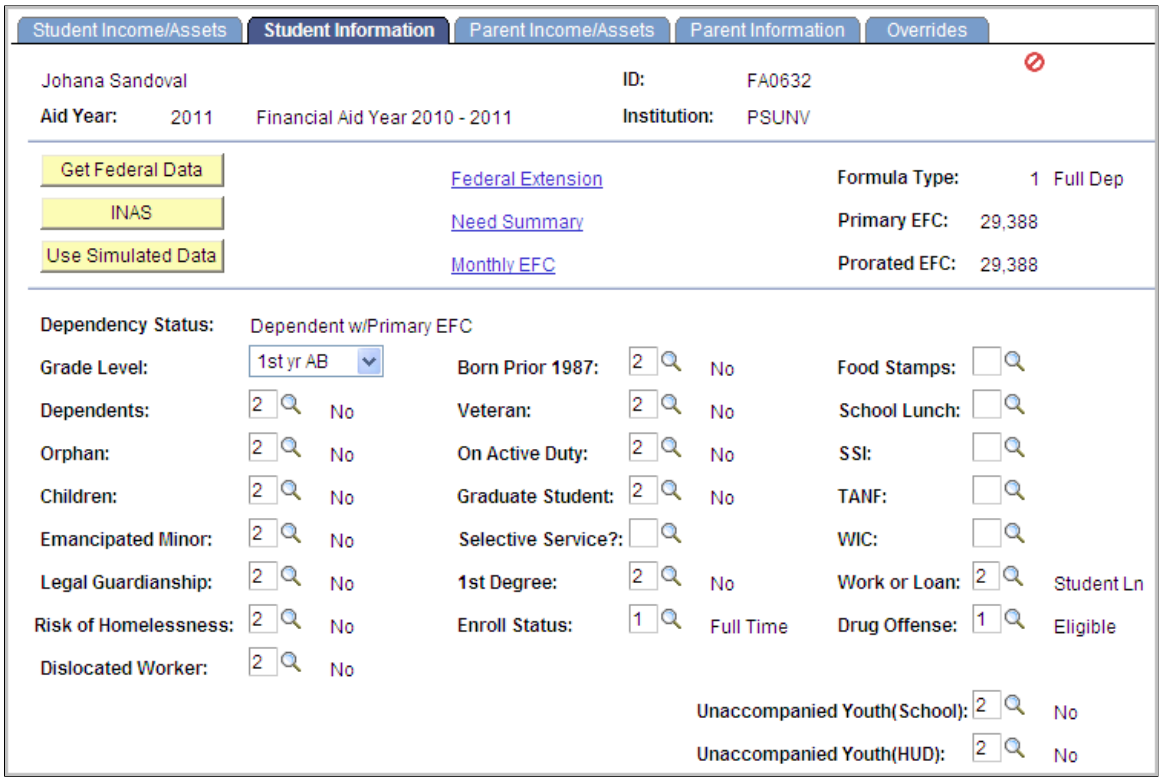
Working with Student Information

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

 Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: Student Information page

This example illustrates the fields and controls on the Student Information page. You can find definitions for the fields and controls later on this 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 1st 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)

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

WIC (Women, Infants and Children)

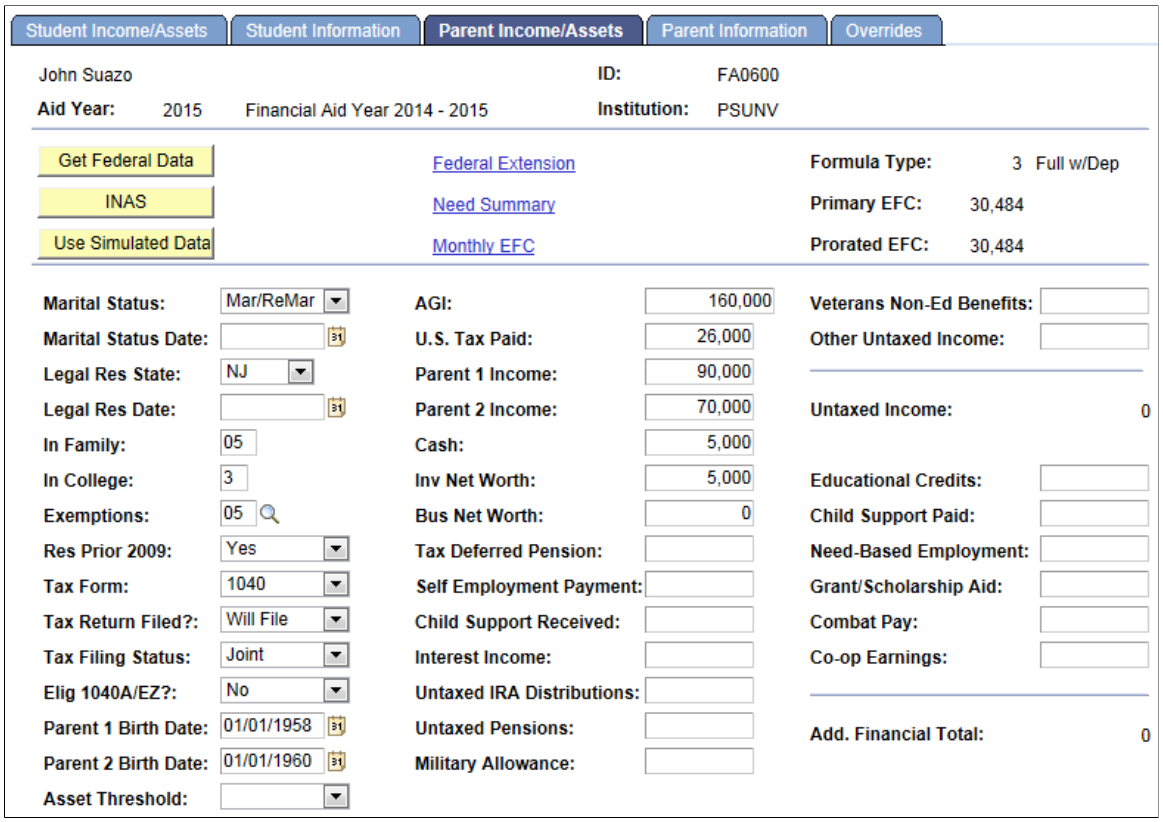
Unaccompanied Youth (HUD) (Unaccompanied Youth – Housing and Urban Development)

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).

Image: Parent Income/Assets page

This example illustrates the fields and controls on the Parent Income/Assets page.



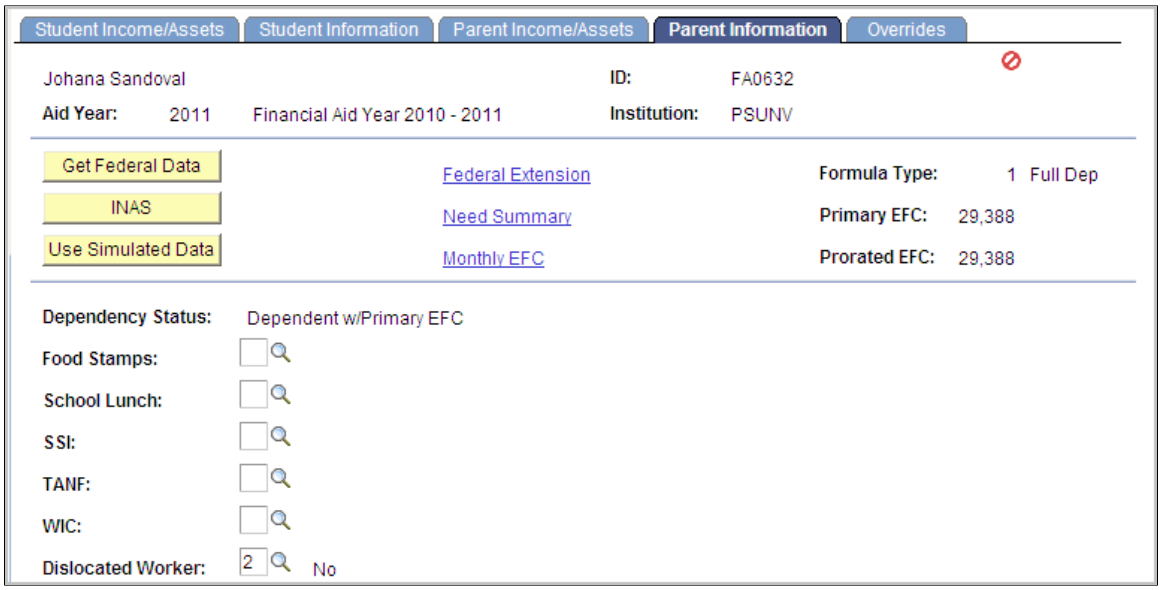
Working with Parent Information

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

 Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: Parent Information page

This example illustrates the fields and controls on the Parent Information page. You can find definitions for the fields and controls later on this 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)

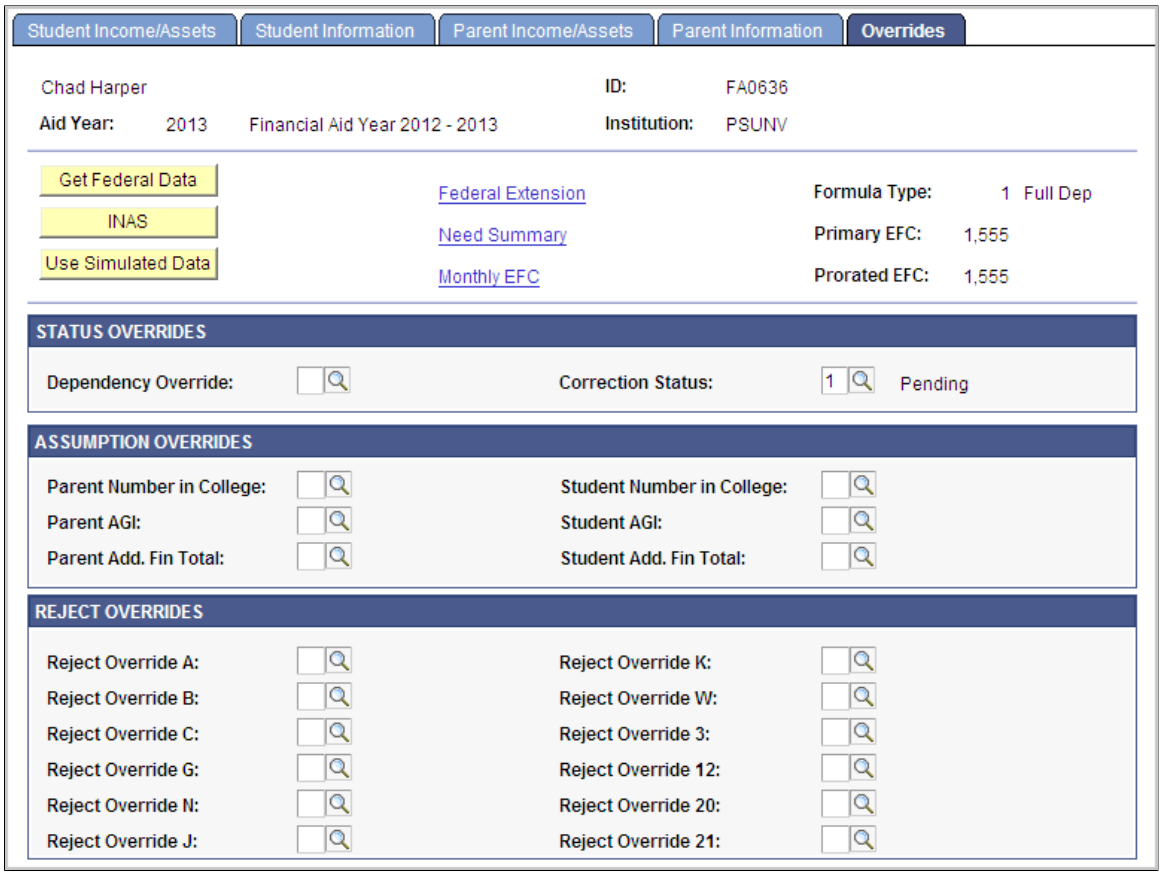
Working with Assumption Overrides

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: Overrides page

This example illustrates the fields and controls on the Overrides page. You can find definitions for the fields and controls later on this 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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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 *1:*Yes.
Parent WKC Assumed Zero (parent income from worksheet C assumed 0)	Select *1:*Yes.
Student Number In college	Select *1:*Yes.
Student AGI (student adjusted gross income)	Select *1:*Yes.
Student WKC Assumed Zero (student income from worksheet C assumed 0)	Select *1:*Yes.

REJECT OVERRIDES

Select *1*: Yes to override a listed reject.

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).

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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Application Type

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

B: Both Federal and Profile

F: Federal

P: Profile

Calculate Inst NCP (calculate institutional non custodial parent contribution)

Select this check box to calculate the non custodial parent contribution.

Note: Calculate the non-custodial parent contribution before invoking the regular INAS calculation.
Calculating a non custodial parent contribution creates an INAS Extension record, selects the Use Non-Custodial Parent Contribution check box and populates the *PC From Non-Custocial Parent* (parent contribution from non-custoidal parent) field in INAS Extension 5. After this, when the regular INAS calculation is invoked, the non-custodial parent contribution is added to the Custodial Parent contribution and overall expected family contribution.

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.

Viewing Federal EFC Information

This section discusses how to review Federal EFC summary information.

Pages Used to Review Federal EFC Information

Note: The system always makes available the three most recent Aid Year versions of the View FM EFC Detail component.

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.

 Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Page Name	*Definition Name*	*Navigation*	*Usage*
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.
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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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).

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.

Pages Used to View Institutional EFC

Note: The system always makes available the three most recent Aid Year versions of the View IM EFC Detail component.

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.

 Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Page Name	Definition Name	Navigation	Usage
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.
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	INST_SIM_TI_SEC_nn INST_SIM_TIO_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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Page Name	Definition Name	Navigation	Usage
Available Income Detail Parent Contribution − IM, IM w/Options	INST_PIM_AI_SEC_nn INST_PIM_AIO_SECnn	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.
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	INST_SIM_AI_SEC_nn INST_SIM_AIO_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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Page Name	*Definition Name*	*Navigation*	*Usage*
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.
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	INST_SIM_NW_SEC_nn INST_SIM_NWO_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	INST_SIM_DN_SEC_nn INST_SIM_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 student using institutional methodology.
Discretionary Net Worth Income Supplement Detail Student Contribution − EFM	INST_SFM_IS_SEC_nn	Click theDiscretionary 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.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Page Name	*Definition Name*	*Navigation*	*Usage*
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	INST_SIM_TC_SEC_nn INST_SIM_TCO_SECnn	Click the Contribution for Student Detail link on the Institutional EFC Summary Detail page.	View information about student contribution using institutional methodology.
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).

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 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 or IM with Options.

 Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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 student contribution.

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 any tab of the Correct 20nn-20nn ISIR records component.	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.

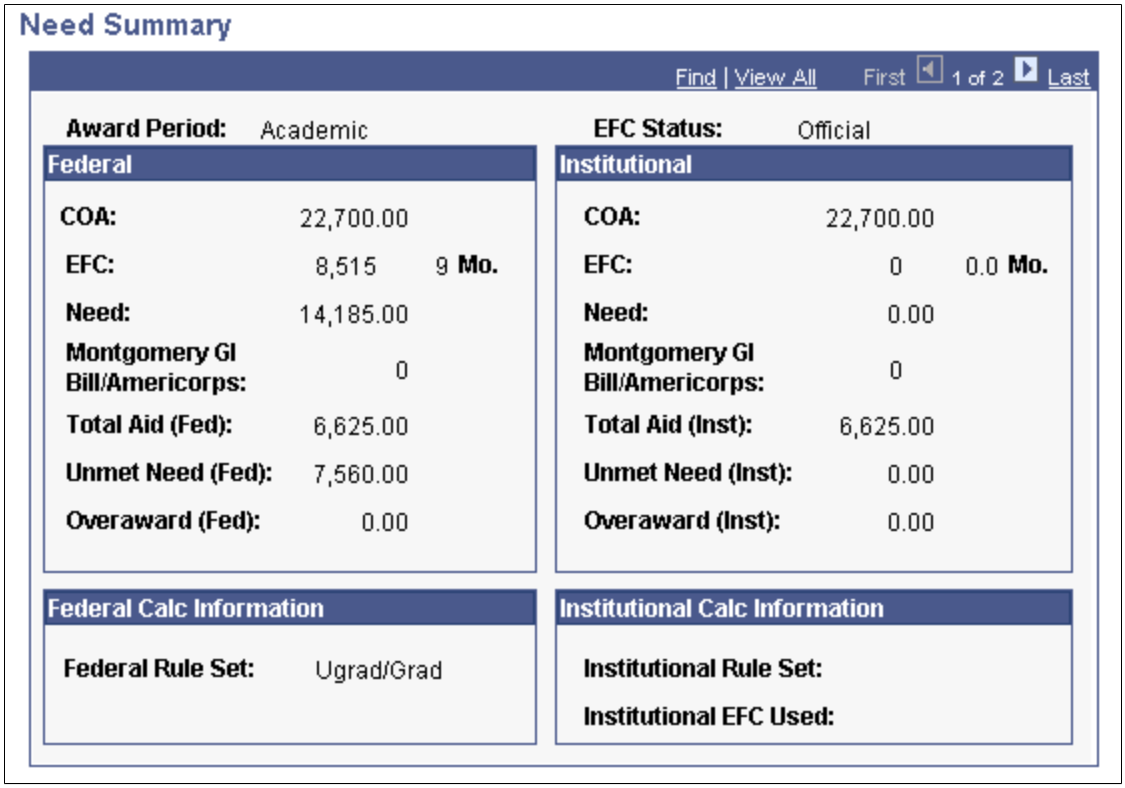
Viewing Need Summary Information

Access the Need Summary page (click the Need Summary link on any tab of the Correct 20nn-20nn ISIR records component.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Image: Need Summary page

This example illustrates the fields and controls on the 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.

 Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Page Name	*Definition Name*	*Navigation*	*Usage*
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).

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).

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.