

The Student Aid Index-SAI

- The Student Aid Index (SAI) is a calculation that uses information from a student's and their parents' tax returns and assets to determine how much financial aid a student may need for college. It is meant to represent the financial capacity of the family unit to financially support a college student. It is used by RSF to evaluate the financial needs of an applicant:
 - It can be attained from either the Free Application for Federal Financial Aid (FAFSA) or the California Dream Act Application (CADAA).
 - CADAA data is protected and not available to federal agencies.
- The SAI is **not** a family's adjusted gross income (AGI) but rather is **derived** from the AGI.
 - SAI is calculated based on 10-25% of AGI (10% for AGI of less than \$100K and 25% for AGI greater than \$200K).
 - The RSF SAI range is from -\$1500 to \$32000. The lower the SAI the higher the RSF evaluation score.
- The attached table shows the relationship among AGI, SAI and RSF evaluation scores at the approximate low, middle and high end of the RSF SAI range. Some examples:
 - A family with an AGI of \$40K and one dependent child has an SAI of \$0 and an RSF score of 25.
 - A family with an AGI of \$100K and one dependent child has an SAI of \$15,800 and an RSF score of 21.
 - A family with an AGI of \$150K and one dependent child has an SAI of \$32,400 and an RSF score of 15.