A Breakdown of the Student Aid Report

You’ve filled out your Free Application for Federal Student Aid (FAFSA®) and you’re waiting for what’s next—that’s where the Student Aid Report (SAR) comes in. The SAR summarizes your FAFSA, and includes your Expected Family Contribution (EFC).

Your SAR Checklist

- Check your EFC—if it’s missing or has an asterisk, you need to provide more information.
- Make sure that all of the information on the SAR is correct.
- To add information or correct errors digitally, visit FAFSA online (FAFSA.ed.gov).
- Keep the paper or digital SAR on file for your records.
- Be on the lookout for award letters from the schools you are accepted to, starting in late March.

What’s Included in the SAR?

- All of the information you submitted on your FAFSA.
- Graduation, retention and transfer rates for the schools listed on your FAFSA.
- An estimate of your federal student loan eligibility.
- Your EFC, a measure of your family’s financial strength.
- WHO SEES IT?
  The SAR isn’t for your eyes only—any schools you listed on your FAFSA can access your information electronically.

Why is it Important?

Your financial aid awards are based on the information included in your SAR—it’s vital that the information it contains is accurate and up to date.

When to Expect It

If you filed the FAFSA electronically, you will receive your SAR via email in 3–5 days. If you filed by mail, it can take up to 3 weeks.

Why EFC Matters

EFC helps colleges estimate how much financial aid they can offer (remember—it’s just an estimate and not a final figure).