

dependents other than a spouse, and

independent students with dependents  
other than a spouse.

If the Net Worth of a Business or Farm is --		Then the Adjusted Net Worth is --			
Less than	\$1 .....	\$0			
\$1 to	\$100,000 .....	\$0 + 40% of NW			
\$100,001 to	\$295,000 .....	\$40,000 + 50% of NW over \$100,000			
\$295,001 to	\$490,000 .....	\$137,500 + 60% of NW over \$295,000			
\$490,001 or more	.....	\$254,500 + 100% of NW over \$490,000			

3. *Education Savings and Asset Protection Allowance.* This allowance protects a portion of net worth (assets less debts) from being considered available for postsecondary educational

expenses. There are three asset protection allowance tables—one for parents of dependent students, one for independent students without dependents other than a spouse, and

one for independent students with dependents other than a spouse.

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