

**2009-10 ESTIMATED STUDENT CONTRIBUTION CALCULATION FORM**  
**(MARRIED STUDENT AND/OR STUDENTS WITH DEPENDENTS VERSION)**

This form is provided to you as a tool to calculate an estimate of your student contribution from summer *income*. We hope that the information you get from this exercise will help you plan your summer and academic year budgets and finances accordingly. **This form is for your records only. It does not need to be submitted to Student Financial Services.**

**Things to keep in mind...**

- Please note that there is no married student budget. Dependents are accounted for through allowances against income as demonstrated in the calculation below. All allowances below are based on full year values. If you get married or have a child during the academic year, the living allowances are prorated on a monthly basis. Please see your Financial Aid Officer regarding the specifics of how this will affect your student contribution.
- If you are married to a full-time student and do not have children, you can review the Student Contribution from Income calculator for single students on our website. For the purposes of Financial Aid you are evaluated as a single student with a standard single student budget. Your spouse should be covered by the financial aid office of his/her own institution
- If you are married and do not have children, your student contribution will be no lower than your contribution if you were single. In other words, you will not receive more financial aid in order to support your spouse. You can use the Student Contribution from Income calculator for single students on our website to see what number this would be.
- If you are married and have children, reasonable childcare expenses are only taken into account as an allowance against income if your spouse is working. We generally do not take childcare expenses into account if your spouse is at home caring for a child.

**Married Student and/or Students with Dependents Calculation Worksheet**

	Student's Summer Gross Earnings (Include a max. of 12 wks)			
	(Include summer public interest funding in this total)			\$ _____
<b>PLUS</b>	Spouse's Summer Gross Earnings (June 2010-Aug 2010)	+	\$ _____	
<b>PLUS</b>	Spouse's Academic Year Income (Sept 2010 to May 2011)	+	\$ _____	
<b>EQUALS</b>	<b>TOTAL INCOME</b>	=	\$ _____	
<b>LESS</b>	Estimated Federal Taxes (see worksheet A on next page)	-	\$ _____	
<b>LESS</b>	Estimated State Taxes (see worksheet B on next page)	-	\$ _____	
<b>LESS</b>	FICA (7.65% of Gross Earnings)	-	\$ _____	
<b>LESS</b>	Summer Living Allowance for Student	-	\$ <b>7,000</b>	
<b>LESS</b>	Total Additional Cost of Living Allowances (see chart C on next page)	-	\$ _____	
<b>LESS</b>	Total Family Health Charges (see chart D on next page)	-	\$ _____	
<b>LESS</b>	Working Spouse Income Allowance (up to spouse's earnings)			
	<b>Min = \$0 &amp; Max = \$14,400</b>	-	\$ _____	
<b>LESS</b>	Automobile Allowance (up to a maximum of \$3,300)	-	\$ _____	
<b>LESS</b>	Reasonable Child Care Cost (up to spouse's earnings <i>less</i> Working Spouse Allow.)	-	\$ _____	
<b>EQUALS</b>	<b>TOTAL ALLOWANCES</b>	=	\$ _____	
<b>EQUALS</b>	<b>TOTAL INCOME MINUS TOTAL ALLOWANCES</b>	=	\$ _____	
<b>TIMES</b>	90%	X	<b>0.90</b>	
<b>EQUALS</b>	<b>ESTIMATED STUDENT CONTRIBUTION FROM SUMMER 2010 INCOME</b>	=	\$ _____	

**Note: if amount is negative, is added to the student budget as a dependent care allowance only for students with dependent children**

**Notes:**

1. For rising 2L's and 3L's summer is defined as the period between the LAST day of spring classes and the FIRST day of fall classes.
2. The Financial Aid Committee requires students to work 10-12 weeks during the summer and to contribute a substantial portion of their earnings towards their legal education. We impute a contribution for students who decide not to work (without an approved reason) based on the average contribution from summer income from the prior summer. For summer 2009, the minimum summer income contribution for those who do not work was \$12,500 for rising 2Ls and \$16,000 for rising 3Ls. These numbers will be prorated for the numbers of weeks worked less than the minimum 10 weeks required. If there is a compelling reason why you are unable to meet the work requirement, you must contact your Financial Aid Officer to discuss your circumstances.
3. Students who work more than 12 weeks should calculate their total gross summer earnings by using the 12 HIGHEST paid weeks.
4. The above calculation does not include any student *asset* contribution that may be assessed for the academic year. Detailed information about the treatment of student assets in our financial aid need determination can be found on the Harvard Law School Financial Aid Web Site at: <http://www.law.harvard.edu/current/sfs/policy/scassets.html>

**Estimating State and Federal Taxes on Summer Earnings**

This is intended to provide a quick estimate for most students, and is not intended to apply to individuals who itemize deductions on their federal tax forms, or who file any tax schedules.

**A. Estimated Federal Tax: (Source: 2008 IRS Tax Publications)**

1. Enter your gross household earnings: \$ \_\_\_\_\_

2. Subtract your standard deduction: \$ \_\_\_\_\_

**If your filing Status is**    **Married filing jointly**    **Married filing separately**    **Head of Household**  
 your Standard Deduction is:    \$10,900    \$5,450    \$8,000

3. Subtract number of Exemptions times \$3,500: \$ \_\_\_\_\_  
 (Number of exemptions = number of family members including you, your spouse and children)

5. Equals your federal taxable income: \$ \_\_\_\_\_

6. Calculate "Estimated Federal Tax" as follows (if married filing separately, rates at www.irs.gov): \$ \_\_\_\_\_

<b>Taxable Income (from #5 above)</b>	<b>U.S. Federal Income Tax, married filing jointly</b>
\$0-\$16,050	10% of the amount over \$0
\$16,051 - \$65,100	\$1,605 + 15% of the amount over \$16,050
\$65,101- \$131,450	\$8,962.50 + 25% of the amount over \$65,100

**B. State Taxes: (Source: College Board Federal Methodology Tables 2008-2009)**

1. Enter your gross earnings: \$ \_\_\_\_\_

2. Enter your particular state tax rate found below: \$ \_\_\_\_\_

3. Line 1 times line 2 equals your "Estimated State Tax" \$ \_\_\_\_\_

Alabama	2%	Kentucky	4%	North Dakota	1%
Alaska	0%	Louisiana	2%	Ohio	4%
Arizona	3%	Maine	4%	Oklahoma	3%
Arkansas	3%	Maryland	5%	Oregon	5%
California	5%	Massachusetts	4%	Pennsylvania	3%
Canada	2%	Mexico	2%	Puerto Rico	2%
Colorado	3%	Michigan	3%	Rhode Island	4%
Connecticut	4%	Minnesota	4%	South Carolina	3%
Delaware	3%	Mississippi	2%	South Dakota	1%
District of Columbia	6%	Missouri	3%	Tennessee	1%
Florida	1%	Montana	3%	Texas	1%
Georgia	3%	Nebraska	3%	Utah	4%
Hawaii	4%	Nevada	1%	Vermont	3%
Idaho	3%	New Hampshire	1%	Virginia	3%
Illinois	2%	New Jersey	4%	Washington	2%
Indiana	3%	New Mexico	3%	West Virginia	2%
Iowa	3%	New York	6%	Wisconsin	4%
Kansas	3%	North Carolina	4%	Wyoming	1%

**C. Additional Cost of Living Allowances (The figures listed are for 12-month period from June 09 - May 10)**

Spouse	1 <sup>st</sup> Child of Married Parents	1 <sup>st</sup> Child of Single Parent	Each Additional Child
\$13,680	\$7,860	\$15,000	\$7,740

**D. Family Health Care Expenses (University Health Services and Blue Cross Blue Shield)**

SPOUSE	SPOUSE + ONE CHILD	SPOUSE + CHILDREN*	ONE CHILD (NO SPOUSE)	CHILDREN * (NO SPOUSE)
\$3,726	\$5,660	\$6,630	\$1,934	\$2,904

\*After 2 children, no additional charge for either fee