

purpose of this subchapter, except subpart 2 of part A,” and added subsec. (b).

1998—Pub. L. 105-244 substituted “subpart 2” for “subpart 4”.

1992—Pub. L. 102-325 amended section generally. Prior to amendment, section read as follows: “For the purpose of this subchapter, except subparts 1 and 3 of part A, the term ‘family contribution’ with respect to any student means the amount which the student and his or her family may be reasonably expected to contribute toward his or her postsecondary education for the academic year for which the determination is made, as determined in accordance with this part.”

Statutory Notes and Related Subsidiaries

EFFECTIVE DATE OF 2020 AMENDMENT

Amendment by Pub. L. 116-260 effective July 1, 2024, except as otherwise expressly provided, and applicable with respect to award year 2024-2025 and each subsequent award year, as determined under this chapter, see section 701(b) of Pub. L. 116-260, set out as a note under section 1001 of this title. Implementation of amendment by Pub. L. 116-260 allowed on or after July 1, 2023, see section 102(c)(1)(A)(i) of Pub. L. 117-103, set out as an On-Time Effective Date Permitted note under section 1070a of this title.

EFFECTIVE DATE OF 2009 AMENDMENT

Pub. L. 111-39, title IV, § 406(b), July 1, 2009, 123 Stat. 1950, provided that: “The amendments made by—

- “(1) paragraph (1) of subsection (a) [amending this section] shall take effect on July 1, 2009; and
- “(2) paragraph (4) of such subsection [amending section 1087ss of this title] shall be effective as if enacted as part of the amendments in section 602(a) of the College Cost Reduction and Access Act (Public Law 110-84), and shall take effect on July 1, 2009.”

EFFECTIVE DATE OF 1998 AMENDMENT

Amendment by Pub. L. 105-244 effective Oct. 7, 1998, see section 480A of Pub. L. 105-244, set out as a note under section 1087kk of this title.

EFFECTIVE DATE OF 1992 AMENDMENT

Amendment by Pub. L. 102-325 applicable with respect to determinations of need under this part for award years beginning on or after July 1, 1993, see section 471(b) of Pub. L. 102-325, set out as a note under section 1087kk of this title.

§ 1087nn. Determination of student aid index

The student aid index—

- (1) for a dependent student shall be determined in accordance with section 1087oo of this title;
- (2) for a single independent student or a married independent student without dependents (other than a spouse) shall be determined in accordance with section 1087pp of this title; and
- (3) for an independent student with dependents other than a spouse shall be determined in accordance with section 1087qq of this title.

(Pub. L. 89-329, title IV, § 474, as added Pub. L. 99-498, title IV, § 406(a), Oct. 17, 1986, 100 Stat. 1456; amended Pub. L. 100-369, § 7(c), July 18, 1988, 102 Stat. 837; Pub. L. 102-325, title IV, § 471(a), July 23, 1992, 106 Stat. 587; Pub. L. 105-244, title IV, § 472, Oct. 7, 1998, 112 Stat. 1729; Pub. L. 116-260, div. FF, title VII, § 702(c), Dec. 27, 2020, 134 Stat. 3141.)

Editorial Notes

AMENDMENTS

2020—Pub. L. 116-260 amended section generally. Prior to amendment, section related to determination of ex-

pected family contribution and the data elements to be considered.

1998—Subsec. (b)(3). Pub. L. 105-244 inserted “, excluding the student’s parents,” after “family of the student”.

1992—Pub. L. 102-325 substituted “Determination of expected family contribution; data elements” for “Data elements used in determining expected family contribution” in section catchline and amended text generally, adding subsec. (a), designating existing provisions as subsec. (b) and inserting heading, adding the age of the older parent, in the case of a dependent student, and the student as a data element and striking out consideration of any unusual medical and dental expenses and consideration of the number of dependent children other than the student enrolled in a private elementary or secondary institution and the unreimbursed tuition paid as data elements.

1988—Par. (8). Pub. L. 100-369 substituted “Internal Revenue Code of 1986” for “Internal Revenue Code of 1954”, which for purposes of codification was translated as “title 26” thus requiring no change in text.

Statutory Notes and Related Subsidiaries

EFFECTIVE DATE OF 2020 AMENDMENT

Amendment by Pub. L. 116-260 effective July 1, 2024, except as otherwise expressly provided, and applicable with respect to award year 2024-2025 and each subsequent award year, as determined under this chapter, see section 701(b) of Pub. L. 116-260, set out as a note under section 1001 of this title.

EFFECTIVE DATE OF 1998 AMENDMENT

Amendment by Pub. L. 105-244, effective Oct. 7, 1998, and applicable with respect to determinations of need under this part for academic years beginning on or after July 1, 2000, see section 480A of Pub. L. 105-244, set out as a note under section 1087kk of this title.

EFFECTIVE DATE OF 1992 AMENDMENT

Amendment by Pub. L. 102-325 applicable with respect to determinations of need under this part for award years beginning on or after July 1, 1993, see section 471(b) of Pub. L. 102-325, set out as a note under section 1087kk of this title.

§ 1087oo. Student aid index for dependent students

(a) Computation of student aid index

(1) In general

Except as provided in paragraph (2), for each dependent student, the student aid index is equal to the sum of—

- (A) the assessment of the parents’ adjusted available income (determined in accordance with subsection (b));
- (B) the assessment of the student’s available income (determined in accordance with subsection (g)); and
- (C) the student’s available assets (determined in accordance with subsection (h)).

(2) Exception

If the sum determined under paragraph (1) with respect to a dependent student is less than –\$1,500, the student aid index for the dependent student shall be –\$1,500.

(b) Assessment of parents’ adjusted available income

The assessment of parents’ adjusted available income is equal to the amount determined by—

- (1) computing adjusted available income by adding—

(A) the parents' available income (determined in accordance with subsection (c)); and

(B) the parents' available assets (determined in accordance with subsection (d));

(2) assessing such adjusted available income in accordance with the assessment schedule set forth in subsection (e); and

(3) considering such assessment resulting under paragraph (2) as the amount determined under this subsection.

(c) Parents' available income

(1) In general

The parents' available income is determined by subtracting from total income (as defined in section 1087vv of this title)—

- (A) Federal income taxes;
- (B) an allowance for payroll taxes, determined in accordance with paragraph (2);
- (C) an income protection allowance, determined in accordance with paragraph (3); and
- (D) an employment expense allowance, determined in accordance with paragraph (4).

(2) Allowance for payroll taxes

The allowance for payroll taxes is equal to the sum of—

- (A) the total amount earned by the parents, multiplied by the rate of tax under section 3101(b) of title 26; and
- (B) the amount earned by the parents that does not exceed such contribution and benefit base (twice such contribution and benefit base, in the case of a joint return) for the year of the earnings, multiplied by the rate of tax applicable to such earnings under section 3101(a) of title 26.

(3) Income protection allowance

The income protection allowance shall equal the amount determined in the following table, as adjusted by the Secretary pursuant to section 1087rr(b) of this title:

Income Protection Allowance (to be adjusted for 2023–2024 and succeeding years)	
Family Size (including student)	Amount
2	\$23,330
3	\$29,040
4	\$35,870
5	\$42,320
6	\$49,500
For each additional add ..	\$5,590.

(4) Employment expense allowance

The employment expense allowance is equal to the lesser of \$4,000 or 35 percent of the single parent's earned income or married parents' combined earned income (as adjusted by the Secretary pursuant to section 1087rr(g) of this title).

(d) Parents' available assets

(1) In general

(A) Determination

Except as provided in subparagraph (B), the parents' available assets are equal to—

- (i) the difference between the parents' assets and the asset protection allowance

(determined in accordance with paragraph (2)); multiplied by
(i) 12 percent.

(B) Not less than zero

The parents' available assets under this subsection shall not be less than zero.

(2) Asset protection allowance

The asset protection allowance is calculated based on the following table (as revised by the Secretary pursuant to section 10877rr(d) of this title):

Asset Protection Allowances for Parents of Dependent Students

If the age of the oldest parent is—	And there are	
	two parents	one parent
	then the allowance is—	
25 or less	\$ 0	\$0
26	\$400	\$100
27	\$700	\$300
28	\$1,100	\$400
29	\$1,500	\$600
30	\$1,800	\$700
31	\$2,200	\$800
32	\$2,600	\$1,000
33	\$2,900	\$1,100
34	\$3,300	\$1,300
35	\$3,700	\$1,400
36	\$4,000	\$1,500
37	\$4,400	\$1,700
38	\$4,800	\$1,800
39	\$5,100	\$2,000
40	\$5,500	\$2,100
41	\$5,600	\$2,200
42	\$5,700	\$2,200
43	\$5,900	\$2,300
44	\$6,000	\$2,300
45	\$6,200	\$2,400
46	\$6,300	\$2,400
47	\$6,500	\$2,500
48	\$6,600	\$2,500
49	\$6,800	\$2,600
50	\$7,000	\$2,700
51	\$7,100	\$2,700
52	\$7,300	\$2,800
53	\$7,500	\$2,900
54	\$7,700	\$2,900
55	\$7,900	\$3,000
56	\$8,100	\$3,100
57	\$8,400	\$3,100
58	\$8,600	\$3,200
59	\$8,800	\$3,300
60	\$9,100	\$3,400
61	\$9,300	\$3,500
62	\$9,600	\$3,600
63	\$9,900	\$3,700
64	\$10,200	\$3,800
65 or more	\$10,500	\$3,900.

(e) Assessment schedule

The assessment of the parents' adjusted available income (as determined under subsection (b)(1) and hereafter in this subsection referred to as "AAI") is calculated based on the following table (as revised by the Secretary pursuant to section 1087rr(e) of this title):

Parents' Contribution From AAI	
If the parents' AAI is—	Then the parents' contribution from AAI is—
Less than – \$6,820 – \$1,500
– \$6,820 to \$17,400 22% of AAI

Parents' Contribution From AAI—Continued

If the parents' AAI is—	Then the parents' contribution from AAI is—
\$17,401 to \$21,800	\$3,828 + 25% of AAI over \$17,400
\$21,801 to \$26,200	\$4,928 + 29% of AAI over \$21,800
\$26,201 to \$30,700	\$6,204 + 34% of AAI over \$26,200
\$30,701 to \$35,100	\$7,734 + 40% of AAI over \$30,700
\$35,101 or more	\$9,494 + 47% of AAI over \$35,100.

(f) Consideration of parental income**(1) Parents who live together**

Parental income and assets in the case of student whose parents are married and not separated, or who are unmarried but live together, shall include the income and assets of both parents.

(2) Divorced or separated parents

Parental income and assets for a student whose parents are divorced or separated, but not remarried, is determined by including only the income and assets of the parent who provides the greater portion of the student's financial support.

(3) Death of a parent

Parental income and assets in the case of the death of any parent is determined as follows:

(A) If either of the parents has died, the surviving parent shall be considered a single parent, until that parent has remarried.

(B) If both parents have died, the student shall not report any parental income or assets.

(4) Remarried parents

If a parent whose income and assets are taken into account under paragraph (2), or if a parent who is a widow or widower and whose income is taken into account under paragraph (3), has remarried, the income of that parent's spouse shall be included in determining the parent's assessment of adjusted available income if the student's parent and the step-parent are married as of the date of application for the award year concerned.

(5) Single parent who is not divorced or separated

Parental income and assets in the case of a student whose parent is not described in paragraph (1) and is a single parent who is not divorced, separated, or remarried, shall include the income and assets of such single parent.

(g) Student's available income**(1) In general**

The student's available income is equal to—

(A) the difference between the student's total income (determined in accordance with section 480) and the adjustment to student income (determined in accordance with paragraph (2)); multiplied by

(B) 50 percent,

except that the amount determined under this paragraph shall not be less than –\$1,500 for award year 2024–2025 and not less than zero for award year 2025–2026 and each award year thereafter.

(2) Adjustment to student income

The adjustment to student income is equal to the sum of—

(A) Federal income taxes;

(B) an allowance for payroll taxes determined in accordance with paragraph (3);

(C) an income protection allowance that is equal to \$9,410, as adjusted pursuant to section 1087rr(b) of this title; and

(D) an allowance for parents' negative available income, determined in accordance with paragraph (4).

(3) Allowance for payroll taxes

The allowance for payroll taxes is equal to the sum of—

(A) the total amount earned by the student, multiplied by the rate of tax under section 3101(b) of title 26; and

(B) the amount earned by the student that does not exceed such contribution and benefit base for the year of the earnings, multiplied by the rate of tax applicable to such earnings under section 3101(a) of title 26.

(4) Allowance for parents' negative available income

The allowance for parents' negative available income is the amount, if any, by which the sum of the amounts deducted under subsection (c)(1) exceeds the sum of the parents' total income (as defined in section 1087vv of this title) and the parents' available assets (as determined in accordance with subsection (d)).

(h) Student's assets

The student's assets are determined by calculating the assets of the student and multiplying such amount by 20 percent, except that the result shall not be less than zero.

(Pub. L. 89–329, title IV, §475, as added Pub. L. 99–498, title IV, §406(a), Oct. 17, 1986, 100 Stat. 1456; amended Pub. L. 100–50, §14(1)–(12), June 3, 1987, 101 Stat. 349, 350; Pub. L. 102–325, title IV, §471(a), July 23, 1992, 106 Stat. 587; Pub. L. 103–208, §2(g)(2)–(5), Dec. 20, 1993, 107 Stat. 2472; Pub. L. 105–78, title VI, §609(g), Nov. 13, 1997, 111 Stat. 1523; Pub. L. 105–244, title IV, §473, Oct. 7, 1998, 112 Stat. 1729; Pub. L. 109–171, title VIII, §8017(a)(1), Feb. 8, 2006, 120 Stat. 173; Pub. L. 110–84, title VI, §601(a), Sept. 27, 2007, 121 Stat. 801; Pub. L. 111–39, title IV, §406(a)(2), July 1, 2009, 123 Stat. 1948; Pub. L. 116–260, div. FF, title VII, §702(d), Dec. 27, 2020, 134 Stat. 3141; Pub. L. 118–40, div. B, §101(a), Mar. 1, 2024, 138 Stat. 18.)

Editorial Notes

AMENDMENTS

2024—Subsec. (g)(1). Pub. L. 118–40 amended par. (1) generally. Prior to amendment, text read as follows: “The student's available income is equal to—

“(A) the difference between the student's total income (determined in accordance with section 1087vv of this title) and the adjustment to student income (determined in accordance with paragraph (2)); multiplied by

“(B) 50 percent.”

2020—Pub. L. 116–260 amended section generally. Prior to amendment, section related to family contribution for dependent students.

2009—Subsec. (c)(5)(B). Pub. L. 111–39 made technical amendment to reference in original act which appears in text as reference to section 2 of title 26.

2007—Subsec. (g)(2)(D). Pub. L. 110–84 amended subpar. (D) generally. Prior to amendment, subpar. (D)

read as follows: “an income protection allowance of \$3,000 (or a successor amount prescribed by the Secretary under section 1087rr of this title);”.

2006—Subsec. (g)(2)(D). Pub. L. 109-171, § 8017(a)(1)(A), substituted “\$3,000” for “\$2,200”.

Subsec. (h). Pub. L. 109-171, § 8017(a)(1)(B), substituted “20” for “35”.

1998—Subsec. (b)(3). Pub. L. 105-244, § 473(a), which directed insertion of “, excluding the student’s parents,” after “number of family members”, was executed by making the insertion after “number of the family members” to reflect the probable intent of Congress.

Subsec. (g)(2)(D). Pub. L. 105-244, § 473(b)(1)(A), substituted “\$2,200 (or a successor amount prescribed by the Secretary under section 1087rr of this title);” for “\$1,750; and”.

Subsec. (g)(2)(F). Pub. L. 105-244, § 473(b)(1)(B), (C), added subpar. (F).

Subsec. (g)(6). Pub. L. 105-244, § 473(b)(2), added par. (6).

Subsec. (j). Pub. L. 105-244, § 473(c), added subsec. (j). 1997—Subsec. (c)(1)(F). Pub. L. 105-78, § 609(g)(1), added subpar. (F).

Subsec. (g)(2)(E). Pub. L. 105-78, § 609(g)(2), added subpar. (E).

1993—Subsec. (c)(4). Pub. L. 103-208, § 2(g)(2), substituted “\$9,510” for “9,510” in table.

Subsec. (f)(3). Pub. L. 103-208, § 2(g)(3), in introductory provisions, substituted “If a parent” for “Income in the case of a parent”, “(1) of this subsection, or if a parent” for “(1) of this subsection, or a parent”, and “the income” for “is determined as follows: The income”.

Subsec. (g)(1)(B). Pub. L. 103-208, § 2(g)(4), inserted closing parenthesis after “paragraph (2)”.

Subsec. (g)(3). Pub. L. 103-208, § 2(g)(5), in table added last item relating to Other.

1992—Pub. L. 102-325 amended section generally, making minor changes in subssecs. (a) to (c) and (e) to (g), in subsec. (d) substituting provisions relating to parents’ contribution from assets for provisions relating to parents’ income supplemental amount from assets, in subsec. (h) substituting provisions relating to student contribution from assets for provisions relating to student and spouse income supplemental amount from assets, and in subsec. (i) substituting provisions relating to adjustments to parents’ contribution for enrollment periods other than 9 months for provisions relating to adjustments for enrollment periods other than 9 months.

1987—Subsec. (c)(2), (4). Pub. L. 100-50, § 14(1), substituted “section 1087rr of this title” for “section 1087ss of this title”.

Subsec. (c)(7). Pub. L. 100-50, § 14(2), struck out “National” before “Center”.

Subsec. (d)(2)(B). Pub. L. 100-50, § 14(3), substituted “displaced homemaker” for “dislocated homemaker”.

Subsec. (d)(2)(C). Pub. L. 100-50, § 14(1), substituted “section 1087rr of this title” for “section 1087ss of this title”.

Pub. L. 100-50, § 14(4), added table after subpar. (C) and struck out former table which read as follows:

“Adjusted Net Worth of a Business or Farm

If the net worth of a business or farm is—	Then the adjusted net worth is:
Less than \$1	\$0
\$1-\$65,000	40 percent of NW
\$65,001-\$195,000	\$26,000 plus 50 percent of NW over \$65,000
\$195,001-\$325,000	\$91,000 plus 60 percent of NW over \$195,000
\$325,001 or more	\$169,000 plus 100 percent of NW over \$325,000”.

Subsec. (d)(4)(B). Pub. L. 100-50, § 14(5), substituted “\$15,999” for “\$15,000”.

Subsec. (d)(4)(C). Pub. L. 100-50, § 14(6), substituted “\$16,000” for “\$15,000” in three places.

Subsec. (d)(4)(D). Pub. L. 100-50, § 14(7), substituted “income is less than zero” for “income is equal to or less than zero”.

Subsec. (e). Pub. L. 100-50, § 14(8), inserted a minus sign before “\$3,409” in two places in table.

Subsec. (g)(1)(C). Pub. L. 100-50, § 14(9), substituted “paragraph (2)” for “paragraph (3)”.

Subsec. (g)(3). Pub. L. 100-50, § 14(10), inserted “(or a successor table prescribed by the Secretary under section 1087rr of this title)” after “following table”.

Subsec. (h). Pub. L. 100-50, § 14(11), added subsec. (h) and struck out former subsec. (h) which read as follows: “The student (and spouse) supplemental income amount from assets is determined by multiplying by 35 percent the sum of—

“(1) the current balance of checking and savings accounts and cash on hand; and

“(2) the net value of investments and real estate, including the net value in the principal place of residence except in the case of a dislocated worker (certified in accordance with title III of the Job Training Partnership Act) or a dislocated homemaker (as defined in section 1087vv(e) of this title).”

Subsec. (i). Pub. L. 100-50, § 14(12), added subsec. (i).

Statutory Notes and Related Subsidiaries

EFFECTIVE DATE OF 2024 AMENDMENT

Amendment by Pub. L. 118-40 effective and applicable as if included in title VII of div. FF of Pub. L. 116-260, see section 101(d) of div. B of Pub. L. 118-40, set out as a note under section 1070a of this title.

EFFECTIVE DATE OF 2020 AMENDMENT

Amendment by Pub. L. 116-260 effective July 1, 2024, except as otherwise expressly provided, and applicable with respect to award year 2024-2025 and each subsequent award year, as determined under this chapter, see section 701(b) of Pub. L. 116-260, set out as a note under section 1001 of this title.

EFFECTIVE DATE OF 2009 AMENDMENT

Amendment by Pub. L. 111-39 effective as if enacted on the date of enactment of Pub. L. 110-315 (Aug. 14, 2008), see section 3 of Pub. L. 111-39, set out as a note under section 1001 of this title.

EFFECTIVE DATE OF 2007 AMENDMENT

Pub. L. 110-84, title VI, § 601(e), Sept. 27, 2007, 121 Stat. 804, provided that: “The amendments made by this section [amending this section and sections 1087pp, 1087qq, and 1087rr of this title] shall be effective on July 1, 2009.”

EFFECTIVE DATE OF 2006 AMENDMENT

Amendment by Pub. L. 109-171 effective July 1, 2006, except as otherwise provided, see section 8001(c) of Pub. L. 109-171, set out as a note under section 1002 of this title.

Pub. L. 109-171, title VIII, § 8017(a)(2), Feb. 8, 2006, 120 Stat. 173, provided that: “The amendments made by paragraph (1) [amending this section] shall apply with respect to determinations of need for periods of enrollment beginning on or after July 1, 2007.”

EFFECTIVE DATE OF 1998 AMENDMENT

Amendment by Pub. L. 105-244, effective Oct. 7, 1998, and applicable with respect to determinations of need under this part for academic years beginning on or after July 1, 2000, see section 480A of Pub. L. 105-244, set out as a note under section 1087kk of this title.

EFFECTIVE DATE OF 1993 AMENDMENT

Amendment by Pub. L. 103-208 effective as if included in the Higher Education Amendments of 1992, Pub. L. 102-325, except as otherwise provided, see section 5(a) of Pub. L. 103-208, set out as a note under section 1051 of this title.

EFFECTIVE DATE OF 1992 AMENDMENT

Amendment by Pub. L. 102-325 applicable with respect to determinations of need under this part for

award years beginning on or after July 1, 1993, see section 471(b) of Pub. L. 102-325, set out as a note under section 1087kk of this title.

EFFECTIVE DATE OF 1987 AMENDMENT

Amendment by Pub. L. 100-50 effective as if enacted as part of the Higher Education Amendments of 1986, Pub. L. 99-498, see section 27 of Pub. L. 100-50, set out as a note under section 1001 of this title.

§ 1087pp. Student aid index for independent students without dependents other than a spouse

(a) Computation of student aid index

(1) In general

For each independent student without dependents other than a spouse, the student aid index is equal to (except as provided in paragraph (2)) the sum of—

- (A) the family's available income (determined in accordance with subsection (b)); and
- (B) the family's available assets (determined in accordance with subsection (c)).

(2) Exception

If the sum determined under paragraph (1) with respect to an independent student without dependents other than a spouse is less than -\$1,500, the student aid index for the independent student shall be -\$1,500.

(b) Family's available income

(1) In general

The family's available income is determined by—

- (A) deducting from total income (as defined in section 1087vv of this title)—
 - (i) Federal income taxes;
 - (ii) an allowance for payroll taxes, determined in accordance with paragraph (2);
 - (iii) an income protection allowance that is equal to—
 - (I) in the case of a single independent student without dependents, \$14,630, as adjusted pursuant to section 1078rr(b) of this title; and
 - (II) in the case of a married independent student without dependents, \$23,460, as adjusted pursuant to section 1078rr(b) of this title; and
 - (iv) in the case of a married independent student, an employment expense allowance, as determined in accordance with paragraph (3); and
- (B) multiplying the amount determined under subparagraph (A) by 50 percent.

(2) Allowance for payroll taxes

The allowance for payroll taxes is equal to the sum of—

- (A) the total amount earned by the student (and spouse, if appropriate), multiplied by the rate of tax under section 3101(b) of title 26; and
- (B) the amount earned by the student (and spouse, if appropriate) that does not exceed such contribution and benefit base (twice such contribution and benefit base, in the case of a joint return) for the year of the earnings, multiplied by the rate of tax appli-

cable to such earnings under section 3101(a) of title 26.

(3) Employment expense allowance

The employment expense allowance is equal to the following:

- (A) If the student is married, such allowance is equal to the lesser of \$4,000 or 35 percent of the couple's combined earned income (as adjusted by the Secretary pursuant to section 1087rr(g) of this title).
- (B) If the student is not married, the employment expense allowance is zero.

(c) Family's available assets

(1) In general

(A) Determination

Except as provided in subparagraph (B), the family's available assets are equal to—

- (i) the difference between the family's assets (as defined in section 1087vv(f) of this title) and the asset protection allowance (determined in accordance with paragraph (2)); multiplied by
- (ii) 20 percent.

(B) Not less than zero

The family's available assets under this subsection shall not be less than zero.

(2) Asset protection allowance

The asset protection allowance is calculated based on the following table (as revised by the Secretary pursuant to section 1087rr(d) of this title):

Asset Protection Allowances for Families and Students

If the age of the student is—	And the student is	
	married	single
then the allowance is—		
25 or less	\$ 0	\$0
26	\$400	\$100
27	\$700	\$300
28	\$1,100	\$400
29	\$1,500	\$600
30	\$1,800	\$700
31	\$2,200	\$800
32	\$2,600	\$1,000
33	\$2,900	\$1,100
34	\$3,300	\$1,300
35	\$3,700	\$1,400
36	\$4,000	\$1,500
37	\$4,400	\$1,700
38	\$4,800	\$1,800
39	\$5,100	\$2,000
40	\$5,500	\$2,100
41	\$5,600	\$2,200
42	\$5,700	\$2,200
43	\$5,900	\$2,300
44	\$6,000	\$2,300
45	\$6,200	\$2,400
46	\$6,300	\$2,400
47	\$6,500	\$2,500
48	\$6,600	\$2,500
49	\$6,800	\$2,600
50	\$7,000	\$2,700
51	\$7,100	\$2,700
52	\$7,300	\$2,800
53	\$7,500	\$2,900
54	\$7,700	\$2,900
55	\$7,900	\$3,000
56	\$8,100	\$3,100
57	\$8,400	\$3,100