

Oracle Student Financial Planning

Oracle Fusion Cloud Student makes the complex simple, freeing educators to shape the future of higher education, confident in their ability to deliver an exceptional student experience. Its financial aid module, Oracle Student Financial Planning (SFP), is available to customers as part of Oracle Student or as a stand-alone solution. With its powerful automation tools, self-correcting capabilities, and real-time integration with external data sources, Oracle SFP empowers institutions to deliver an efficient and student-centric experience from application through disbursement.

Optimize financial aid with Oracle Student Financial Planning

Oracle SFP improves process transparency for students and their families, encourages responsible borrowing, and delivers an end-to-end digital experience that helps improve recruiting, retention, and graduation rates.

Oracle Student Financial Planning's key features:

- **Intuitive student self-service application:** Provides a real-time and dynamic three-step workflow for students to apply for, review/accept, and receive aid, with alert notifications for required actions and discrepancies.
- **Institutional student information record (ISIR) processing:** Automates document requests and electronic document submissions (with electronic document metadata), verification (with dynamic smart forms and student/parent e-signatures), C-Code clearing, and ISIR corrections. Determines student aid eligibility without manual and time-intensive processing by staff.
- **Award or package:** Automates packaging, including automated/tailored per-student Cost of Attendance (COA), complex federal scenarios (LEU, PEU, overlapping loans, loan proration, additional unsubsidized eligibility, configurable grade-level progression, summer terms, and many others) and provides tools for automating non-federal funding sources (including automated CommonLine loan processing). Delivers a comprehensive financial plan to student along with customizable award notification.
- **Disbursement:** Automates configurable disbursement schedules and disbursing criteria, and auto-reconciliation of ledger posting dates with COD. Instantly releases disbursement as student meets criteria and handles downstream processing including electronic/paper student notification/right-to-cancel, COD communications, G5 drawdowns,



Oracle SFP makes the complex simple:

- Turns financial aid into a strategic capability
- Provides a 100% contactless financial aid experience
- Automates 90%+ of the financial aid process
- Reduces processing costs and speed up workflows
- Reduces time-to-aid eligibility
- Reduces time to first disbursement
- Promotes responsible borrowing, yielding higher graduation rates
- Answers students' key questions such as "how much?", "when?", and "why?"
- Supports multiple academic models, regardless of term or program structure

CommonLine disbursement rosters. Automates post-withdrawal disbursements, late disbursements and grant-overpayments including electronic student notification and electronic disbursement acceptance.

- **Credit balance:** For each disbursement, calculates and splits credit to school/student.
- **Satisfactory Academic Progress (SAP):** Provides real-time SAP evaluations considering dynamic quantitative and qualitative inputs, flexible application of institutional policy, and automated downstream processing of awarding and disbursing eligibility.
- **Refunds:** Manages automated 10-Step Return to Title IV (R2T4) calculations. For program or term level withdrawals, calculates earned aid, automatically returns unearned aid to the DOE, and automatically reinstates aid if student returns. Automatic downstream processing like post-withdrawal disbursement and grant overpayment, engaging electronically with student through the Student Portal.
- **Analytics:** Provides a comprehensive analytics platform with advanced data visualization and visual query development tools that grant insight into measures such as student funding sources and institutional cashflow, allowing institutions to optimize financial aid processing and student financial outcomes from the top-down. Creates out-of-the-box reports based on regulatory standards and best practices to aid in continuous monitoring of student populations and financial aid milestones.
- **Flexible academic models:** Supports multiple academic models within the same environment. For example, it can manage the financial aid package for a student enrolled in a variety of programs and terms (SAY term, BBAY, non-term, competency-based education, etc.).
- **Mobile-responsive:** Provides intuitive, end-user experience regardless of device type.
- **Brandable/skinnable:** Enables self-service branding capabilities to allow consistent institutional experience.
- **Out-of-the-box integration with Oracle PeopleSoft Campus Solutions:** Allows current Oracle PeopleSoft Campus Solutions customers to integrate their SIS with Oracle SFP as a transition to the Oracle Cloud.

Plan for your students' financial and academic future

Unlike other financial aid systems, Oracle SFP is built with the student experience in mind. Its Student Portal provides visibility into a student's entire academic journey and answers their most important questions: "How much money am I getting?" "When?" and "Why?"

For students:

- Contextualizes for students at every stage of the financial aid process where they are, what needs to be done, and what is next, improving student experience, visibility, and satisfaction.



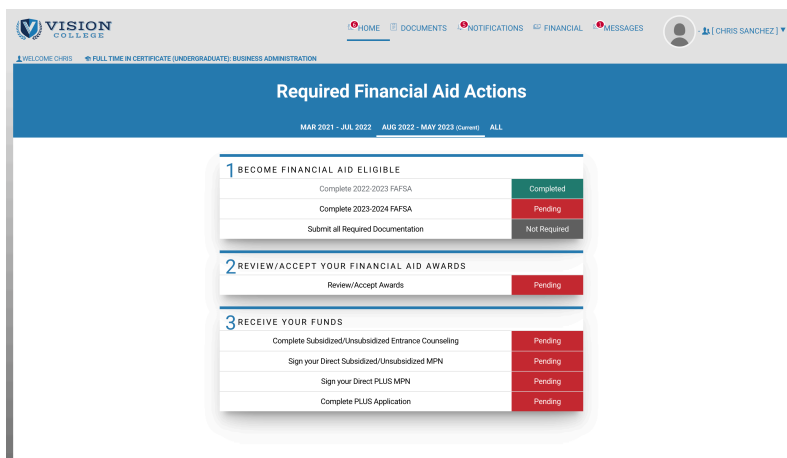
Oracle SFP improves outcomes for all stakeholders

Oracle SFP goes beyond just processing financial aid. It helps improve outcomes for all stakeholder metrics including borrowing, default, and graduation.

Moreover, by significantly reducing the amount of time it takes for students to become eligible for and receive financial aid, Oracle SFP can vastly improve student experience and satisfaction rates.

One current customer has realized an increase of 47% in award completions and reduced the number of days to deliver financial aid packages from 7-10 to 2-3 days.

- Estimates aid for the entire length of their academic journey, helping them make better academic choices and improve the likelihood they will graduate before their aid runs out.
- Provides instant feedback on the financial implications of students' academic choices, empowering them to make responsible academic and borrowing decisions that will set them up for future success.
- Optimizes private and public funding sources mix to reduce student debt.
- Allows delegated users (e.g., parents, proxies, etc.) to complete key transactions on behalf of the student, including electronic document submission, completion of fund acceptance, and digital signature capabilities.



Oracle Student Financial Planning's Student Portal provides a transparent, intuitive student experience.

Spend time on students, not process

Even as financial aid regulations change at an accelerating pace, Oracle SFP will help customers stay in compliance while expanding their staff's ability to spend more time counseling students.

For financial aid professionals:

- Reduces processing costs and speed workflows to deliver timely and accurate student aid.
- Provides full data input and output snapshot for every change.
- Provides comprehensive fund management capabilities, with the ability to define an infinitely flexible set of funds (state grants, private loans, institutional grants, federal loans, scholarships, etc.).
- Ensures regulatory compliance through expert rule-based automation, reducing complexity of annual audits.
- Performs synchronization and micro-reconciliation with government sources to eliminate discrepancies and reduce the difficulty of annual audits.
- Intelligently solicits feedback when human intervention is required, then automation picks back up where it left off, with new human feedback integrated.

Student Summary

Year 1 Year 2 Year 3 Year 4

Package Summary

Fund	Amount	Date	Status	AY	D	S	P
Cost of Attendance	\$18,000.00						
Funds in Package	\$18,000.00						
Remaining Cost of Attendance	\$0.00						
Total	\$18,000.00						

Disbursements Summary

Fund	Amount	Date	Status	AY	D	S	P
PELL	\$1,175.00	09/15/2021	Disbursed	20/21	1	1	11
Total	\$1,175.00						

Tuition and Fees

Fund	Amount	Date	Status	AY	D	S	P
PELL	\$1,175.00	09/15/2021	Disbursement Sent to COO	20/21	2	1	12
Total	\$1,175.00						

Remaining Tuition and Fees

Fund	Amount	Date	Status	AY	D	S	P
DSUB	\$1,750.00	09/15/2021	Disbursed	20/21	1	1	11
Total	\$1,750.00						

Living and Other Expenses

Fund	Amount	Date	Status	AY	D	S	P
DSUB	\$1,750.00	09/15/2021	Disbursement Sent to COO	20/21	2	1	12
Total	\$1,750.00						

Remaining Living and Other Expenses

Fund	Amount	Date	Status	AY	D	S	P
DSUB	\$1,750.00	09/15/2021	Disbursement Sent to COO	20/21	2	1	12
Total	\$1,750.00						

Credit Balances

Fund	Amount	Date	Status	AY	D	S	P
DSUB	\$1,000.00	09/15/2021	Disbursed	20/21	1	1	11
Total	\$1,000.00						

Total Eligibility

Fund	Amount
DSUB	500.00
PELL	1,175.00
DSUB	1,750.00
PELL	1,175.00
DSUB	1,750.00
PELL	1,175.00
Total	8,525.00

Oracle Student empowers institutional innovation and student agency with:

- Student Management (admissions, academics, student financials, and core frameworks)
- Student Financial Planning (financial aid)

Oracle SFP provides administrators with a full view into a student's financial aid history.

A practical path to a unified higher education cloud

Built on the world's leading cloud technology and shaped by 30 years of higher education expertise, Oracle Student is ready to light the academic spark for the next generation of students. While Oracle SFP is the financial aid module of Oracle Student, it is also available as a standalone solution – meaning that it can serve as the first step to the cloud for any institution.

Your student system is only one element of your campus enterprise. That's why Oracle Student is part of the industry's most complete higher education cloud, including ERP, HCM, and other enterprise applications, built on an infrastructure and platform designed to deliver best-in-class scalability, performance, and security.

Because every school is unique and has different strategic priorities, we offer a range of adoption choices to help you chart your own incremental path to the cloud. By leveraging the power of Oracle Cloud to make the complex simple, you can futureproof your institution and provide better service to your most important customers: your students.

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