

Oracle Fusion Cloud Student Financial Planning

Package Title IV grants

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1 About packaging Title IV grants

Oracle Student Financial Planning (SFP) automatically manages the packaging of Title IV grants based on the US Department of Education (ED) guidelines and your institution's configuration.

Eligibility for Title IV grants depends on ED regulations for the award year and, when applicable, the institution's guidelines. After SFP determines whether a student is eligible for a grant, it calculates the amount to disburse.

SFP considers students for these grants:

- Pell Grant
- Teacher Education Assistance for College and Higher Education Grant (TEACH)
- Iraq and Afghanistan Service Grant (IASG) for the 2023-2024 and prior aid years
- Federal Supplemental Educational Opportunity Grant (FSEOG)

Institutions can also configure and manage Title IV loans, nonfederal funds, and student resources.

2 Required permissions to view packaged funds

Users must have the Student role.

For more information on permissions, see [Manage General Permissions Matrix](#).

To view packaged funds, from the administration page go to **Student > Financial Information > Packaging**.

3 How SFP handles Pell Grants for 2023-2024 and prior aid years

Oracle Student Financial Planning (SFP) checks whether the student meets all general Title IV eligibility requirements. It also reviews the student's program, Institutional Student Information Record (ISIR), courses, and financial aid history information to determine eligibility.

Determines Pell Grant eligibility

SFP determines whether the student is enrolled in an undergraduate Pell eligible program and has an eligible enrollment status before it awards Pell. SFP also prevents retroactive Pell awarding if the student doesn't meet Satisfactory Academic Progress (SAP) or has unusual enrollment restrictions.

For Pell-eligible students, the application uses the program type, Pell cost of attendance (COA), and Expected Family Contribution (EFC) and incorporates them into the Pell disbursement matrix, based on the student's enrollment status, to determine a Pell scheduled award.

For students enrolled in a program that doesn't align with standard academic year metrics, the application prorates the scheduled award based on the number of credit hours or weeks in the academic year to calculate the student's annual award.

Determines Pell Grant awards

If the student is eligible to receive Pell Grant funds, SFP determines the award amount and includes it in the student's package.

SFP establishes the payment period award year and determines whether the student qualifies for Zero EFC treatment based on the calculated EFC number.

The application uses the COA, nine-month EFC, or Zero EFC, and enrollment status when it calculates the student's scheduled award. For students enrolled in periods longer or shorter than an academic year, SFP uses a prorated COA.

SFP also determines whether the student has exceeded the aggregate (Lifetime Eligibility Used (LEU)) or award year (Percent of Eligibility Used (PEU)) limits. It determines the maximum projected award per payment period by selecting the lesser of the Pell scheduled award disbursement amounts or the Pell LEU or award year limit, and it doesn't award less than the regulatory minimum amount for Pell.

The final amount or amounts to be disbursed follow the ground rules for Pell formula fraction calculations and rounding.

Calculates Pell Grant disbursement amounts for nonterm credit-hour institutions

SFP uses Pell Formula 4 to calculate the disbursement amounts per payment period for a nonterm credit-hour institution. Pell Formula 4 prorates the student's scheduled award based on the number of credit hours in the payment period compared with the credit-hours in the defined academic year, or the number of weeks of instructional time in the payment period compared with the weeks of instructional time in the academic year.

Determines Pell Grant awards for a crossover payment period

Institutions can use the Award Year Selection Criteria field in the *FAS Fund configuration workbook* to select which aid year to use to determine Pell Grant awards for the crossover payment period.

If you don't configure the Award Year Selection Criteria field, SFP defaults to the first award year if there's remaining eligibility. If there's no remaining eligibility in the first award year of a crossover payment period, SFP uses the second award year to award Pell funds.

When Pell Grant eligibility conditions exist for the first and second award year, SFP calculates the maximum projected award for both award years in the crossover payment period and determines whether there are ISIRs selected to be used in packaging ISIR for both award years.

SFP uses the same formula to calculate the payment for a crossover payment period that it uses for any other payment period in the award year.

Updates the Pell Grant award status

SFP updates the fund status from estimated to projected to awarded during the packaging process when the fund meets the configured awarding criteria.

After the status updates to awarded, it doesn't revert to estimated or projected unless the ISIR is updated from valid to invalid. If that happens, the fund status is updated from awarded to projected.

If an award amount increases and the student doesn't pass the award criteria check, SFP doesn't award the increased amount.

4 How SFP handles Pell Grants for 2024–2025 and future aid years

To determine Pell Grant eligibility, Oracle Student Financial Planning (SFP) checks whether the student meets all general Title IV eligibility requirements and reviews the student's program, Institutional Student Information Record (ISIR), courses, and financial aid history information.

SFP prevents retroactive Pell awarding if the student doesn't meet satisfactory academic progress (SAP) or has unusual enrollment restrictions.

To determine Pell Grant award amounts, SFP:

- Uses a combination of the Maximum and Minimum Pell Eligible Indicators, Pell Grant Eligibility flag, Student Aid Index (SAI), Iraq Afghanistan Student Grant (IASG) and Children of Fallen Heroes indicators, configured Minimum and Maximum Pell Award amounts, and Pell Cost of Attendance (COA) to determine the Pell scheduled award amount.
- Takes the enrollment intensity configured output by term and multiplies it by the Pell scheduled award amount.
- Uses the appropriate Pell formula.
- Checks adherence to the student Pell Lifetime Eligibility Used (LEU) and Percent of Eligibility Used (PEU) limits.

SFP then includes the amount in the student's financial aid award package.

SFP also uses Pell Formula 4 to calculate the disbursement amounts per payment period for a nonterm credit-hour institution. Pell Formula 4 always uses an enrollment intensity of 100%.

5 How SFP handles Pell Grants for 2026-2027 and future aid years

Starting with the 2026-27 Award Year, the One Big Beautiful Bill introduces a new category of students who may qualify for a Workforce Pell Grant if they're enrolled in programs that meet specific criteria.

For example, Workforce Pell programs must be between 150-600 clock hours, or the credit hour equivalent, run for 8-15 weeks, be approved by the state governor, and address in-demand jobs and employer needs.

These students can't receive both regular Pell and Workforce Pell Grant at the same time.

Institutions can now configure Institutional Student Information Record (ISIR) discrepancy logic to trigger an ISIR correction that notifies the US Department of Education that the student is enrolled in a Workforce Pell-eligible program. The student is then packaged with Workforce Pell after receipt of the ISIR correction.

If set in the configuration workbook or through the UI, SFP also communicates Workforce Pell tuition and fees associated with the student's program in Common Origination and Disbursement (COD) communications.

6 How SFP handles TEACH Grants

Oracle Student Financial Planning (SFP) determines TEACH Grant eligibility, calculates award and payment period amounts, applies annual and aggregate limits, and updates fund status throughout packaging.

Determines TEACH eligibility

SFP determines whether the student is eligible to receive a TEACH grant by evaluating the student's Institutional Student Information Record (ISIR), the Student Academic and Financial Information (SAFI) message, and institutionally configured policy.

To be considered eligible for a TEACH grant, the student must meet the following criteria:

- Be from a TEACH eligible state, country, or jurisdiction
- Complete initial TEACH grant counseling and the Agreement-to-Serve (ATS)
- Be enrolled in a TEACH grant eligible program
- Use funds for first baccalaureate and postbaccalaureate programs combined, or use funds for a graduate degree
- Meet the minimum GPA on a 4.0 scale
- Maintain a TEACH eligible enrollment status

SFP prevents retroactive TEACH awarding when the student doesn't meet default C-Code clearance rules.

Determines the TEACH award amount

To calculate the student's TEACH Grant award amount and include it in the student's package, SFP:

- Determines the award year for a payment period.
- Determines the student's scheduled award established by the department, per enrollment status.
- Reduces the student's scheduled award according to sequester requirements based on the student's disbursement date.
- Determines whether the student has surpassed annual or aggregate limits.
- Uses the previously determined disbursed amounts as inputs into the aggregate and award year calculation.
- Determines the maximum projected award per payment period by selecting the lesser of the payment period disbursement amount for the award year, remaining award year eligibility, and the remaining TEACH grant eligibility amount.
- Determines whether the student's award meets the regulatory minimum amount.
- Sets the manual award indicator based on the TEACH configurable attributes used to determine each maximum projected award per payment period for the academic year.
- Determines the fund status associated with the maximum projected award.
- Saves all inputs and outputs used to determine the fund eligibility and maximum projected award amount.

Calculates the TEACH payment period amount for non-term credit-hour schools

SFP calculates the TEACH Grant payment period amounts using the TEACH Grant formula configured for the school's academic year setup.

For non-term credit-hour institutions, it uses TEACH Grant formula 4 and the corresponding enrollment status to calculate the amount for each payment period.

The payment period calculation prorates a student's scheduled award based on the number of credit hours in the payment period compared with the credit hours in the defined academic year profile, or the number of weeks of instructional time in the payment period compared with the weeks of instructional time in the academic year profile.

Each payment period amount must be greater than the minimum allowable amount. If that minimum amount can't be attained, the student isn't packaged with TEACH Grant funds.

Updates the TEACH fund status

SFP updates the fund status from estimated to projected to awarded during the packaging process when the fund meets the configured awarding criteria.

If an award amount increases and the student doesn't pass the award criteria check, SFP doesn't award the increased amount.

7 How SFP handles IASG for 2023-2024 and prior aid years

See how Oracle Student Financial Planning (SFP) evaluates Iraq Afghanistan Student Grant (IASG) eligibility, calculates award and disbursement amounts, manages crossover payment periods, and updates fund status for 2023–2024 and prior aid years.

Note: For the 2024–2025 and future aid years, IASG is folded into Pell Grant eligibility determination.

Determines IASG eligibility

SFP determines whether the student meets all general Title IV eligibility requirements for Federal Student Aid (FSA) and the IASG.

IASG closely follows the same guidelines as the Pell Grant, and a student can receive one or the other, but not both.

To receive the IASG instead of Pell, the student must have an Expected Family Contribution (EFC) greater than the allowable EFC to receive the Pell Grant.

SFP uses the student's program, courses, financial aid history, and Institutional Student Information Record (ISIR) to determine eligibility. It evaluates whether the student meets the following requirements:

- Eligible IASG program
- Eligible IASG enrollment status
- Eligible degree (bachelors degree or a first professional degree)
- Eligible EFC (must be greater than the federal maximum allowable EFC for Pell)

SFP prevents retroactive awarding when the student doesn't meet satisfactory academic progress (SAP) or has unusual enrollment restrictions.

Determines the IASG award

After eligibility is established, SFP determines the maximum projected award amount of IASG and doesn't award an amount less than the regulatory minimum.

SFP determines the payment period award year and the student's scheduled award based on the student's enrollment status. It also reduces the scheduled award according to sequester requirements based on the student's disbursement date, if necessary.

Calculates IASG disbursement amounts for nonterm credit-hour schools

SFP uses Pell Formula 4 to calculate disbursement amounts for each payment period at a nonterm credit-hour institution.

Pell Formula 4 prorates the student's scheduled award based on the number of credit hours in the payment period compared with the credit-hours in the defined academic year, or the number of weeks of instructional time in the payment period compared with the weeks of instructional time in the academic year.

Determines IASG awards for a crossover payment period

SFP calculates IASG award amounts when a crossover payment period exists.

If a crossover exists, SFP always defaults to the first award year if there's remaining eligibility. If there isn't any remaining eligibility in the first award year of a crossover payment period, SFP uses the second award year to award IASG funds.

When IASG eligibility conditions exist for the first and second award year, SFP calculates the maximum projected award for both award years in the crossover payment period and determines whether there are ISIRs selected to be used in packaging for both award years.

SFP uses the same formula to calculate the payment for a crossover payment period that it uses for any other payment period in the award year.

Updates the IASG fund status

SFP updates the fund status from estimated to projected to awarded during the packaging process after the fund meets the configured awarding criteria.

If an award amount increases and the student doesn't pass the award criteria check, SFP doesn't award the increased amount.

8 How SFP handles FSEOG

See how Oracle Student Financial Planning (SFP) checks Federal Supplemental Educational Opportunity Grant (FSEOG) eligibility, calculates projected award amounts by payment period, and updates fund status during packaging when configured criteria and required inputs are met.

Determines FSEOG eligibility

SFP determines whether the student meets general Title IV eligibility requirements for Federal Student Aid (FSA) funds and is eligible for FSEOG funds for each payment period in the student's academic year.

When it determines FSEOG eligibility, SFP uses data from the student's active valid Institutional Student Information Record (ISIR), Student Academic and Financial Information (SAFI) message, guidelines established by the US Department of Education, and the institution's FSEOG fund configuration.

The student must be awarded the Pell Grant to receive FSEOG funds. Institutions can configure FSEOG in the FAS Fund configuration workbook (FAS_FUND_CONFIG.csv) to be awarded for the entire award year or for a single term.

SFP determines FSEOG eligibility for an academic year if at least one FSEOG award year matches the loan period award year. If there isn't a match, SFP determines that the student isn't eligible for FSEOG for that academic year.

If the student isn't eligible for any Title IV loans for the academic year for which FSEOG eligibility is being determined, SFP doesn't consider whether the FSEOG award year matches the Loan Period Award Year.

FSEOG funds are based on a fund allocation. Because of that, funds must be available in the allocation period in which the student becomes eligible for the fund.

The allocation period is based on the student's academic year start date. The student's academic year start date must fall on or after the allocation period start date and on or before the allocation period end date.

For the student to be eligible for FSEOG, the ISIR must be valid and all C-Codes must be cleared by the end of the first eligible payment period. If the C-Codes aren't cleared by the end of the first eligible payment period, SFP determines that the student isn't eligible for the fund for that academic year.

FSEOG isn't a fund that SFP projects. SFP requires actual inputs, such as a valid ISIR and National Student Loan Data System (NSLDS) FA history file, to award the fund.

The NSLDS file contains data to determine Pell eligibility. Because of that, if there isn't a valid or payable ISIR or NSLDS FA history file, SFP determines that the student isn't eligible for FSEOG funds.

Determines a maximum projected FSEOG award

SFP determines the student's maximum projected FSEOG award for each eligible payment period and makes sure the student meets the minimum requirement for each payment period before awarding FSEOG.

If the FSEOG funds don't meet the minimum amount required for each payment period, the student is considered ineligible to receive FSEOG.

SFP calculates the student's maximum projected FSEOG award for the academic year by adding the total fund amount for each payment period (PP) award.

SFP determines the student's remaining eligibility based on the award year limit for each payment period in the academic year. It uses any institutionally configured award year limit for FSEOG awards minus the institutional award year limit.

Remaining Award Year Eligibility Award = Year Limit (configured value) - FSEOG award or awards for the current or previous award year for the award year payment period being considered

SFP sets the fund status for each payment period and the manual award indicator, if applicable, that are associated with the maximum projected FSEOG award.

Updates the FSEOG fund status

SFP updates the fund status from projected to estimated to awarded during the packaging process after the fund meets the configured awarding criteria.

If an award amount increases and the student doesn't pass the award criteria check, SFP doesn't award the increased amount.