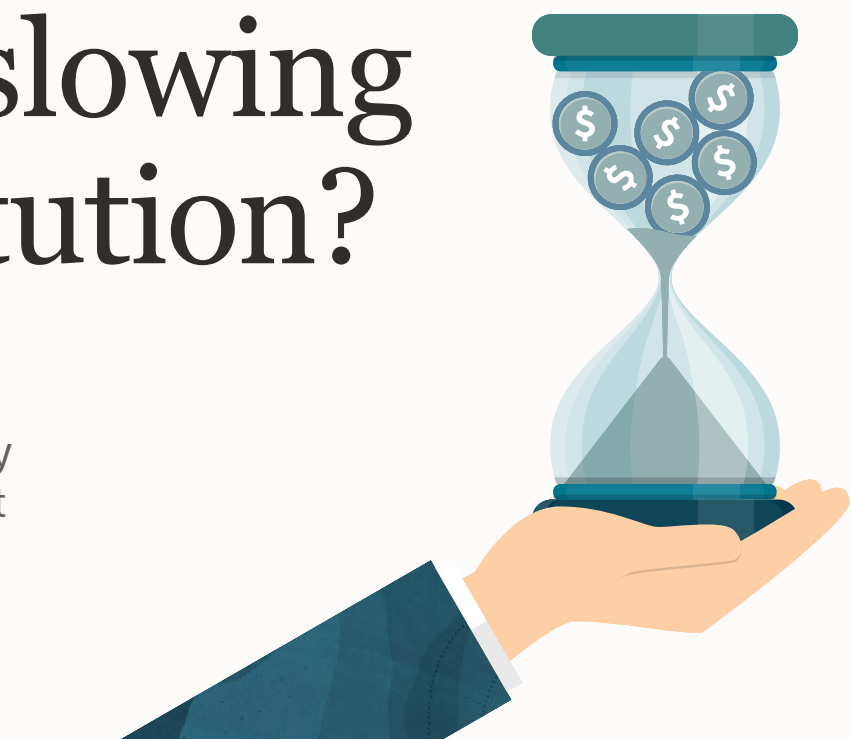# Is financial aid slowing down your institution?

Student debt continues to be a massive issue for students in the United States who collectively owe an estimated $1.5T in loans. Navigating cost and financial aid is a crucial step in a complex higher education process towards students getting a college degree.

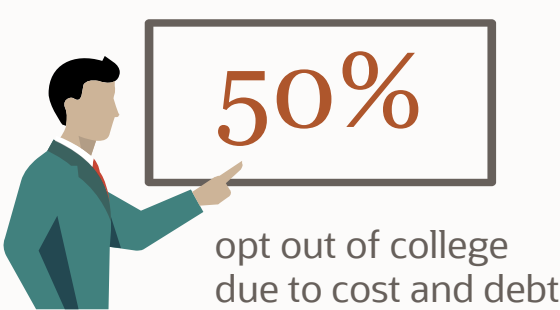## A majority of students cannot afford college

82%
of traditional undergraduate students recieve financial aid
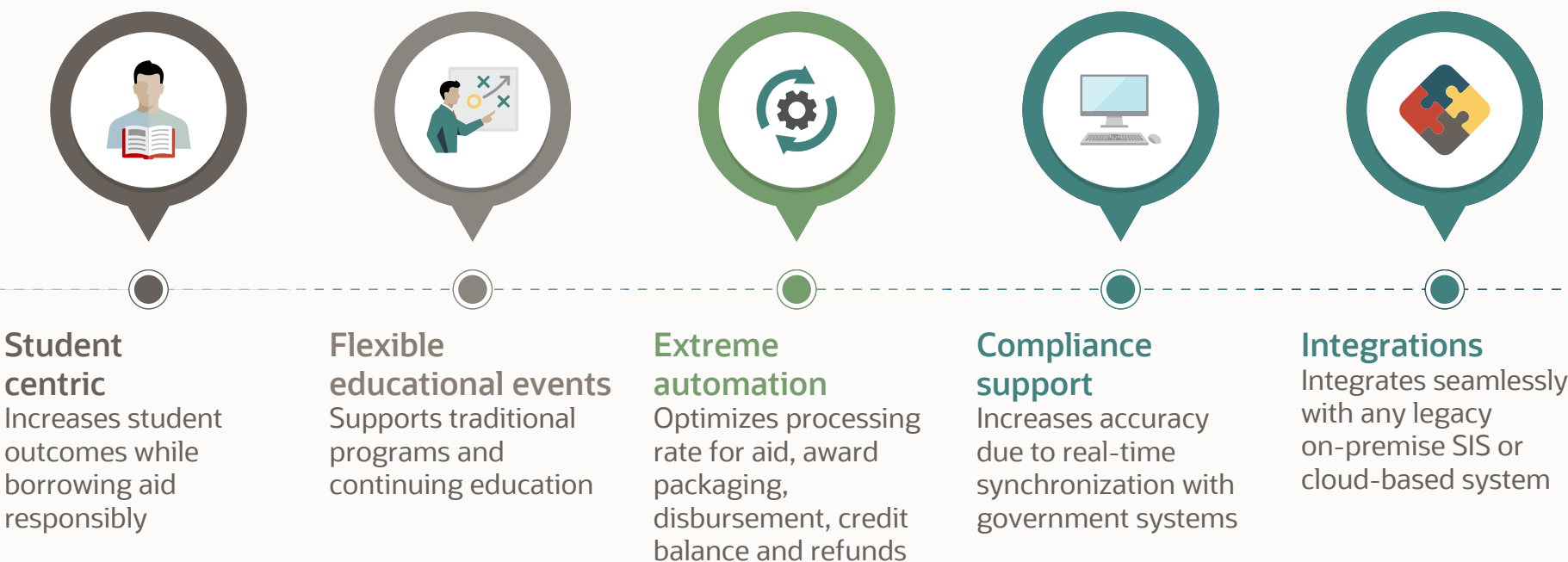
250B
awarded in US federal student aid every year

Cost holds back students from obtaining a degree

50%
opt out of college due to cost and debt

1 in 3
students who enroll in college never earn a degree

Financial aid is key to student success

See how **Oracle Student Financial Planning** can help improve student outcomes

Student centric
Increases student outcomes while borrowing aid responsibly

Flexible educational events
Supports traditional programs and continuing education

Extreme automation
Optimizes processing rate for aid, award packaging, disbursement, credit balance and refunds

Compliance support
Increases accuracy due to real-time synchronization with government systems

Integrations
Integrates seamlessly with any legacy on-premise SIS or cloud-based system

Are your systems future-proof

Chart your own path to the cloud with Oracle

A modular design allows you to choose what to adopt

Student Cloud

Student Advancement

Student Management

Student Engagement

Student Support

Student Recruiting

Student Financial Planning

Financials and Grant Management

HR and Payroll

Planning and Budgeting

Infrastructure and Extensions
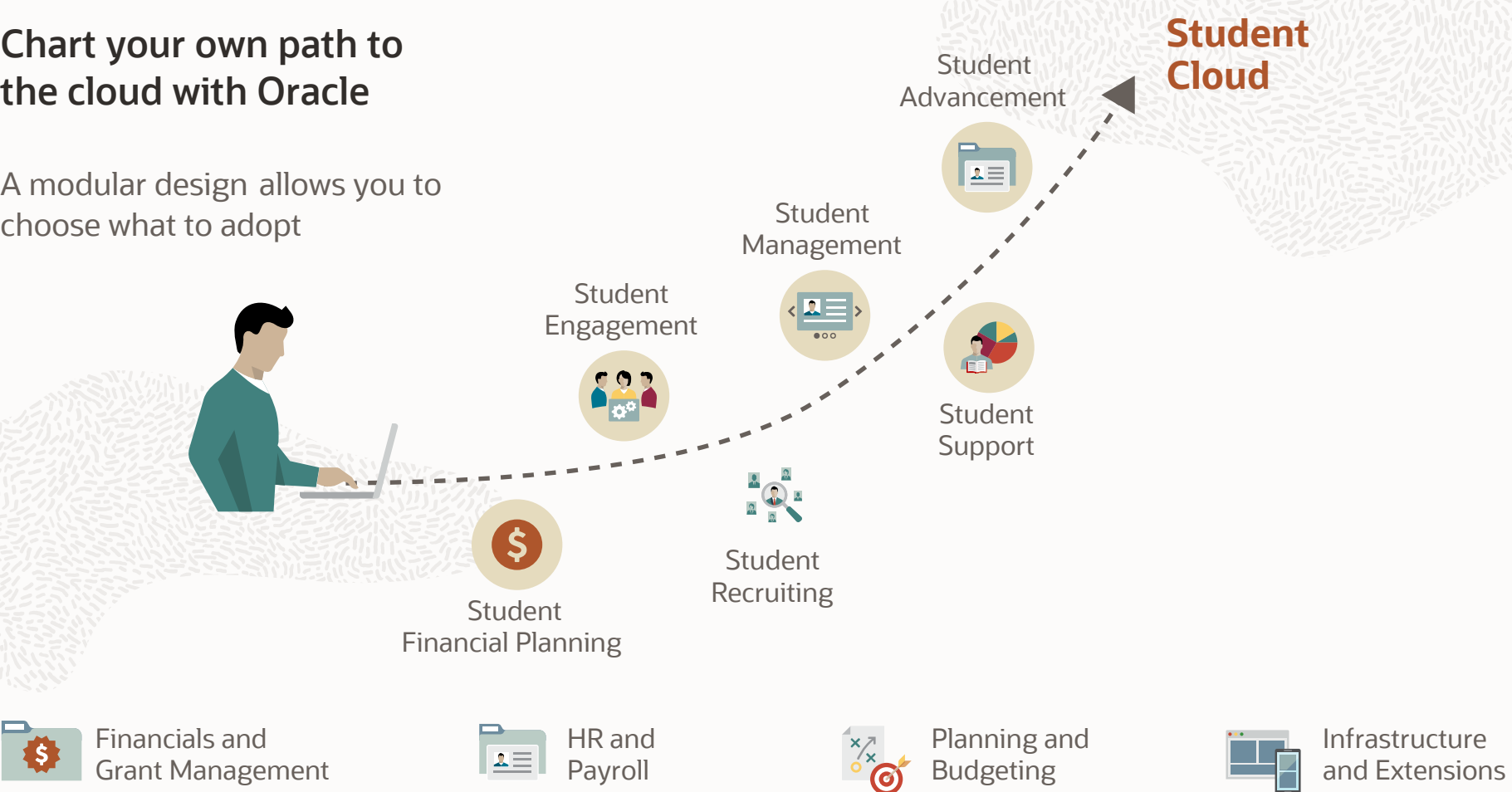
> "Cost should not be the gating factor in individuals getting the education they desire. With Oracle Student Cloud, we will have the tools we need to improve student success by delivering a more transparent and effective financial aid experience.
>
> **Pete Williams, CIO at Butler University**

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For more information

Oracle Student Financial Planning Cloud Service is a key component of Oracle Student Cloud. Oracle Student Cloud delivers the student experience and student information system capabilities institutions need to support the complete student lifecycle from prospect to enrolled student to alumni. With Oracle Student Cloud, institutions worldwide can deliver on their mission to help students achieve their educational goals.

For other Student Cloud Solutions please visit:

www.oracle.com/industries/higher-education/student-cloud.html

1. https://ticas.org/sites/default/files/pub_files/loan_terms_2018-19.pdf
2. https://nces.ed.gov/fastfacts/display.asp?id=31
3. https://www.consumeraffairs.com/news/survey-finds-debt-may-be-discouraging-students-from-college-careers-100517.html
4. https://studentaid.ed.gov/sa/about
5. http://learn.ruffalonl.com/rs/395-EOG-977/images/2018_National%20Freshman_Motivation_Report-EM-004.pdf