

CROSSOVER PAYMENT PERIODS FOR PELL GRANTS

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WHAT IS A CROSSOVER PAYMENT PERIOD

A payment period that overlaps two Award Years

Schools must assign the payment period to one award year for Pell Grant purposes

FEDERAL REQUIREMENT

Schools must assign the crossover period to the award year that best benefits the student.

"best benefit"

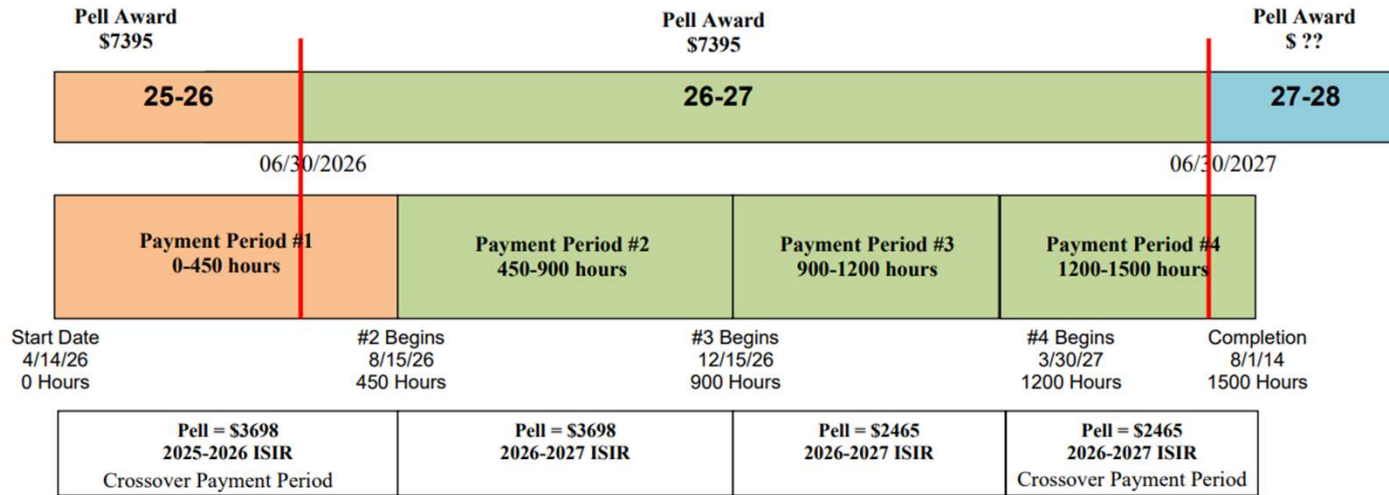
-Pell eligibility

-Remaining Scheduled Award

DETERMINING THE “BEST BENEFIT”

- Which award year gives the student a larger Pell amount
- Student's FAFSA data (SAI differences between years)
- Remaining eligibility in each award year

Crossover Payment Periods (Example 1)

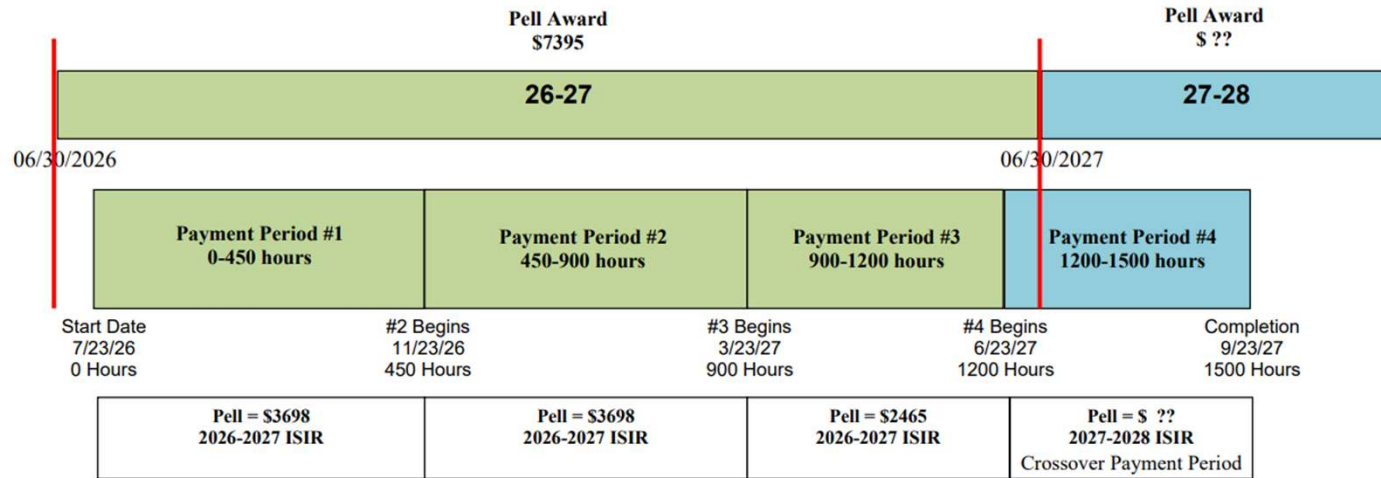


Payment Period 1 from 2025-2026	(50% from 25-26	\$3,698)
Payment Period 2 from 2026-2027	(50% from 26-27	\$3,697)
Payment Period 3 from 2026-2027	(33.3% from 26-27	\$2,465)
Payment Period 4 from 2026-2027	(33.3% from 26-27	\$2,465)

Assuming no prior Pell usage for 25-26, students received 50% of their 25-26 Pell eligibility and 116.67% of their 26-27 Pell eligibility. Students may receive up to 150% of their Pell eligibility on any single award year ISIR.



Crossover Payment Periods (Example 2)



Payment Period 1 from 2026-2027	(50% from 26-27	\$3,698)
Payment Period 2 from 2026-2027	(50% from 26-27	\$3,697)
Payment Period 3 from 2026-2027	(33.3% from 26-27	\$2,465)
Payment Period 4 from 2027-2028	(33.3% from 27-28	\$??)

Assuming no prior Pell usage for 26-27, students received 133.33% of their 26-27 Pell eligibility and 33.33% of their 27-28 Pell eligibility, **if eligible**. Pell regulations allow students to receive up to 150% of their Pell eligibility on any single award year ISIR.

Although period 4 is a crossover period making it eligible for Pell from either award year, students would not receive their full Pell payment for 1200-1500 if it's assigned to 26-27. That's because they would exceed the 150% maximum Pell eligibility on one award year's ISIR. In a 900-hour academic year scenario, Pell eligibility caps out at 1350 hours.



VERIFICATION RULES

- Verification must follow the assigned award year
- If the student is selected for verification in that year, verification must be completed before awarding Pell
- If selected in the other year, no verification is required for the crossover term

REASSIGNING ISIRS IN TEAM

- Pull up the student's package under Process Awards
- On the Award Summary screen select the Pell that is being reassigned
- On the bottom of the Pell award screen select the disbursement number that needs to be reassigned.
- Select the new ISIR (only valid ISIR's will be displayed)
- Save the record and approve when the student is eligible for the payment period

QUESTIONS?

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