

# A GUIDE TO ISAC PROGRAMS & SERVICES

isac.org



## AS THE STATE'S **COLLEGE** **ACCESS AND FINANCIAL** **AID** AGENCY

the Illinois Student Assistance Commission (ISAC) works to help make college accessible and affordable for Illinois students. ISAC provides two kinds of assistance to students and families:

**Help with the college-going and financial aid process**, including personalized assistance in your community—from workshops to one-on-one help, online resources, a call center, and a text messaging service.

**Grant, scholarship and loan repayment/forgiveness** programs to help pay for college.

Here's a quick guide to the programs and services ISAC offers students and their families. Note that deadline dates for ISAC financial aid programs apply to the academic year for which you are requesting aid. Most applications must be filed annually and many programs require separate applications.





# Grant Programs

A grant is financial aid that does not need to be paid back. The amount awarded is usually based on financial need and is generally provided by the government or the college you plan to attend. *The number of grants made through most grant programs administered by ISAC, and the individual dollar amount awarded, are dependent upon the level of annual funding provided by the state.*

## Illinois Veteran Grant (IVG)

A grant that pays tuition and mandatory fees for Illinois veterans (including members of the Illinois National Guard and members of a Reserve component of the Armed Forces) with at least 1 year of federal active duty service in the U.S. Armed Forces. Other qualified applicants include those who served federal active duty in a foreign country during a time of hostilities or were medically discharged, regardless of length of service. All periods of service must be or have been honorable. To be eligible, veterans must have been Illinois residents at the time of entering the service or within 6 months before entering the service who returned or plan to return to Illinois to reside within 6 months after leaving the service. Recipients must reside in Illinois while enrolled unless on federal active duty service.

### Enrollment requirements

No minimum enrollment requirements; undergraduate or graduate students can receive benefits for the equivalent of 4 academic years of full-time enrollment.

### Where to use it

Illinois public 2- and 4-year colleges.

### When and how to apply

Apply using the Illinois Veteran Grant Program Application one time only to establish eligibility. Qualified applicants must notify the college of their eligibility no later than the end of each term for which the benefits will be used.

## Monetary Award Program (MAP)

For over 50 years, the MAP grant has helped make college possible for millions of Illinoisans across the state. MAP is the largest need-based grant program in Illinois for college students, and it provides payment toward tuition and mandatory fees. MAP awards can't be used for other college-related costs, like books or living expenses, but other sources of aid may be available to cover those expenses.

The MAP grant is only for Illinois students attending Illinois colleges and universities. Eligibility is based on your financial resources and the cost of attendance at your chosen school.

Apply for MAP by filing the Free Application for Federal Student Aid (FAFSA®) as soon as possible after October 1st of the *calendar year before* the fall term of the academic year you plan to attend college. (For example, if you plan to attend college in 2017-18, you would file your FAFSA in October of 2016.) MAP is awarded on a first-come, first-served basis, and demand exceeds available funding, so it's important to file your FAFSA as soon as possible after October 1st if you want to be considered for a MAP grant.

### Enrollment requirements

At least 3 credit hours at the undergraduate level.

### Where to use it

Approved Illinois public and private 2- and 4-year colleges, universities, hospital schools and certain other degree-granting institutions. See [isac.org/mapgrant](http://isac.org/mapgrant) to find a list of MAP-approved institutions.

### When and how to apply

Apply by filing the FAFSA as soon as possible after October 1st of the calendar year before the academic year you plan to attend. Funding is limited; apply early.

## Illinois National Guard (ING) Grant

A grant that pays tuition and certain fees for enlisted members and officers of the Illinois National Guard who have completed 1 full year of service. Additionally, applicants must be either a) currently active, or b) within 12 months following discharge and were active for at least 5 consecutive years and called to federal active duty service for at least 6 months.

### Enrollment requirements

No minimum enrollment requirements; undergraduate or graduate students can receive benefits for the equivalent of 4 academic years of full-time enrollment; students with more than 10 years of National Guard service are eligible for 2 additional years of enrollment.

### Where to use it

Illinois public 2- and 4-year colleges.

### When and how to apply

Apply using the online Illinois National Guard Grant Application by October 1st of the academic year for the full year, March 1st for second/third term and summer, and June 15th for summer term only.

## Grant Programs for Dependents of Police/Fire/Correctional Officers

A grant that provides payment toward tuition and mandatory fees for the spouse and children of Illinois Police/Fire/Correctional Officers who were killed or at least 90 percent disabled in the line of duty.

### Enrollment requirements

At least half time at the undergraduate or graduate level for a maximum of 4 academic years.

### Where to use it

Illinois public and private 2- and 4-year colleges, universities, hospital schools and certain other degree-granting institutions.

### When and how to apply

Apply using the Grant Program for Dependents of Police/Fire/Correctional Officers Application by October 1st of the academic year for the full year, March 1st for second/third term and summer, and June 15th for summer term only.





## Scholarship Programs

A scholarship is a type of financial aid that rewards a student for grades, athletics, a unique skill, a special talent, financial needs or even a specific career interest. Scholarships do not typically need to be paid back, though some scholarships have commitments or obligations connected with them. Make sure you understand the terms and conditions before you accept any money. *The number of scholarships made through programs administered by ISAC, and the individual dollar amount awarded, are dependent upon the level of annual funding provided by the state.*

### Minority Teachers of Illinois (MTI) Scholarship

A scholarship of up to \$5,000 per year for tuition, fees and room and board charges for students of African American/Black, Hispanic American, Native American, or Asian American origin who plan to become teachers. Recipients must sign a commitment to teach (at a nonprofit Illinois public, private or parochial preschool, elementary or secondary school with at least 30 percent minority enrollment) for 1 year for each year assistance is received. If the teaching commitment is not fulfilled, recipients must repay a prorated amount, plus interest.

#### Enrollment requirements

At least half time at the undergraduate or graduate level.

#### Where to use it

Illinois public and private 2- and 4-year colleges, universities and certain other degree-granting institutions.

#### When and how to apply

Apply using the online Minority Teachers of Illinois Scholarship Program Application by March 1st before the academic year for which assistance is requested.

### Illinois Special Education Teacher Tuition Waiver (SETTW)

A tuition waiver program for individuals pursuing initial certification as teachers in any area of special education at nonprofit Illinois public, private or parochial preschools, elementary schools or secondary schools. A limited number of waivers are awarded each year to exempt recipients from paying tuition and mandatory fees if they commit to begin teaching in the field of special education within 1 year of leaving college, and continue to teach at least 2 of the 5 years immediately following. If the teaching commitment is not fulfilled, recipients must repay a prorated amount, plus interest. Applicants scheduled to graduate from high school must have performed in the upper half of their high school graduating class; additionally, ACT and SAT scores are used in determining their eligibility.

#### Enrollment requirements

No minimum enrollment requirements; recipients must be seeking initial certification in any area of special education at the undergraduate or graduate level. The waiver may be received for up to 4 calendar years.

#### Where to use it

Illinois public 4-year universities offering programs in special education.

#### When and how to apply

Apply using the Illinois Special Education Teacher Tuition Waiver Application by March 1st before the academic year for which assistance is requested.



# Loan Repayment/Forgiveness Programs

These programs offer help with student loan repayment for Illinois residents who qualify based on certain eligibility requirements. Typically, qualifying borrowers are those who have made a commitment to work in Illinois for a specific amount of time in a field that has experienced a shortage of workers (for example, teaching or nursing). *The availability of some of these programs is dependent upon the level of annual funding provided by the state.*

## Illinois Teachers Loan Repayment Program

A program that provides matching awards of a maximum of \$5,000 to teachers who qualify for the federal government's Teacher Loan Forgiveness program. Recipients must teach in an Illinois elementary or secondary low-income school for 5 years.

## Nurse Educator Loan Repayment Program

A student loan repayment program that awards up to \$5,000 per year for a maximum of 4 years to Illinois nurse educators. Recipients must be licensed by the Illinois Department of Financial and Professional Regulation and must have instructed practical or professional nurses at an approved Illinois institution for at least the past 12 consecutive months.

## Veterans' Home Nurse Loan Repayment Program

A student loan repayment program that awards up to \$5,000 per year for a maximum of 4 years to registered professional nurses and practical nurses licensed by the Illinois Department of Financial and Professional Regulation who have been employed in a State of Illinois Veterans' Home for a specified period of time.

## Teacher Loan Forgiveness Program

This is a federal program that provides forgiveness of a maximum of \$5,000 for federal student loan borrowers who teach for 5 consecutive years on a full-time basis in an elementary or secondary school designated as low income. Borrowers who teach for the required time in certain specialties are eligible to receive a maximum of \$17,500. Eligibility for the Illinois Teachers Loan Repayment Program (see column at left) is contingent upon qualifying for this federal program. Visit [studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation](https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation) for a list of federal loan forgiveness programs.

## John R. Justice Student Loan Repayment Program

Administered by ISAC, this U.S. Department of Justice program provides loan repayment assistance to state and federal public defenders and state prosecutors who agree to remain employed as public defenders and prosecutors for at least three years. If the employment commitment is not fulfilled, the amount must be repaid.





## College & Financial Aid Outreach Services & Resources



### ISACorps

The ISACorps offers students and families expert assistance with the college-going and financial aid process. Recent college graduates who are trained to serve as near peer mentors to high school students, the ISACorps partners with local schools, businesses, and nonprofit organizations to provide workshops, presentations, and one-on-one mentoring for students and families. ISACorps members can help you with career exploration, college selection and applications, scholarship searches, financial aid questions and completion of the FAFSA.

While the ISACorps is available to assist any student or family, members particularly focus their efforts on working with students who are low income and those whose families have no prior college-going experience. To better connect with students, every effort is made to recruit ISACorps members who are first generation college students themselves and who come from the Illinois community to which they will be assigned.

ISACorps members are assigned regionally and are available statewide to help you — at a workshop, or one-on-one on the phone or in person. You will find your ISACorps member in your high school supporting the college counseling office, or meeting with students at community locations. Visit [isac.org/studentportal/isacorps](https://isac.org/studentportal/isacorps) to find your ISACorps member or a workshop in your area.

### ISAC Student Portal

The ISAC Student Portal ([isac.org/studentportal](https://isac.org/studentportal)) provides access to tools and resources to help you make smart decisions about college and financial aid. Use the ISAC Student Portal to help choose a college, learn about careers, find scholarships, simplify the financial aid process, learn how to budget your money and manage student loans, and more.

The Portal offers online tools to keep track of college planning and admissions deadlines, help calculate potential financial aid, and compare financial aid awards. In addition, you will find links to ISAC partner websites offering college and scholarship search; career and job search; and resources to help students with financial literacy, money management and student loan repayment. An Internship/Summer Job Board provides regularly updated job postings. The Student Portal Blog offers quick tips and important information on college planning and financial aid.

Want to find a college or financial aid workshop in your area? Visit the Student Portal to check the ISACorps calendar of events, and to find your local ISACorps member for one-on-one assistance.



## ISAC College Q&A Text Messaging Service

Students can get answers to questions about college planning and financial aid sent directly to their phones with the ISAC College Q&A text messaging service. To text with an ISAC college counselor and receive alerts about college planning events and deadlines, just text your first and last name to the phone number listed in your area code.

**217.207.3265      708.252.3890**

**309.306.7066      773.453.9520**

**618.223.6450      815.242.4630**

**630.216.4910      847.243.6470**

Returning adult students with questions can text **872.395.4723**, a phone number dedicated to supporting adult students.

## ISAC Call Center

ISAC Call Center representatives are available Monday through Friday from 8 am to 5 pm CT to answer questions about ISAC financial aid programs, applications, and other services. Call the toll-free number at 800.899.ISAC (4722) or e-mail **isac.studentservices@isac.illinois.gov** for assistance. Spanish-speaking counselors and a Spanish micro-site are also available to assist families.



Detailed information about ISAC's programs, products and services is available at [isac.org](http://isac.org). Program applications are also accessible through the website. Although most programs listed here are state-funded, ISAC also administers some programs on behalf of the federal government. The availability of awards through all programs is dependent upon sufficient funding.

### Deerfield

1755 Lake Cook Road  
Deerfield, IL 60015-5209

### Springfield

500 W. Monroe, 3rd Floor  
Springfield, IL 62704-1876

### Chicago

James R. Thompson Center  
100 W. Randolph, Suite 3-200  
Chicago, IL 60601-3219

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