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## FINANCING COLLEGE

A Guide to  
ISAC Programs



These programs assist student loan borrowers who fulfill requirements to work for a specific amount of time in a field that is a lower paying one, or has typically experienced a shortage of workers.

### **Illinois Teachers Loan Repayment Program**

A program that provides matching awards of up to \$5,000 to teachers who qualify for the federal government's Stafford Loan Forgiveness Program for Teachers (see below). Recipients must teach in an Illinois elementary or secondary low-income school for five years.

### **Nurse Educator Loan Repayment Program**

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

### **Stafford Loan Forgiveness Program for Teachers**

A federal program that provides forgiveness of up to \$5,000 for Federal Stafford (FFELP or Direct) loan borrowers who teach for five 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 up to \$17,500.

### **John R. Justice Program**

A U.S. Department of Justice student loan repayment program that provides up to \$10,000 per calendar year for a maximum of \$60,000 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.

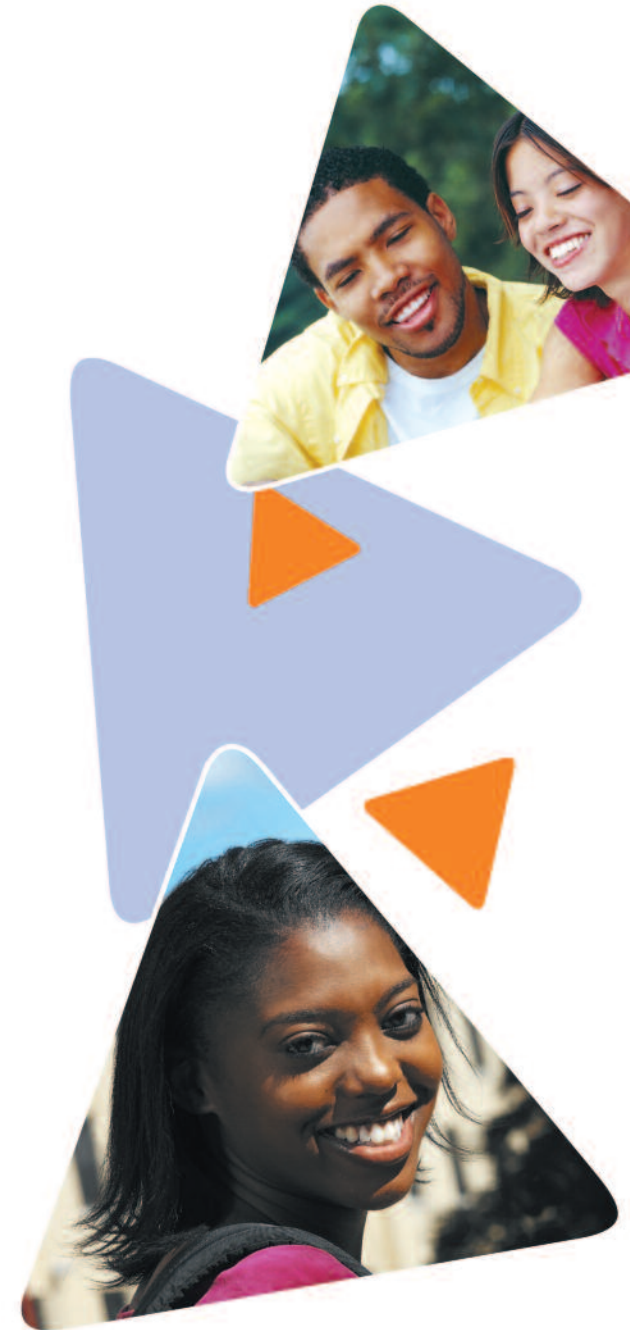
### **Child Welfare Student Loan Forgiveness Program\***

A program that awards forgivable loans of up to \$4,000/\$8,000 per academic year for a maximum of two academic years to full-time undergraduate/graduate students in a social work program. Recipients must have declared an intent to work in child welfare at the Illinois Department of Children and Family Services (DCFS) or a contracting agency. If the work commitment is not fulfilled, the loan must be repaid.

### **Public Interest Attorney Loan Repayment Program\***

A program that awards forgivable loans of up to \$6,000 per year for a maximum of \$30,000 to assist Illinois public interest attorneys in the payment of educational expenses. Qualified attorneys are assistant State's Attorneys, assistant Public Defenders, civil legal aid attorneys, assistant Attorneys General, assistant public guardians, Illinois Guardianship and Advocacy Commission attorneys and legislative attorneys. If the employment commitment is not fulfilled, the loan must be repaid.

\*Program not currently funded.



## FINANCING COLLEGE

The Illinois Student Assistance Commission (ISAC) provides financial assistance for college education through the many grant, scholarship and loan repayment/forgiveness programs it administers. Use this brochure to learn about the programs, including eligibility requirements and application deadline dates. The deadline dates listed apply to the academic year for which the student is requesting aid. Most applications must be filed annually and many programs require separate applications.



More information about ISAC's programs, products and services is available at [collegeillinois.org](http://collegeillinois.org). Program applications are also accessible through the website. Specific questions can be directed to our ISAC Call Center Representatives through the toll-free number at 800.899.ISAC (4722) or through e-mail at [isac.studentservices@isac.illinois.gov](mailto:isac.studentservices@isac.illinois.gov). Spanish-speaking counselors, a Spanish micro-site and a variety of publications in Spanish are also available to assist families.

Although most programs listed here are state-funded, ISAC also administers some programs on behalf of the federal government; they are identified accordingly. The availability of awards through all programs is dependent upon sufficient funding.

## GRANT PROGRAMS

### Monetary Award Program (MAP)

A grant that provides payment toward tuition and mandatory fees. Eligibility is based on financial need, and the maximum award depends on legislative action and available funding every year. The award amount could increase or decrease throughout the academic year.

- ▶ **Enrollment requirements** — At least 3 credit hours at the undergraduate level.
- ▶ **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 *Free Application for Federal Student Aid* (FAFSA) as soon after January 1st before the academic year as possible. Funding is limited; for full-year consideration, 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 one full year of service. Additionally, they 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.
- ▶ **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.

### Bonus Incentive Grant (BIG)

A grant for beneficiaries of Illinois College Savings Bonds, if at least 70% of the bond proceeds is used for educational costs. Amounts range from \$40 to \$440 (per \$5,000 of the bond), depending on the maturity.

- ▶ **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 hospital schools.
- ▶ **When and how to apply** — Apply using the *College Savings Bond Bonus Incentive Grant Application* as soon as possible after August 1st of the academic year for which assistance is being requested. Funding is limited.

## 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 one 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 must 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. The college must be notified of the student's eligibility no later than the end of each term for which the benefits will be used.

## 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.
- ▶ **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.

## Robert C. Byrd Honors Scholarship\*

A federal scholarship of up to \$1,500 for academically exceptional students who become high school graduates in the same year eligibility is determined. Eligibility is determined by a formula based on standardized test scores and high school performance.

- ▶ **Enrollment requirements** — Full time at the undergraduate level for a maximum of 4 academic years.
- ▶ **Where to use it** — Public and private 2- and 4-year colleges, universities, hospital schools and certain other degree-granting institutions.
- ▶ **When and how to apply** — Illinois high schools automatically certify qualified students.

\*Program not currently funded.

## Illinois Special Education Teacher Tuition Waiver (SETTW)

A tuition waiver program for individuals pursuing initial certification in any area of special education as public, private, or parochial preschool, elementary or secondary nonprofit school teachers in Illinois. The waiver exempts 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. Students 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.

## 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 teaching commitment to teach (at a nonprofit Illinois public, private or parochial preschool, elementary or secondary school with at least 30 percent minority enrollment) 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.

