



Overview of Loan Repayment Programs



Illinois Loan Repayment Programs

Illinois Teachers and Child Care Providers Loan Repayment Program

Nurse Educators Loan Repayment Program

Veterans' Home Nurse Loan Repayment Program

John R. Justice Student Loan Repayment Program



- [HOME](#)
- [STUDENTS & PARENTS >](#)
- [COLLEGE ILLINOIS!® >](#)
- [RESEARCH & POLICY >](#)
- [NEWSROOM](#)
- [ABOUT ISAC >](#)



Loan Repayment/Forgiveness Programs

The State of Illinois offers assistance with student loan repayment for Illinois residents who qualify based on certain eligibility requirements. Typically, qualifying borrowers are those who have made an obligation 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 number of awards made through programs administered by ISAC, as well as the individual dollar amount awarded, are subject to sufficient annual appropriations by the Illinois General Assembly and the Governor.

Illinois Loan Repayment/Forgiveness Programs

- [Illinois Teachers Loan Repayment Program](#)
- [John R. Justice Student Loan Repayment Program](#)
- [Nurse Educator Loan Repayment Program](#)
- [Veterans' Home Medical Providers' Loan Repayment Program](#)

In addition to these ISAC-administered programs, your entire student loan (or a portion of your obligation) may be cancelled (forgiven) by the federal government under certain circumstances. Federal programs include the [Stafford Loan Forgiveness Program For Teachers](#), and the [Loan Forgiveness in Areas of National Need](#), which replaced the [Child Care Provider Loan Forgiveness Program](#).

Loan Programs

Loan Repayment/Forgiveness Programs

[Illinois Teachers Loan Repayment Program](#)

[John R. Justice Student Loan Repayment Program](#)

[Nurse Educator Loan Repayment Program](#)

[Veterans' Home Medical Providers' Loan Repayment Program](#)

College Illinois!®

Other State-Sponsored Programs

Federal Programs

Illinois Teachers Loan Repayment Program

- Encourages students to enter and continue teaching in Illinois schools in low-income areas
- Eligible applicants can receive up to \$5,000 to repay student loan debt

Illinois Teachers Loan Repayment Program

- To be eligible:
 - Must first qualify for the federal Teacher Loan Forgiveness Program
 - Teach full-time for five complete and consecutive academic years in a low-income school
 - Must complete teaching requirement at an Illinois school
- Applicants must:
 - Complete an ISAC application
 - Must be submitted to ISAC **within six months of the date on the Notice of Federal Teacher Loan Forgiveness eligibility**
 - Provide documentation of teaching service in Illinois
- *Note: The complete name of the ISAC program is the Illinois Teachers & Child Care Providers Loan Repayment Program, however, because the Federal Child Care Provider Loan Forgiveness Program is no longer available, there is no longer an application for the Illinois Child Care Providers Program.*

Illinois Teachers Loan Repayment Program

- Eligibility requirements:
 - U.S. citizen or eligible noncitizen
 - Resident of Illinois
 - Be a borrower who has had an amount of their educational loans forgiven by the federal teacher loan forgiveness program
 - Fulfilled the federal requirements at a school in Illinois
 - Have a balance remaining on eligible student loan(s)

Illinois Teachers Loan Repayment Program

- Application process
 - Download and complete the current ISAC application
 - Submit ISAC application and supporting documentation
 - Approval letter for the federal loan forgiveness
 - A copy of the federal application used to apply for the federal program
 - Showing that teaching service was met at an Illinois school
 - A copy of the documentation showing the amount and the date of the federal loan forgiveness
 - Applicants must apply **within six months** after receiving notification of federal loan forgiveness



1755 Lake Cook Road
 Deerfield, IL 60015
 800.899.ISAC (4722)
 Website: www.isac.org
 E-mail: isac.student.services@illinois.gov

FISCAL YEAR 2022 (JULY 1, 2021 - JUNE 30, 2022)
ILLINOIS TEACHERS LOAN REPAYMENT APPLICATION

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to prosecution to the fullest extent of the law. **Important – Please note that your Social Security number is needed for identification, verification and processing purposes in furtherance of your request for financial aid. ISAC will only accept an application with an original ink signature and date. Facsimile or e-mailed copies will not be accepted.**

SECTION 1: BORROWER INFORMATION

Please enter the following information:

Social Security Number - -

Borrower's Name _____ Employer's Name _____

Address _____ Employer's Address _____

City, State, ZIP Code _____ City, State, ZIP Code _____

Home Telephone _____ Work Telephone _____

SECTION 2: BORROWER'S LOAN REPAYMENT REQUEST, CERTIFICATION AND RELEASE

Before completing this section, please read the entire application, including Section 3: Required Documentation, Section 4: General Information and Instructions, and Section 5: Definitions and Eligibility Requirements.

I certify that:

- I have taught full-time in a qualifying Illinois low-income school for at least 5 consecutive, complete academic years.
- I received a federal Teacher Loan Forgiveness for my FFEL and/or Direct Loan program Stafford loan(s) on _____ and have applied for the Illinois Teachers Loan Repayment Program within 6 months of the [date of Notice of Federal Loan Forgiveness] date on the Notice of Federal Teacher Loan Forgiveness eligibility.
- I am a resident of Illinois.
- I have read, understand, and meet all of the definitions and eligibility requirements for loan repayment as described in Section 5.
- The information I have provided on this application is true and correct to the best of my knowledge.
- I understand that ISAC will send the proceeds for which I am eligible directly to the holder/servicer/lender of my loan(s).

Account Number: _____ Date of Birth: _____ / _____ / _____
 Month Day Year

Name as it appears on loan documents: _____
 Last First M.I.

I authorize my Holder/Loan Servicer, _____, to provide the loan information requested by the Illinois Student Assistance Commission (ISAC) for the Illinois Teachers Loan Repayment Application.

Applicant's Signature (must be in ink) _____ Date _____

SECTION 3: REQUIRED DOCUMENTATION

The following documents are **required** and must be attached to this application at the time of submission (or will be considered incomplete):

1. A current account statement (dated within 30 days of the date of this application) showing outstanding balances for each eligible educational loan:
 - Name of Holder/Loan Servicer
 - Payment address of Holder/Servicer
 - Area code/phone number of Holder/Servicer
 - Account number
 - Type of loan (Federal Direct, Stafford, etc.)
 - Monthly payment and outstanding balance
 - Loan status
2. A photocopy of the complete federal Teacher Loan Forgiveness application which was used to forgive your FFEL and/or Direct Stafford Program Loan(s).
3. A photocopy of the approval documentation (e.g., Notice of Federal Teacher Loan Forgiveness) for your forgiven federal loan(s). The documentation must include the date the loan was forgiven and the amount forgiven.

Borrower Identification



Loan Repayment Request



List of Required Documentation



SECTION 4: GENERAL INFORMATION AND INSTRUCTIONS

- The Illinois Teachers Loan Repayment Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, individuals who teach full-time for five consecutive, complete academic years in certain Illinois elementary and secondary schools that serve low-income families and meet other qualifications may be eligible for a grant of up to \$5,000.
- This grant is available to Illinois teachers who meet the qualifications for federal Teacher Loan Forgiveness under 20 U.S.C 1078-10, Section 428J.
- The total number of awards each year is contingent on available funding. If funding is insufficient to pay all eligible applicants, awarding is based on the date the complete application, with all required documentation, is received in ISAC's Deerfield office.
- The documentation required in Section 3 and any other requested documentation must be submitted as a part of this application.
- All applicable sections of this form must be complete. The application will be considered for processing as of the date the fully-completed application and all supporting documentation are received in ISAC's Deerfield office.
- Return the complete application to the address shown in Section 6.

SECTION 5: DEFINITIONS AND ELIGIBILITY REQUIREMENTS

DEFINITIONS

- **Academic year**
 - one complete school year at the same school, or
 - two complete and consecutive half years at different schools, or
 - two complete and consecutive half years from different school years at either the same school or different schools.Half years exclude summer sessions and generally fall within a 12-month period. For schools that have a year-round program of instruction, a minimum of nine months is considered an academic year.
- **Elementary school** is a public or nonprofit private school that provides elementary education as determined by state law and has a high concentration of students from low-income families as determined by the U.S. Department of Education.
- **Full time** means the standard used by the state in defining full-time employment as a teacher. If you teach in more than one school, full time is based on the combination of all your qualifying employment.
- **Holder** is an entity that holds your loan promissory note and has the right to collect from you.
- **Loan Servicer** is an entity that collects payments on a federal student loan, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a federal student loan on behalf of a loan holder.
- A **Resident of Illinois** is a person who physically resides in Illinois, and Illinois is his or her true, fixed, and permanent home.
- **Secondary school** is a public or nonprofit private school that provides secondary education as determined by state law and has a high concentration of students from low-income families as determined by the U.S. Department of Education.
- A **Teacher** is a person who provides direct classroom teaching, or classroom-type teaching in a non-classroom setting, including special education teachers. A school librarian or guidance counselor is not considered a teacher for the purposes of this program.

ELIGIBILITY REQUIREMENTS

- You must have been a borrower and received a federal Teacher Loan Forgiveness in accordance with 20 U.S.C. 1078-10, Section 428J, and have applied for Illinois Teachers Loan Forgiveness within 6 months of the date on the Notice of Federal Teacher Loan Forgiveness eligibility.
- You must have fulfilled your teaching requirements in Illinois at an elementary or secondary school that serves low-income families as determined by the U.S. Department of Education.
- You must be a resident of Illinois.
- You must be a citizen or eligible non-citizen.
- You must have a balance remaining on your eligible student loan(s).

SECTION 6: RETURNING THE APPLICATION AND ASSISTANCE

Please return the complete application and all required documentation to:

Illinois Student Assistance Commission
Dept. D
1755 Lake Cook Road
Deerfield, IL 60015-5209

Applicants should keep a copy of the complete application and documents. Incomplete applications and/or missing documentation will delay an eligibility decision.

If you have questions please contact a Call Center Representative at 800.899.ISAC (4722) or at isac.studentservices@illinois.gov.

General
Information &
Instructions



Definitions &
Eligibility
Requirements



Mailing &
Contact
Information



Nurse Educator Loan Repayment Program

- The program is an incentive to nurse educators to maintain their teaching careers in Illinois and is intended to help address the shortage of nurses and the lack of nurse educators in Illinois.
- Provides grants of up to \$5,000 per year to nurse educators who have instructed practical or professional nurses at an approved Illinois institution
 - May be received for up to a maximum of four years.
- Application is available at isac.org

Nurse Educator Loan Repayment Program

- List of approved institutions maintained by the Illinois Department of Financial and Professional Regulation:
 - www.idfpr.com/Forms/DPR/NurseSchools.pdf

|  IDFPR Illinois Department of Financial and Professional Regulation Division of Professional Regulation | | www.idfpr.com JB PRITZKER Governor | | MARIO TRETO, JR. Acting Secretary | | CECILIA ABUNDIS Acting Director | |
|--|--------|---|---|---|--|---|--|
| ***** All programs listed below have current approval with the State of Illinois***** | | | | | | | |
| Illinois Approved Nursing Education Programs, School Code = the prefix US49 + the 6 digit number | | | | REVISED January 06, 2022 School Codes marked in red are on Probation | | | |
| Practical Nursing Program, LPN | | School Code prefix : US49 | | 34 | | Physical Address | |
| Adonis College of Nursing / (BestMed) | 103000 | 708 880 1950 | Mickle Ward-Ellison, Interim Director | 1313 East Sibley Blvd., Dolton, IL. 60419 | | | |
| Ambria College of Nursing | 103500 | 847 397 0300 | Sharon Ortega, Director | 5210 Trillium Boulevard Hoffman Estates, IL 60179 | | | |
| Americare Technical School | 102700 | 847 825 8773 | Stephanie Balitaan, Director | 505 Busse Highway Park Ridge, IL 60068 | | | |
| Aquarius Institute | 110400 | 847 296 8870 | Hope Qairit, Dean | 1011 East Touhy Avenue, DesPlaines IL 60018 | | | |
| ATS Institute of Technology | 102100 | 312 300 0980 | Misti Ludwig, Director | 25 E. Washington Suites 200 & 55 Chicago IL, 60602 | | | |
| Beck School of Practical Nursing..... | 100400 | 618 473 2222 | Holly Szopinski, Director | 6137 Beck Road Red Bud, IL. 62278 | | | |
| Black Hawk College | 108200 | 309 796 5000 | Trudy Starr, Chairperson | 6600 34th Avenue Moline, IL 61265 | | | |
| CAAN Academy of Nursing | 102500 | 708 983 1645 | Cathym C. Sills, Program Director | 4747 Lincoln Mall Drive - Suite 420 Matteson, IL 60443 | | | |
| CALC Institute of Technology | 102300 | 618 474 0616 | Jamie Mitcheson, Administrator | 200 N. Center Dr. Suite A - Alton IL 62002 | | | |
| Capital Area School of Practical Nursing | 100800 | 217 585 1215 | Dianne Hacker, Nurse Administrator | 2201 Toronto Road Springfield, IL 62707-8645 | | | |
| Carl Sandburg College | 108100 | 309 344 2518 | Saucy Bainter, Nurse Administrator | 2400 Tom L. Wilson Blvd Galesburg, IL 61401 | | | |
| CCC-School of Nursing at Malcolm X | 102400 | 312 850 7159 | Tammy Scott-Brand, Dean | 1900 West Van Buren Chicago, Illinois 60612 | | | |
| First Step to Excellence | 110800 | 773 437 5003 | Dr. Jerrilyn Pearson, Program Director | 1639 E. 87th Street Chicago, IL 60617 | | | |
| Genesis Healthcare Institute | 110700 | 815 439 3970 | David Kettlely, Dean | 25 Alexander Circle, Suite #3 Romeoville IL, 60446 | | | |
| Great Paragon Healthcare, Inc. | 101800 | 773 274 7694 | Magdalene Armstead, Nursing Administrator | 2640 W. Touhy Ave. Chicago, IL 60645 | | | |
| Illinois Central College | 100200 | 309-690-7547 | Mischelle Monagle, Associate Dean | 5407 N. University St. Peoria, IL 61635 | | | |
| Illinois College of Nursing | 102800 | 630 495 7968 | Dr. Cynthia R. Hodges, Administrator | 55 West 22nd St., Suite 200 Lombard, IL 60148 | | | |
| Illinois Valley Community College | 100900 | 815 224 2720 | Bonnie Campbell, Interim Dean | 815 N. Orlando Smith Ave. Oglesby, IL 61348 | | | |
| John A Logan Community College | 106200 | 618 985 3741 | Kristin Yosanovich, Director | 700 Logan College Road Carterville, IL 62918 | | | |
| | | | Alongi Center, DuQuoin, IL | 72 Southtown Shopping Center, DuQuoin, IL 62832 | | | |
| | | | **extension campus : | 100 College Drive, Kankakee, IL 60901 | | | |
| Kankakee Community College | 107700 | 815 802 8800 | Kellee Hayes, Director | | | | |

Nurse Educator Loan Repayment Program

- To qualify for the program, applicants must:
 - Be a U.S. citizen or an eligible non-citizen
 - Be an Illinois resident
 - Have an outstanding balance on an eligible educational loan
 - Be a nurse educator who meets licensing requirements of the Illinois Department of Financial and Professional Regulation
 - Have worked as a nurse educator instructing practical or professional nurses in an approved Illinois institution for the past 12 consecutive months prior to the date of each application
 - Not be in default on any federal guaranteed educational loan, nor owe a refund on any scholarship or grant program administered by ISAC



1755 Lake Cook Road
Deerfield, IL 60015-5209
800.899.ISAC(4722)
Website: www.isac.org
E-mail:
isac_studentservices@illinois.gov

FISCAL YEAR 2022 (July 1, 2021 – June 30, 2022) NURSE EDUCATOR LOAN REPAYMENT APPLICATION

Important – Please note that your Social Security number is needed for identification, verification and processing purposes in furtherance of your request for financial aid. ISAC will only accept an application with an original ink signature and date. Facsimile or e-mailed copies will not be accepted.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to prosecution to the fullest extent of the law.

SECTION 1: BORROWER INFORMATION

Please enter the following information:

| | | | | | | | | | | | |
|------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|----------------------|----------------------|----------------------|----------------------|--|
| Social Security Number | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| Borrower's Name | _____ | | | | | Employer's Name | _____ | | | | |
| Address | _____ | | | | | Employer's Address | _____ | | | | |
| City, State, ZIP Code | _____ | | | | | City, State, ZIP Code | _____ | | | | |
| Home Telephone | _____ | | | | | Work Telephone | _____ | | | | |

SECTION 2: BORROWER'S LOAN REPAYMENT REQUEST, CERTIFICATION AND RELEASE

Before completing this section, please read the entire application, including Section 3: Required Documentation, Section 4: General Information and Instructions, and Section 5: Eligibility Requirements.

I certify that:

- I have worked as a nurse educator in Illinois for at least the past 12 consecutive months.
- If I am a prior recipient, I have not received more than the maximum award amount of \$5,000 allowed in any 12 month period.
- I am a resident of Illinois.
- I understand ISAC will send the proceeds for which I am eligible to the holder/servicer/lender of my loan(s).
- I have read, understand and meet all of the eligibility requirements for participation in this program as described in Section 5.
- The information I have provided is true and correct to the best of my knowledge.

Account Number: _____ Date of Birth: _____ / _____ / _____
Month Day Year

Name as it appears on loan documents: _____
Last First M.I.

I authorize my Holder/Loan Servicer, _____, to provide the loan information requested by the Illinois Student Assistance Commission (ISAC) for the Nurse Educator Loan Repayment Application.

Applicant's Signature _____ Date _____

SECTION 3: REQUIRED DOCUMENTATION

The following document(s) are **required** and must be attached to the application at the time of submission (or will be considered incomplete):

1. An original signed letter from your employer verifying, for a prior separate 12-month period, you have worked at an approved Illinois institution as a Nurse Educator instructing practical or professional nurses. The letter must be on school/employer letterhead and must include the starting and ending dates of the applicable twelve (12) month period. (See Section 5 – Eligibility Requirements.)
2. The applicant must submit a current account statement from your lender/servicer (dated within 30 days of this application) showing the outstanding balances for each eligible educational loan(s) that contains the information listed below:

| | |
|--|--|
| <input type="checkbox"/> Name of Holder/Servicer | <input type="checkbox"/> Type of Loan (Federal Direct, Stafford, etc.) |
| <input type="checkbox"/> Payment address of Holder/Servicer | <input type="checkbox"/> Monthly payment and outstanding balance |
| <input type="checkbox"/> Area code/phone number of Holder/Servicer | <input type="checkbox"/> Loan Status |
| <input type="checkbox"/> Account Number | |

SECTION 4: GENERAL INFORMATION AND INSTRUCTIONS

- Due to a shortage of nurses and a lack of instructors to staff courses teaching nursing in Illinois, an incentive program has been designed to encourage longevity and career change opportunities. The Nurse Educator Loan Repayment Program is intended to pay eligible loans to add an incentive to nurse educators to maintain their teaching careers within Illinois.
- Assistance under this program may be received for up to a maximum of 4 years. The assistance cannot exceed the outstanding balance of the eligible educational loan(s) or \$5,000, whichever is less. Eligible educational loans include Stafford loans, Graduate PLUS loans, consolidation loans, nursing student loans, Supplemental Loans for Students, alternative loans and other types of government and institutional loans used for nursing education expenses.
- Proceeds will be remitted directly to the holder/servicer/lender of the loan(s) to be repaid.
- The total number of awards each year is contingent on available funding. If funding is insufficient to pay all eligible applicants, awarding will be based on the date the complete application, with all required documentation, is received in ISAC's Deerfield office.
- The documentation required in Section 3 and any other requested documentation must be submitted as a part of this application.
- Return the completed application to the address shown in Section 6.
- If the application is incomplete, ISAC will notify the applicant who will have an opportunity to furnish the missing information. The application will only be considered for processing as of the date the application is complete and received at ISAC's Deerfield office.

SECTION 5: ELIGIBILITY

REQUIREMENTS

- You must be a United States citizen or eligible noncitizen.
- You must be a resident of Illinois.
- You must have an outstanding balance due on an eligible educational loan.
- You must be a nurse educator who meets licensing requirements of the Illinois Department of Financial and Professional Regulation.
- You must be an applicant who is **NOT** in default on a federal guaranteed educational loan nor owes a refund on a grant or scholarship administered by ISAC.
- You must meet the following nursing instruction requirements:
 - If a first-time recipient, have taught for at least 12 consecutive months prior to the date of application in an approved program of professional or practical nursing education in Illinois, or
 - If other than a first-time recipient, fulfill a separate 12 month period of teaching in an approved program of professional or practical nursing education in Illinois for each subsequent award received.

SECTION 6: RETURNING THE APPLICATION AND ASSISTANCE

Return the completed application and required documentation to:

Illinois Student Assistance
Commission Dept. D
1755 Lake Cook Road
Deerfield, IL 60015-5209

Applicants should keep a copy of the complete application and documents. Incomplete applications and/or missing documentation will delay any eligibility decision.

If you have questions please contact a Call Center Representative at 800.899.ISAC (4722) or isac_studentservices@illinois.gov.



Veterans' Home Medical Providers' Loan Repayment Program

- Intended to encourage medical professionals to pursue and continue their careers at a State of Illinois veterans' home
- Provides grants of up to \$5,000 per year to medical professionals who have worked in veterans' homes in Illinois
- Grant dollars must be used to pay down existing student loan debt
- Can receive for a maximum of 4 years
- Application is available at isac.org

Veterans' Home Medical Providers' Loan Repayment Program

- To qualify for the program, applicants must:
 - Be a U.S. citizen or an eligible non-citizen
 - Be an Illinois resident
 - Have an outstanding balance due on an eligible educational loan
 - Be a medical provider who meets licensing requirements of the Illinois Department of Financial and Professional Regulation or a certified nursing assistant who passed the state-specified examinations to be fully certified
 - Be a medical provider whose employment is in good standing as determined by the Illinois Department of Veterans' Affairs
 - For each year during which an award is received, fulfill a separate 12 month period as a physician, certified nurse practitioner, registered professional nurse, certified nursing assistant or licensed practical nurse in an approved State of Illinois veterans' home
 - Not be in default on any federal guaranteed educational loan or owe a refund on any scholarship or grant program administered by the ISAC



1755 Lake Cook Road
Deerfield, IL 60015-5209
800.899.ISAC (4722)
Website: www.isac.org
E-mail: isac.student.services@illinois.gov

FISCAL YEAR 2022 (July 1, 2021 – June 30, 2022)
VETERANS' HOME MEDICAL PROVIDERS' LOAN REPAYMENT APPLICATION

Important – Please note that your Social Security number is needed for identification, verification and processing purposes in furtherance of your request for financial aid. ISAC will only accept an application with an original ink signature and date. Facsimile or e-mailed copies will not be accepted.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to prosecution to the fullest extent of the law.

SECTION 1: BORROWER INFORMATION

Please enter the following information:

| | | | | | | | | |
|------------------------|----------------------|----------------------|---|-----------------------|----------------------|---|----------------------|----------------------|
| Social Security Number | <input type="text"/> | <input type="text"/> | - | <input type="text"/> | <input type="text"/> | - | <input type="text"/> | <input type="text"/> |
| Borrower's Name | _____ | | | Employer's Name | _____ | | | |
| Address | _____ | | | Employer's Address | _____ | | | |
| City, State, ZIP Code | _____ | | | City, State, ZIP Code | _____ | | | |
| Home Telephone | _____ | | | Work Telephone | _____ | | | |

SECTION 2: BORROWER'S LOAN REPAYMENT REQUEST, CERTIFICATION AND RELEASE

Before completing this section, please read the entire application, including Section 3: Certification by Illinois Department of Veterans' Affairs, Section 4: Required Documentation, Section 5: General Information and Instructions, and Section 6: Eligibility Requirements.

- I certify that:
- I am employed as a physician, certified nurse practitioner, registered professional nurse, certified nursing assistant or licensed practical nurse in an approved State of Illinois veterans' home, and have been employed for at least 12 consecutive months. Approved veterans' homes for purposes of this program are located in **Anna, LaSalle, Manteno and Quincy, Illinois.**
 - If I am a prior recipient, I have not received more than the maximum award amount of \$5,000 allowed in any 12 month period.
 - I am a resident of Illinois.
 - I understand that ISAC will send the proceeds for which I am eligible to the holder/servicer/lender of my loan(s).
 - I have read, understand and meet all of the eligibility requirements for participation in this program as described in Section 6.
 - The information I have provided on this application is true and correct to the best of my knowledge.
 - I give my consent to the federal and state departments of Veterans' Affairs to exchange information with the Illinois Student Assistance Commission (ISAC) concerning my eligibility for the Veterans' Home Medical Providers' Loan Repayment Program.

Account Number: _____ Date of Birth: _____ / _____ / _____
Month Day Year

Name as it appears on loan documents: _____
Last First M.I.

I authorize my Holder/Servicer, _____, to provide the loan information requested by the Illinois Student Assistance Commission (ISAC) for the Veterans' Home Medical Providers' Loan Repayment Application.

Applicant's Signature _____ Date _____

SECTION 3: CERTIFICATION BY ILLINOIS DEPARTMENT OF VETERANS' AFFAIRS

This section must be completed by the Illinois Department of Veterans' Affairs (IDVA) Human Resources Manager

I hereby certify under penalties of perjury as provided by law, to the best of my knowledge and belief, that the applicant named in Section 1 is currently employed by an approved State of Illinois veterans' home, has completed the prescribed employment probationary period, has been employed for at least 12 consecutive months, and said employment is in good standing.

Employed From: _____ / _____ Employed Through: _____ / _____
MM YYYY MM YYYY

Name of approved veterans' home _____

Illinois Department of Veterans' Affairs Human Resource Manager _____ Signature (required) _____ Date _____

SECTION 4: REQUIRED DOCUMENTATION

The following documents are **required** and must be attached to this application at the time of submission (or will be considered incomplete):

The applicant must submit a current account statement (dated within 30 days of this application) showing the outstanding balance for each eligible educational loan that lists the information listed below:

- Name of Holder/Servicer
- Payment address of Holder/Servicer
- Area code/phone number of Holder/Servicer
- Account number
- Type of loan (Federal Direct, Stafford, etc.)
- Monthly payment and outstanding balance
- Loan status

SECTION 5: GENERAL INFORMATION AND INSTRUCTIONS

- Due to a shortage of medical providers in state-operated veterans' homes, which has resulted in lengthy waiting lists, the Veterans' Home Medical Providers' Loan Repayment Program was designed to pay eligible loans as an incentive to encourage medical providers to pursue and maintain careers in Illinois veterans' homes.
- Assistance under this program may be received for up to a maximum of 4 years. The assistance cannot exceed the outstanding balance of the eligible educational loan(s) or \$5,000 per year, whichever is less. Eligible educational loans include Stafford loans, Graduate PLUS loans, consolidation loans, Supplemental Loans for Students, alternative loans and other types of government and institutional loans used for medical education expenses.
- Proceeds will be remitted directly to the holder/servicer/lender of the loan(s) to be repaid.
- The total number of grants awarded in a given fiscal year is contingent upon available funding. If funding is insufficient to pay all eligible applicants, awarding will be based on the date the complete application is received in ISAC's Deerfield office. Preference may be given to renewal applicants provided that the recipient meets the eligibility requirements.
- Section 3 must be completed by the Illinois Department of Veterans' Affairs (IDVA) Human Resources Manager.
- The documentation required in Section 4 and any other requested documentation must be submitted as a part of this application.
- Return the completed application to the address shown in Section 7.
- If the application is incomplete, ISAC will notify the applicant, who will have an opportunity to furnish the missing information. The application will only be considered for processing as of the date the application is complete and received at ISAC's Deerfield office.

SECTION 6: ELIGIBILITY REQUIREMENTS

- You must be a United States citizen or eligible noncitizen.
- You must be a resident of Illinois.
- You must have an outstanding balance due on an eligible educational loan.
- You must be a medical provider who meets licensing requirements of the Illinois Department of Financial and Professional Regulation.
- You must be a medical provider employed by an approved State of Illinois veterans' home, and have been employed for at least 12 consecutive months. You must also have completed the prescribed probationary period, and your employment must be in good standing as certified by the Illinois Department of Veterans' Affairs in Section 3. Approved Illinois veterans' homes for purposes of this program are located in **Anna, LaSalle, Manteno and Quincy, Illinois.**
- You must be an applicant who is NOT in default on a federal guaranteed educational loan nor owes a refund on a grant or scholarship administered by ISAC.

SECTION 7: RETURNING THE APPLICATION AND ASSISTANCE

Return the completed application and required documentation to:

Illinois Student Assistance Commission
Dept. D
1755 Lake Cook Road
Deerfield, IL 60015-5209

Applicants should keep a copy of the complete application and documents. Incomplete applications and/or missing documentation will delay any eligibility decision.

If you have questions please contact a Call Center Representative at 800.899.ISAC (4722) or isac.student.services@illinois.gov.



John R. Justice Student Loan Repayment Program

- Provides loan repayment assistance for state and federal public defenders and state prosecutors
- Requires three years of service
- Federal program administered at the state level
 - Funding designated to states is based on population
- Illinois recipients can receive an annual award of up to \$4,000
- Application is accessible at isac.org
- For more information about the program:
 - <http://www.isac.org/students/after-college/loan-forgiveness-programs/john-r-justice-student-loan-repayment-program.html>
 - www.equaljusticeworks.org

John R. Justice Loan Repayment Program

- Provides loan repayment assistance for state and federal public defenders and state prosecutors who agree to remain employed as public defenders and prosecutors for at least three years
 - Federal program administered at the state level
- Illinois recipients may receive an annual award of up to \$4,000
 - Aggregate total of \$60,000
 - Reduced funding levels may impact award amounts
- If the employment commitment is not fulfilled, award amounts received must be repaid
- Application is accessible at isac.org

Other Loan Repayment Programs

- The Illinois Department of Public Health provides funds to repay educational loans through its Illinois National Health Service Corps State Loan Repayment Program
 - www.dph.illinois.gov/topics-services/life-stages-populations/rural-underserved-populations/slrp
- Most branches of the U.S. Armed Forces have loan repayment programs
 - Specific details can be found at their respective websites or from local recruiters

Federal Loan Forgiveness Programs

- There are two types of federal loan forgiveness programs for teachers:
 - Teacher Loan Forgiveness
 - for Direct Subsidized Loans, Direct Unsubsidized Loans, Subsidized Federal Stafford Loans, and Unsubsidized Federal Stafford Loans
 - Teacher Cancellation
 - for Federal Perkins Loans
- Public Service Loan Forgiveness Program may also be an option for teachers and other school district personnel
 - studentaid.ed.gov is the best resource for details about these programs

Manage Loans

Navigate the student loan repayment process with confidence: make payments, change repayment plans, explore options, and get help.

[View My Account](#)

Understanding Student Loan Repayment

Learn about federal student loan repayment based on where you are in the process.



I'm Starting School or In School

I'm in the process of earning a degree or certificate.

- [Complete Entrance Counseling](#)
- [Financial Awareness Counseling](#)
- [Avoid TEACH Grant Conversion to Loan](#)
- [Estimate Your Payments](#)
- [Manage Your Account](#)



I'm About to Graduate or Leave College

I'm completing my program or taking a break from school.

- [Complete Exit Counseling](#)
- [Start Making Loan Payments](#)
- [Update Your Contact Info](#)



I Just Graduated or Left School

I'm in my grace period and preparing to repay my loan.

- [Find Your Loan Servicer](#)
- [Understand Grace Period](#)
- [Estimate Your Payments](#)
- [Choose a Repayment Plan](#)
- [Start Making Loan Payments](#)



I'm in Repayment

I've begun repaying my loan.

- [Make Your Next Payment](#)
- [Choose a Repayment Plan](#)
- [Consolidate Your Loans](#)
- [Understand Loan Forgiveness](#)
- [Understand Student Loan Repayment](#)



I'm Falling Behind and Need Help

I've missed some payments and am having trouble keeping up.

- [Lower Your Payment](#)
- [Get Temporary Relief](#)
- [Apply for Income-Driven Repayment](#)
- [Understand Delinquency and Default](#)

GET OUT OF DEFAULT

If you've fallen behind on payments (typically 270 days) and entered default, understand your options.

Teacher Loan Forgiveness Program

- If student teaches full-time for five complete and consecutive academic years in elementary and secondary schools and educational service agencies that serve low-income families, they may be eligible for forgiveness of up to a combined total of \$17,500 on Direct Subsidized and Unsubsidized Loans and Subsidized and Unsubsidized Federal Stafford Loans.
 - PLUS loans are not eligible for this type of forgiveness
- Each year, ED publishes a list of low-income elementary and secondary schools
 - To find out if a school is classified as a low-income school, check the online database for the year(s) the borrower has been employed as a teacher
 - Questions about the inclusion or omission of a particular school must be directed to the state education agency, *not* to ED

studentaid.gov/tcli/

Teacher Cancellation Low Income (TCLI)

The TCLI Directory lists low-income elementary schools, secondary schools and educational service agencies (ESAs) that are eligible schools or ESAs for purposes of the William D. Ford Federal Direct Loan (Direct Loan) and Federal Family Education Loan (FFEL) teacher loan forgiveness program, Federal Perkins Loan/National Direct Student Loan teacher cancellation, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program.

Eligible schools and ESAs are reported to the U.S. Department of Education by state education agencies for inclusion in the TCLI Directory. To qualify for loan forgiveness or cancellation, or to satisfy the TEACH Grant service obligation, a borrower's or grant recipient's qualifying teaching service must be performed at a school or ESA that is listed in the TCLI Directory.

View more information on [Loan Forgiveness and Cancellation](#).



Directory Search

Directory search allows users to search current and past years' TCLI Directory information by performing a search based on state, year, school/educational service agency name, and/or location.

Start



State Contact Information

State Contact Information allows users to lookup contact information for the individual from the state education agency who maintains the TCLI Directory list for that particular state.

Start

Applying for Teacher Loan Forgiveness

- Borrowers should apply after they have completed the five-year teaching requirement
- Print and complete the federal Teacher Loan Forgiveness Application
- Return the completed application to their loan holder or loan servicer
- If applicant is applying for forgiveness of loans that are held by different loan holders or loan servicers, they must submit a separate form to each of them

TEACHER LOAN FORGIVENESS APPLICATION

studentaid.ed.gov



TLFA

TEACHER LOAN FORGIVENESS APPLICATION

William D. Ford Federal Direct Loan (Direct Loan) Program
Federal Family Education Loan (FFEL) Program

OMB No. 1845-0059
Form Approved
Exp. Date 09/30/2023

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN

Name

Address

City

State

Zip Code

Telephone - Primary

Telephone - Alternate

Email (Optional)

SECTION 2: LOAN FORGIVENESS REQUEST (TO BE COMPLETED BY THE BORROWER)

READ SECTIONS 7 - 10 BEFORE COMPLETING THE APPLICATION. The information you provide may be subject to verification.

I request forgiveness on my Direct Loan and/or FFEL program loans based on my employment as a full-time teacher for at least five consecutive, complete academic years. During that five-year period, I taught (check all that apply):

at an eligible elementary school at an eligible secondary school for an eligible educational service agency

AND I was (check all that apply):

A highly qualified full-time special education teacher for elementary school children with disabilities (forgiveness of up to \$17,500).

A highly qualified full-time special education teacher for secondary school children with disabilities (forgiveness of up to \$17,500).

Public Service Loan Forgiveness (PSLF) Program

- Went into effect July 1, 2008
- Forgives remaining balance of principal and interest after 120 payments have been
 - For payments made after 10/1/2007
- Non-defaulted Direct Loan borrowers only
 - FFEL borrowers may consolidate into DL to receive benefit

Public Service Loan Forgiveness (PSLF) Program

- The Public Service Loan Forgiveness (PSLF) Program forgives the remaining balance on Direct Loans after an applicant has made 120 (10 years) **qualifying payments** under a **qualifying repayment plan** while working **full-time** for a **qualifying employer**.
- The loan will only be forgiven if the applicant **meets all** PSLF Program eligibility conditions
 - **Must** repay loans under any combination of:
 - Income-based repayment
 - Income-contingent repayment
 - 10-year standard repayment
 - Any DL repayment based on 10-year repayment amounts
 - **Must** be employed in public service during 120-month payment period
 - **Must** be employed in public service job at time of forgiveness

studentaid.gov/manage-loans/forgiveness-cancellation/public-service

Public Service Loan Forgiveness (PSLF)

If you are employed by a U.S. federal, state, local, or tribal government or not-for-profit organization, you might be eligible for the Public Service Loan Forgiveness Program. Keep reading to see whether you might qualify.

Qualifying for PSLF

Qualifying Employer

Full-time Employment

Eligible Loans

Qualifying Payments

Qualifying Repayment Plans

PSLF Process

Public Service Loan Forgiveness (PSLF) Help Tool

Employment Certification

Tax on Forgiveness

How to Submit the PSLF Form

Contact for PSLF

Questions

Important Limited PSLF Waiver Opportunity

On Oct. 6, 2021, the U.S. Department of Education (ED) announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF. [Learn more about this limited PSLF waiver.](#)

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

PSLF Resources

- [Public Service Loan Forgiveness \(PSLF\) Help Tool](#)
- [Public Service Loan Forgiveness \(PSLF\) & Temporary Expanded PSLE \(TEPSLF\) Certification & Application](#)
- [Limited PSLF Waiver Information](#)
- [Public Service Loan Forgiveness Program FAQ](#)

Complete the Public Service Loan Forgiveness (PSLF) Form With the PSLF Help Tool

The PSLF Help Tool helps determine whether you work for a qualifying employer for the PSLF or Temporary Expanded Public Service Loan Forgiveness (TEPSLF) programs, suggests actions you can take to become eligible for PSLF, and guides you through the PSLF form and submission process.



Important Limited PSLF Waiver Opportunity

On Oct. 6, 2021, the U.S. Department of Education (ED) announced a temporary period during which borrowers may receive credit for payments that previously did not qualify for PSLF or TEPSLF.

[Learn More About this limited PSLF waiver.](#)

Using the PSLF Help Tool

Use the PSLF Help Tool to search for a qualifying employer, learn what actions you may need to take to become eligible for PSLF or TEPSLF, and generate the form you need. Each time you submit a form, we will evaluate your eligibility for forgiveness, and provide that forgiveness to you if you are eligible. After you submit your form, if you have Direct Loans and work for a qualifying employer, you will receive a count of the number of qualifying payments you have made toward both PSLF and TEPSLF from FedLoan Servicing. For the best experience using this tool, we strongly recommend that you read [Become a Public Service Loan Forgiveness \(PSLF\) Help Tool Ninja](#) before getting started.

The PSLF Help Tool has been modified to align with the conditions under [COVID-19 relief measures](#) and the limited PSLF waiver through Oct. 31, 2022. To get the most accurate information, make sure to carefully read any section titled "Special Notice for the COVID-19 Emergency" and check out the limited PSLF waiver.



[Log In To Start](#)

PSLF Help Tool

- Created to
 - help borrowers understand the PSLF Program -- what they need to do to participate and possibly have their loans forgiven;
 - help borrowers assess whether employers and loans qualify for PSLF;
 - help borrowers decide which PSLF form to submit;
 - generate a partially completed form to take to an employer to sign and then submit to FedLoan Servicing, ED's PSLF servicer; and
 - use information about a borrower's federal student loans to explain other actions they should or must take if they want to receive PSLF.
- PSLF applicants are encouraged to use the tool annually and any time they switch jobs to ensure they're staying on track.

ISAC Contact Information

School Services

866-247-2172

isac.schoolservices@illinois.gov

ISAC Call Center – Student Services

800-899-4722

isac.studentservices@illinois.gov

Tania Mendoza, Partner & Training Services

Tania.Mendoza@illinois.gov

Kim Eck, Partner & Training Services

217-785-7139

Kimberly.Eck@illinois.gov