

Each year ISAC receives a state appropriation with authority to expend funds from state and federal sources, including the Federal Student Loan Fund (FSLF). In FY2012, ISAC's state appropriation totaled \$851.3 Million. This appropriation included \$432.4 Million in state funds, authority to spend \$363.0 Million in federal student loan funds, and authority to spend \$22.9 Million in federal program funds. The dollars appropriated from these funds are used by ISAC to provide financial aid for students. Table 1.0 shows ISAC's appropriation history by program from FY1980 through FY2012. Table 1.1 shows a summary of program expenditures, and recipients for state fiscal year 2012 (July 1, 2011 – June 30, 2012).

## **PART ONE -- APPROPRIATION HISTORY**

The Monetary Award Program (MAP) provides grants to students to help pay for tuition and mandatory fees at Illinois colleges and universities and certain degree-granting institutions. Illinois is one of the largest providers of state need-based aid in the nation. To receive a MAP grant, a student must demonstrate financial need, be enrolled as an undergraduate for at least three credit hours per term at an ISAC-approved Illinois institution, be a resident of Illinois, and meet several other requirements. The maximum award level is dependent on legislative action and available funding in any given year. The award amount could increase or decrease throughout the academic year. Students apply using the *Free Application for Federal Student Aid* (FAFSA). In FY2012, 369,674 students were eligible to receive MAP grants. Of those eligible, 158,349 students actually enrolled and claimed their awards.

The tables in this section provide a variety of Monetary Award Program data. The Monetary Award Program Payout Summary (Table 2.0a), the 2012 Monetary Award Program formula (Table 2.0b), a history of the Monetary Award Program maximum award (Table 2.0c); and the Monetary Award Program Suspension History (Table 2.0d) provide historical and summary data. Statistical information by sector can be found in Tables 2.1-2.3a, statistical information by institution in Tables 2.3b-2.3e, by student income and dependency status in Tables 2.4a-2.4e, by applicant and announced eligible characteristics in Table 2.5a-2.6c, and by paid applicant characteristics in Tables 2.6d-2.6f.

## **PART TWO -- MONETARY AWARD PROGRAM**

The 2009-2010 academic year was the final year new loans were made for the Federal Family Education Loan Program (FFELP). Effective July 1, 2010, all new federal student loans come directly from the U.S. Department of Education (ED) under the William D. Ford Federal Direct Loan Program (Federal Direct Loans). As a result, the Illinois Student Assistance Commission no longer originates or services FFELP Loans.

Tables 3.0 - 3.3, which reported ISAC's FFELP Loan Guarantee Volume and Borrower Characteristics prior to 2011, are no longer relevant and have been discontinued in the ISAC Data Book. Previous years' tables containing this information may be found on ISAC's website.

## **PART THREE -- FEDERAL FAMILY EDUCATION LOAN PROGRAM**

For more than 30 years, the Illinois Designated Account Purchase Program (IDAPP) helped students pay for college at schools all over Illinois. Due to the enactment of the Health Care and Education Reconciliation Act of 2010, IDAPP is no longer a Federal Family Education Loan Program (FFELP) lender for Federal Stafford or PLUS and/or Graduate PLUS Loans. All colleges and universities now process new loans through the U.S. Department of Education's William D. Ford Federal Direct Loan Program (Federal Direct Loans). Tables 4.0 - 4.2, containing historical loan program data, have been discontinued. Previous years' tables containing this information may be found on ISAC's website.

## **PART FOUR -- ILLINOIS DESIGNATED ACCOUNT PURCHASE PROGRAM**

ISAC administers numerous scholarship and grant programs, and one tuition waiver program. The State Scholar Program, an honorary program, recognizes academic achievement of high school seniors. Eligibility for the Student-to-Student Grant Program, the Silas Purnell Illinois Incentive for Access Program (IIA), and the Higher Education License Plate Grant Program is based on financial need. The remaining programs are financial assistance programs for students who meet special requirements.

**Silas Purnell Illinois Incentive for Access Grant Program:** The purpose of the Silas Purnell Illinois Incentive for Access (IIA) Program is to improve access and retention for students who have a limited ability to pay for college, and possibly to reduce the amount borrowed by these students. The program provides a \$500 or \$1,000 award (depending on funding) for freshman students who are determined through federal need analysis to have no family resources, and are attending approved Illinois colleges and universities at least half time. Funding was not appropriated for the IIA Grant Program in the FY2012 state budget, therefore, no awards were issued for this program in FY2012. Tables 5.4a and 5.4b provide historical and institutional data concerning the program for previous years.

**Robert C. Byrd Honors Scholarship:** The Byrd Scholarship Program is a federally-funded program administered by ISAC which provides scholarships of up to \$1,500, for a maximum of four academic years, for academically exceptional high school graduates who show promise of continued academic excellence. Byrd Scholars must become high school graduates in the same high school year in which a scholarship application is submitted, must demonstrate academic achievement through test scores and high school transcripts and be enrolled, or accepted for enrollment as full-time undergraduate students in a postsecondary institution approved by the U.S. Department of Education. This scholarship is not limited to tuition and fees. Recipients may use the scholarship at out-of-state institutions. A total of \$1,030,965 to 1,021 students was awarded in FY2012. Table 5.1 provides institutional data on this program.

**Illinois Veteran Grant Program:** The Illinois Veteran Grant (IVG) Program pays for tuition and mandatory fees at Illinois public universities and community colleges for qualified Illinois veterans or military service members with at least one year of active duty in the U.S. Armed Forces and who served honorably. Any member of the Illinois National Guard or a Reserve component of the U.S. Armed Forces who meets the eligibility requirements is considered a qualified applicant for the program. This grant is available for the equivalent of four academic years of full-time enrollment for undergraduate and graduate study. Veterans must have been residents of Illinois six months prior to entering the service, and must have returned to Illinois to reside within six months of leaving the service. Recipients are required to enroll for a minimum number of credit hours each term. A total of 8,701 grants were awarded in FY2012, totaling \$11,393,667. Table 5.0c contains data by institution on this program.

**Illinois National Guard Grant Program:** The Illinois National Guard Grant Program pays tuition and certain fees for enlisted members and officers of the Illinois National Guard to attend public four or two-year institutions for undergraduate or graduate study. Students are eligible for eight semesters or twelve quarters of assistance. In FY2012, there were 1,978 students that participated in the program. The total dollars expended were \$6,792,339. Table 5.0b and 5.0d provides data for the program.

**Dependents' Grant Programs:** The Grant Program for Dependents of Police or Fire Officers and the Grant Program for Dependents of Correctional Officers pay the tuition and mandatory fees at any MAP-approved school for the spouse and children of police officers, fire officers, and correctional workers who were killed or permanently disabled in the line of duty. In FY2012, 96 students received \$1,010,774 in grant aid. Table 5.0b shows data for this program.

**Merit Recognition Scholarship Program:** The Merit Recognition Scholarship (MRS) Program provides a one-time \$1,000 scholarship to the top five percent of Illinois high school graduates, based on available funding each year from the General Assembly. Scholarships may be used at eligible Illinois institutions or one of the four approved United States military service academies. Recipients must use the award within one year of high school graduation, and must be enrolled for undergraduate study at least half time. The MRS Program has not been funded since the 2004-05 academic year.

## **PART FIVE -- SPECIALIZED SCHOLARSHIP, GRANT, AND WAIVER PROGRAMS**

(continued)

**Minority Teachers of Illinois Scholarship Program:** The Minority Teachers of Illinois (MTI) Scholarship Program provides scholarships of up to \$5,000 per year for up to four years to assist academically talented individuals of African American/Black, Hispanic American, Asian American, or Native American origin who plan to become teachers. Scholarships are available for undergraduate or graduate students enrolled at least half time. Students receiving this scholarship must fulfill a teaching commitment by teaching one year for each year of assistance at a nonprofit Illinois public, private, or parochial preschool, elementary or secondary school with at least 30 percent minority enrollment. If the teaching commitment is not fulfilled, the scholarship converts to a loan and the student must repay a pro-rated amount plus interest. In FY2012, 414 MTI scholarships were awarded, totaling \$1,918,184. Table 5.0c contains data by institution on this program.

**Illinois Future Teacher Corps Program:** The Illinois Future Teacher Corps Program awards scholarships to academically talented students attending an approved Illinois public or private institution, with a priority given to minority students, who plan to pursue careers as preschool, elementary and secondary school teachers in designated teacher shortage disciplines in and/or making a commitment to teach in a hard-to-staff school in the State of Illinois, and minority students. The scholarships are applicable only toward tuition and fees and room and board charges or commuter allowance. The annual scholarship awarded to a qualified applicant may be \$5,000 or \$10,000 depending on the teaching commitment made. Recipients must enroll at least half time as juniors or above and must fulfill the teaching commitment or repay funds received plus interest. Table 5.0b and 5.0c provides additional data on this program. *Fiscal year 2012 was the final year the IFTC scholarships were awarded. Funding for the IFTC Program has been phased over to the Golden Apple Scholars of Illinois Program.*

**Illinois Scholars (Golden Apple):** The Illinois Scholars program recruits and prepares bright and talented high school graduates who represent a rich ethnic diversity for successful teaching careers in high-need schools throughout Illinois and provides scholarships to students pursuing teaching degrees. Illinois high school students must be nominated by a teacher, counselor, principal, or other non-family adult. Students may also nominate themselves. A limited number of positions in the program are also open to college sophomores in attendance at one of 53 Illinois colleges and universities that partner in the program. Scholars receive financial assistance for four years in exchange for a commitment to teach for five years in an Illinois school of need. Table 5.0b and 5.0c provides FY2012 data for this program. *Beginning in Fiscal Year 2013 the program will be known as the Golden Apple Scholars of Illinois Program.*

**Illinois Special Education Tuition Waiver Program:** The Illinois Special Education Teacher Tuition Waiver Program encourages current teachers and academically talented students to pursue careers in any area of special education as public, private, or parochial preschool, elementary or secondary school teachers in Illinois. Recipients must be seeking initial certification in any area of special education as undergraduate or graduate students. For non-teachers, students must be ranked in the upper half of their Illinois high school graduating class. Recipients are exempt from paying tuition and fees at an eligible institution for up to four calendar years. Recipients must fulfill a teaching requirement or repay funds received plus interest. Table 5.5 provides historical recipient data on the waiver program.

**Illinois Teachers Loan Repayment Program:** This program helps teachers who have served in low-income schools repay their student loans. Through the Illinois Teacher and Child Care Provider Loan Repayment Program, teachers who qualify for the federal Stafford Loan Cancellation for Teachers Program by teaching in an Illinois low-income school can receive an additional matching grant up to \$5,000. Childcare providers can also qualify for these federal and state programs by working full-time in a childcare facility that serves a low-income community in Illinois for at least two consecutive years. Table 5.6 contains data on the program.

**Student-to-Student Grant Program:** The Student-to-Student Grant Program allows voluntary student contributions to be matched dollar-for-dollar, by ISAC, and paid to participating public universities and community colleges. Need-based grants are then made available to students who qualify. In FY2012, this program did not receive funding.

**State Scholar Program:** Each year ISAC selects approximately ten percent of the high school graduates in Illinois to be State Scholars. These students are chosen according to their high school class rank and the scores of ACT or SAT tests taken during the third semester prior to graduation from high school. The State Scholar program is a recognition-only program. In FY2012, there were 18,863 Illinois State Scholars. Table 5.2 gives historical data on this program.

(continued)

**Bonus Incentive Grant Program:** The Bonus Incentive Grant (BIG) Program provides an additional financial incentive to encourage the use of Illinois College Savings Bond proceeds for attendance at Illinois colleges and universities. The incentive grants range from \$40 to \$440 per \$5,000 of compound accreted value at maturity, depending on the maturity of the bond. Students must be enrolled at least half time at the undergraduate or graduate level at a MAP-approved Illinois postsecondary institution. Table 5.3 provides historical data concerning this program.

**Higher Education License Plate Program:** The Higher Education License Plate Program provides grants to students who attend Illinois colleges for which the special collegiate license plates are available. The Illinois Secretary of State issues the license plates and part of the proceeds are used for grants for undergraduate students attending these colleges. Program grants may be used only for tuition and mandatory fees for two semesters or three quarters in an academic year. The number of grants, as well as the individual dollar amount awarded, are subject to sufficient annual appropriations by the Illinois General Assembly and the governor. Table 5.7 provides historical data on this program.

**Illinois Optometric Education Scholarship Program:** An Optometric Education Scholarship Program recipient must practice in Illinois as a licensed optometrist for a period of not less than one year for each year of scholarship assistance received. The recipient must also begin practicing optometry in Illinois within one year following completion of the academic program for which he or she was awarded the scholarship and practice on a continuous basis until the obligation is fully completed. If the requirement to practice optometry in Illinois is not fulfilled, the scholarship converts to a loan and the recipient must repay the entire amount of the scholarship prorated to the fraction of the obligation not completed, plus interest at a rate of 5 percent. Table 5.8 provides program data.

**Nurse Educator Loan Repayment Program:** In an effort to address the shortage of nurses and the lack of instructors to staff courses teaching nursing in Illinois, the Nurse Educator Loan Repayment Program encourages longevity and career change opportunities. The program is intended to pay eligible loans to add an incentive to nurse educators in maintaining their teaching careers within Illinois. The annual awards to qualified nurse educators may be up to \$5,000 to repay their student loan debt, and may be received for up to a maximum of four years. Recipients must be a U.S. citizen or eligible non-citizen, an Illinois resident, meet licensing requirements, and work as a nurse instructor in an approved Illinois institution for at least 12 consecutive months prior to the date of application. Table 5.9 provides data for this program.

**Veterans' Home Nurse Loan Repayment Program:** The Veterans' Home Nurse Repayment Program provides for the payment of eligible educational loans as an incentive for nurses to pursue and continue their careers at Illinois veterans' homes. The annual award to qualified registered professional nurses and licensed practical nurses may be up to \$5,000 to repay their student loan debt. This award may be received for up to a maximum of four years. Recipients must be a U.S. citizen or eligible non-citizen, an Illinois resident, and meet licensing requirements. They must have completed the prescribed employment probationary period and be employed in good standing. For each year during which an award is received, the recipient must fulfill a separate 12 month period as a registered professional nurse practical nurse in an approved Illinois veterans' home. Table 5.10 provides data for this program.

**John R. Justice Student Loan Repayment Program:** This program through the Department of Justice, is administered by the Illinois Student Assistance Commission and is used to help prosecutor and public defender offices retain and attract talented attorneys by providing student loan repayment assistance to state and federal public defenders and state prosecutors who agree to remain in their positions for at least three years. The annual awards to qualified defenders and prosecutors may be up to \$4,000, with an aggregate total of up to \$60,000, to repay their student loan debt. The number of awards made through this program, as well as the individual dollar amount awarded, are subject to sufficient annual appropriations by the federal government. Recipients must be a U.S. citizen or eligible non-citizen, an Illinois resident, and meet additional program criteria. If the employment commitment is not fulfilled, any amount received must be repaid. Table 5.11 provides summary data on this program.

The Illinois Student Assistance Commission administers the College Illinois! Prepaid Tuition Program. For information about the program, visit [www.529prepaidtuition.org](http://www.529prepaidtuition.org). Table 6.0 provides information on program enrollment and payout.

## **PART SIX -- COLLEGE ILLINOIS! PREPAID TUITION PROGRAM**



The primary goal of ISAC's outreach efforts is to help families navigate the steps of the college admission and financial aid processes. Staff offers or participates in a number of college fairs, financial aid nights, financial literacy events and FAFSA (Free Application for Federal Student Aid) completion workshops throughout the State of Illinois.

ISAC's outreach efforts also include personal one-on-one contact with students to help guide them in their efforts to attend college after high school. In 2009, the Illinois Student Assistance Commission introduced the College Illinois! Corps. In FY2011, the name was changed to the ISACorps. Corps members, who are recent college graduates, are placed in communities throughout Illinois to help high school students navigate the process of applying to and entering college. Corps members also assist in the completion of FAFSAs and help parents and students in preparing for college. Table 7.0 provides a summary of outreach activities for FY2009-FY2012.

## **PART SEVEN – ISAC STATEWIDE OUTREACH**



**ELIGIBILITY BY INCOME AND DEPENDENCY STATUS**

**APPLICANT CHARACTERISTICS**

**INSTITUTION STATISTICS**