

# Basic ISAC Program Data

**ILLINOIS STUDENT ASSISTANCE COMMISSION**

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Research, Planning & Policy Analysis Department

# Basic ISAC Program Data

## Monetary Award Program

- Undergraduate Illinois residents enrolled in at least 3 credit hours at MAP-approved schools.
- May be paid for up to 135 credit hours of enrollment; up to 75 as a freshman or sophomore.
- May not be in default on any Title IV program.
- Application volume increased 10% between FY2010 and FY2014.
- Application volume decreased in FY2014 (over FY2013) by 2.5%, and by 4.1% between FY2014 and FY2015.

<b>Appropriation/Lapse (\$M)</b>	Available to Spend	Spent	Lapse	% of Approp Spent
FY2010	\$402.5	\$390.5	\$12.0	97.0%
FY2011	\$406.8	\$403.3	\$3.5	99.1%
FY2012	\$420.5	\$411.6	\$8.9	97.9%
FY2013	\$371.3	\$370.8	\$0.5	99.9%
FY2014	\$373.2	\$372.2	\$1.0	99.9%

*\*Appropriations are available beginning with FY1980 in Table 1.0 of FY2014 ISAC Data Book.*

- Converted to a credit hour payment system in FY2005.
- FY2010 funding was first cut in half and then more than restored in November 2009. Some suspended applications were released but it was not enough to spend the entire appropriation. The overage was applied to the IVG program. In FY2012 overage was also applied to other programs.
- In FY2011, second term awards were reduced 5% at semester schools and second and third term awards were reduced 3.7% at quarter schools to keep claims within the appropriation.
- In FY2012, an additional \$33.5 million was secured at the end of the first term, averting a second and third term reduction.
- In FY2013, award amounts for nearly 10,000 “released” applicants were reduced 10% to keep claims within the appropriation.

<b>Number of MAP Recipients</b>	Public 4	Private	Community		
			College	Proprietary	All
FY2010	42,115	38,527	52,690	8,048	141,380
FY2011	44,743	40,692	53,411	8,364	147,210
FY2012	47,588	42,571	59,771	8,419	158,349
FY2013	44,219	38,871	51,549	6,334	140,973
FY2014	44,581	39,594	46,929	5,459	136,563

*\*Awards and payouts by sector beginning with FY1980 in Table 2.1 of FY2014 ISAC Data Book.*



**Number of MAP Eligible Applicants Suspended**

Suspense/Release	Community				
	Public 4	Private	College	Proprietary	All
FY05 – Aug 16/Oct 15	2,372	3,534	18,368	2,179	26,453
FY06 –Sept 1	3,370	4,595	21,450	3,040	32,455
FY07 – Aug 26	3,458	4,902	23,158	3,280	34,798
FY08 – Aug 16	4,475	5,883	29,051	3,952	43,361
FY09 – Jul 26 / Aug 6	5,651	7,460	41,865	4,870	59,846
FY10 -- May 15 / June 4	12,555	12,001	87,187	8,305	120,048
FY11-- April 19	17,397	15,234	108,321	10,415	151,367
FY12 – March 26	15,647	13,601	107,514	8,603	145,365
FY13 - March 20 / April 2	20,225	17,605	121,754	9,011	168,595
FY14 – March 2 / March 20	19,248	16,654	120,722	9,336	165,492

\*Full MAP suspense history beginning with FY1978 in Table 2.0d, and additional data in Table 2.0e of the 2014 ISAC Data Book.

**Maximum MAP Award History**

Academic Year	Statutory Maximum Award	Maximum Award Used in Formula	Effective Maximum
2005-2006*	\$4,968	\$4,968	\$4,521
2006-2007	\$4,968	\$4,968	--
2007-2008	\$5,468	\$4,968	--
2008-2009	\$5,968	\$4,968	--
2009-2010	\$6,468	\$4,968	--
2010-2011*	\$6,468	\$4,968	\$4,844
2011-2012*	\$6,468	\$4,968	\$4,720
2012-2013*	\$6,468	\$4,968	\$4,720
2013-2014*	\$6,468	\$4,968	\$4,720
2014-2015*	\$6,468	\$4,968	\$4,720

\*Reduction factor applied to awards. The full maximum award history is available in Table 2.0c of FY2014 ISAC Data Book.

MAP Dollars Awarded (\$M)	Community				
	Public 4	Private	College	Proprietary	All
FY2005	\$119.9	\$144.5	\$47.7	\$18.2	\$330.3
FY2006	\$135.6	\$142.0	\$52.2	\$17.6	\$347.4
FY2007	\$149.2	\$156.8	\$56.6	\$20.6	\$383.2
FY2008	\$149.0	\$157.9	\$56.6	\$20.3	\$383.8
FY2009	\$150.0	\$154.5	\$56.8	\$22.5	\$383.9
FY2010	\$152.7	\$159.3	\$54.3	\$24.1	\$390.4
FY2011	\$159.9	\$164.4	\$53.7	\$25.2	\$403.2
FY2012	\$165.1	\$166.0	\$56.8	\$23.7	\$411.6
FY2013	\$154.2	\$151.0	\$48.3	\$17.2	\$370.7
FY2014	\$157.3	\$155.2	\$44.2	\$15.4	\$372.2

\*MAP dollars awarded by sector beginning with FY1980 in Table 2.1 of FY2014 ISAC Data Book.

**Average Taxable Income of FY2014 MAP Recipients**

	Community				
	Public 4	Private	College	Proprietary	All
Dependent Parental	\$32,980	\$40,982	\$23,118	\$30,031	\$30,288
Independent	\$14,514	\$20,716	\$19,431	\$19,431	\$16,133



### Cost of Improving MAP (based on FY15 application distribution and \$366 million budget)

- Tuition and Fees: incorporating 04-05 T&F would cost \$13M; 15-16 projected T&F and \$5,830 Pell would cost about \$47M.
- Estimated claims at FY2015 application volume rates: January costs \$43M/week, February costs \$43M/week, March costs \$10M/week, April costs \$6M/week, May costs \$5M/week, June costs \$4M/week, July costs \$4M/week, August costs \$5M/week, and September and October costs \$2M per week.

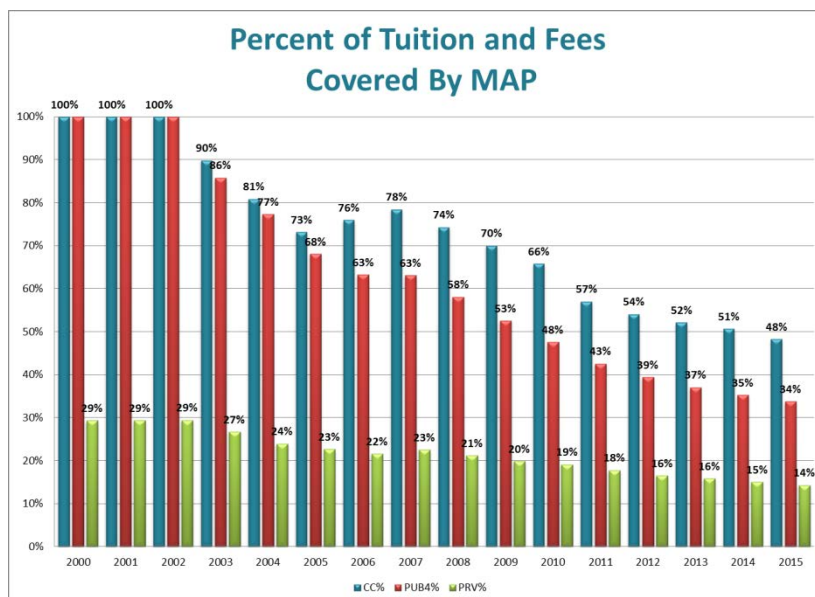
### Basic Reference Points

- 56% of MAP awards go to students with zero EFCs.
- 92% of MAP awards go to students who are Pell-eligible

### Percentage of Sector Average Tuition and Fees Covered by the Maximum MAP Grant

Year	Community Colleges			Public Universities		
	T&F	Max MAP	Percent	T&F	Max MAP	Percent
FY2006	\$2,318	\$1,761	76%	\$7,151	\$4,521	63%
FY2007	\$2,465	\$1,935	79%	\$7,875	\$4,968	63%
FY2008	\$2,603	\$1,935	74%	\$8,553	\$4,968	58%
FY2009	\$2,762	\$1,935	70%	\$9,452	\$4,968	53%
FY2010	\$2,939	\$1,935	66%	\$10,442	\$4,968	48%
FY2011	\$3,307	\$1,886	57%	\$11,386	\$4,843	43%
FY2012	\$3,397	\$1,838	54%	\$11,990	\$4,720	39%
FY2013	\$3,527	\$1,838	52%	\$12,732	\$4,720	37%
FY2014	\$3,626	\$1,838	51%	\$13,382	\$4,720	35%
FY2015	\$3,809	\$1,838	48%	\$13,984	\$4,720	34%

- The percent of tuition and fees covered by a MAP grant continues to decline in all sectors. The FY2015 maximum MAP grant at Community Colleges covers 48% of tuition and fees, the maximum MAP grant at Public 4-Year Universities covers 34% of tuition and fees, and the maximum MAP grant at Private Institutions covers 14% of tuition and fees.



## Special Purpose Programs

### Illinois Veteran Grant Program

\*Tables 5.0a and 5.0d of the FY2014 ISAC data book contain IVG information.

- Entitlement for qualifying veterans at public facilities.
- May be used for any year in school. May be used for credit and noncredit work. Recipients are entitled to the equivalent of four years of full-time benefits.
- Funding has been insufficient to cover claims for the past several years. Schools have waived costs for eligible students.

<i>Public Universities</i>	Paid by ISAC	Waived by Schools	Estimated Total Claims	Awards
FY2010	\$14,810,230	\$11,930,478	\$26,740,708	4,176
FY2011	\$0	\$24,265,948	\$24,265,948	3,093
FY2012	\$9,249,373	\$13,731,205	\$23,160,578	3,276
FY2013	\$0	\$22,730,523	\$22,730,523	3,102
FY2014	\$0	\$20,792,704	\$20,792,704	2,744

<i>Community Colleges</i>	Paid by ISAC	Paid by ICCB	Waived by Schools	Estimated Total Claims	Awards
FY2010	\$2,001,875	\$7,261,503	\$2,664,441	\$11,927,818	7,274
FY2011	\$0	\$7,252,695	\$3,221,335	\$10,474,030	6,176
FY2012	\$1,964,291	\$7,261,499	\$579,994	\$9,805,784	5,425
FY2013	\$0	\$750,000	\$9,206,854	\$9,956,854	5,046
FY2014	\$0	\$750,000	\$9,438,146	\$10,188,146	4,772

Fiscal Years	Public Universities		Community Colleges		Total	
	Expenditures	Recipients	Expenditures	Recipients	Expenditures	Recipients
FY2010	\$26,740,708	4,176	\$11,927,818	7,274	\$38,668,526	11,450
FY2011	\$24,265,948	3,093	\$10,474,030	6,176	\$34,739,978	9,269
FY2012	\$23,160,578	3,276	\$9,805,784	5,425	\$32,966,362	8,701
FY2013	\$22,730,523	3,102	\$9,956,854	5,046	\$32,687,377	8,148
FY2014	\$20,792,704	2,744	\$10,188,146	4,772	\$30,980,850	7,516

### Illinois National Guard Grant Program

\*Tables 5.0a and 5.0d of the FY2014 ISAC data book contain ING information.

- Entitlement for qualifying National Guard members at public facilities.
- May be used for any year in school. May be used for credit and noncredit work.
- Beginning with the 2013-14 academic year, members who have completed less than ten years of active duty can use the grant for a maximum of four academic years of full-time enrollment. Once ten years or more of active duty ING service has been completed, the grant can be used for a maximum of six academic years of full-time enrollment.
- Funding has been insufficient to cover claims for the past several years. Schools have waived costs for eligible students.

Fiscal Years	Public Universities		Community Colleges		Total	
	Expenditures	Recipients	Expenditures	Recipients	Expenditures	Recipients
FY2010	\$3,241,472	708	\$1,488,181	1,228	\$4,729,653	1,931
FY2011	\$1,848,422	533	\$873,500	761	\$2,721,922	1,294
FY2012	\$4,870,952	804	\$1,921,387	1,174	\$6,792,339	1,978
FY2013	\$5,433,570	811	\$2,048,021	1,045	\$7,481,591	1,856
FY2014	\$5,400,547	821	\$2,117,097	1,034	\$7,517,644	1,855

### Golden Apple Scholars of Illinois Program

\*Tables 5.0b and 5.0c of the FY2014 ISAC data book contain Golden Apple Scholars data by sector and institution.

- Scholarships for talented high school graduates for teaching careers in high-need schools throughout Illinois.
- Awards \$5,000 annually for 4 years with a teaching commitment of five years; converts to loans if commitment is not met.

Fiscal Years	Expenditures	Recipients
FY2013	\$1,006,424	165
FY2014	\$1,294,166	360

### Minority Teachers of Illinois (MTI) Scholarship Program

\* Tables 5.0a and 5.0c of the FY2014 ISAC data book contains MTI data by sector and institution.

- Encourages minority students to become teachers - 30% of funds reserved for minority males.
- Recipients agree to teach for 1 year for each year of aid received or must repay.

	Community				
	Public 4	Private	College	Proprietary	All
<i>Expenditures</i>					
FY2010	\$1,222,063	\$886,758	\$35,000	\$15,000	\$2,158,821
FY2011	\$667,500	\$477,422	\$16,000	\$0	\$1,160,922
FY2012	\$961,443	\$883,337	\$38,404	\$35,000	\$1,918,184
FY2013	\$1,004,238	\$925,002	\$54,068	\$9,166	\$1,992,474
FY2014	\$900,000	\$889,168	\$39,035	\$15,000	\$1,843,203
<i>Recipients</i>					
FY2010	257	192	7	3	459
FY2011	139	98	4	0	241
FY2012	205	192	10	7	414
FY2013	208	189	12	3	412
FY2014	184	179	10	3	376

### Illinois Teachers Loan Repayment Program

\*Table 5.6 in FY2014 ISAC Data Book provides additional data for this program.

- Loan forgiveness to teachers and childcare providers qualifying for federal loan forgiveness.
- Recipients can receive an additional matching grant of up to \$5,000 for teaching in a qualifying Illinois school.



Fiscal Years	Expenditures	Recipients
FY2010	\$494,702	116
FY2011	\$495,221	107
FY2012	\$499,836	110
FY2013	\$497,207	111
FY2014	\$499,052	110

### Grant Program for Dependents of Police, Fire, or Correctional Officers

\*Table 5.0b and 5.0c in FY2014 ISAC Data Book provide additional data for the Dependents Program.

- Awards children and spouses of officers killed or 90% disabled in the line of duty.
- The majority of awards are for dependents of police officers.

	Public 4	Private	Community College	Proprietary	All	Proration
<i>Expenditures</i>						
FY2010	\$279,937	\$343,802	\$67,399	\$19,054	\$710,192	--
FY2011	\$332,965	\$367,888	\$75,534	\$27,354	\$803,741	--
FY2012	\$456,132	\$504,508	\$50,134	\$0	\$1,010,774	--
FY2013	\$515,073	\$470,440	\$63,776	\$0	\$1,049,289	--
FY2014	\$442,863	\$540,780	\$57,962	\$9,280	\$1,050,886	Summer 61%
<i>Recipients</i>						
FY2010	33	23	29	1	86	--
FY2011	32	21	33	1	87	--
FY2012	41	30	25	0	96	--
FY2013	42	30	23	0	95	--
FY2014	37	32	22	1	92	--

### Optometric Education Scholarship Program

\*Table 5.8 of the FY2014 ISAC data book contains Optometric Education Scholarship information.

- Program funded by licensing and disciplinary fees.
- Recipients must be enrolled full-time and agree to practice in Illinois as a licensed optometrist for one year for each year of aid.
- Scholarships are limited to ten per year.

Fiscal Years	Expenditures	Recipients
FY2010	\$50,000	10
FY2011	\$50,000	10
FY2012	\$50,000	10
FY2013	\$50,000	10
FY2014	\$50,000	10

\*Appropriated spending authority.



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

\*Table 5.5 of the FY2014 ISAC data book contains SETTW information.

- Annually provides 250 four-year waivers of tuition and fees at an Illinois public university for students seeking to become Special Education teachers.
- Forty waivers may be awarded annually to qualified teachers who are not in Special Education. The remaining 210 waivers are awarded to current and prior high school students according to the program rules.
- Recipients must agree to teach after receiving assistance or repay the assistance as a loan.

Fiscal Years	Recipients
FY2010	244
FY2011	238
FY2012	238
FY2013	224
FY2014	244

## College Savings Bond Bonus Incentive Grant (BIG) Program

\*Table 5.3 of the FY2014 ISAC Data Book contains BIG information.

- Qualified applicants must have used 70% of the proceeds of an Illinois College Savings Bond to meet the educational expenses of a student at an eligible Illinois postsecondary institution.
- The program is not considered an entitlement and is subject to available funding.
- Illinois College Savings Bonds last issued in 2002.
- The BIG Program has not been funded since 2012.

Fiscal Years	Expenditures	Recipients
FY2010	\$206,440	262
FY2011	\$331,100	373
FY2012	\$324,660	378
FY2013	--	--
FY2014	--	--

## Nurse Educator Loan Repayment Program

\*Table 5.9 of the FY2014 ISAC Data Book provides additional information.

- Pays up to \$5,000 to qualified nurse educators to repay their student loan debt for up to a maximum of four years.
- Must work as a nurse instructor in an Illinois institution for at least 12 consecutive months prior to application.

Fiscal Years	Expenditures	Recipients
FY2010	\$300,000	62
FY2011	\$297,236	61
FY2012	\$298,870	62
FY2013	\$300,000	60
FY2014	\$297,937	60





### Veterans' Home Nurses Loan Repayment Program

\*Table 5.10 of the FY2014 ISAC Data Book provides additional information.

- Pays up to \$5,000 for up to four years on eligible student loans to encourage nurses to work at State of Illinois Veterans' Homes.
- Recipients must work one year as a registered professional nurse or licensed practical nurse in a State of Illinois Veterans' Home for each year their loans are repaid.

Fiscal Years	Expenditures	Recipients
FY2010	\$20,141	9
FY2011	\$14,319	4
FY2012	\$17,500	5
FY2013	\$30,000	6
FY2014	\$30,000	7

### John R. Justice Student Loan Repayment Program

\*Table 5.11 of the FY2014 ISAC Data Book provides additional information.

- Pays annual awards up to \$4,000, with an aggregate total of up to \$60,000, for qualified state and federal public defenders and state prosecutors to repay their student loan debt.
- Recipients must agree to remain in their positions for at least three years, or any amount received must be repaid.
- The number of awards and individual dollar amount are subject to sufficient annual appropriations by the federal government.

Fiscal Years	Expenditures	Recipients
FY2011	\$363,859	130
FY2012	\$198,386	81
FY2013	\$81,128	62
FY2014	\$77,322	74

### College Illinois! Prepaid Tuition Program

\*Table 6.0 of the FY2014 ISAC Data Book provides additional data.

- The state's only tax-advantaged plan that secures future semesters of college tuition at rates set in the present.
- ISAC offers a 3-tiered system that allows the purchaser to select plans with prices based on tuition and mandatory fees at three higher education settings.
- Contract benefits can be used at eligible institutions of higher learning anywhere in the United States.
- Earnings are exempt from federal and Illinois income taxes.

	FY2010	FY2011	FY2012	FY2013	FY2014
Number of Contracts Sold	2,166	1,746	126	874	440
Total Contract Sales (millions)	\$81.7	\$69.2	\$6.6	\$33.0	\$11.1



### Utilization of Program Benefits

Benefits Paid by Sector	FY2010	FY2011	FY2012	FY2013	FY2014
IL Public 4-Year	\$117,020,323	\$156,145,267	\$201,152,391	\$249,673,173	\$301,008,054
IL Community College	\$5,913,363	\$7,848,791	\$9,986,479	\$12,183,705	\$14,515,942
IL Private	\$36,627,895	\$49,375,680	\$64,124,698	\$80,444,510	\$97,790,227
Out-of-State	\$60,999,178	\$85,480,313	\$116,298,961	\$152,509,242	\$193,582,104

Students by Sector	FY2010	FY2011	FY2012	FY2013	FY2014
IL Public 4-Year	6,214	7,804	8,878	10,202	11,500
IL Community College	1,943	2,559	2,901	3,383	3,873
IL Private	2,212	2,844	3,278	3,882	4,444
Out-of-State	3,581	4,690	5,738	6,939	8,253

