

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 with 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@isac.illinois.gov.