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23 ILLINOIS ADMINISTRATIVE CODE      CH. XIX, SEC. 2769  
CHILD WELFARE STUDENT LOAN FORGIVENESS PROGRAM

TITLE 23: EDUCATION AND CULTURAL RESOURCES  
SUBTITLE A: EDUCATION  
CHAPTER XIX: ILLINOIS STUDENT ASSISTANCE COMMISSION

PART 2769  
CHILD WELFARE STUDENT LOAN FORGIVENESS PROGRAM

Section	
2769.10	Summary and Purpose
2769.15	Definitions
2769.20	Applicant Eligibility
2769.30	Program Procedures
2769.40	Institutional Procedures

AUTHORITY: Implementing the Child Welfare Student Loan Forgiveness Act [110 ILCS 923].

SOURCE: Adopted at 30 Ill. Reg. 11714, effective July 1, 2006.

**Section 2769.10 Summary and Purpose**

- a) The Child Welfare Student Loan Forgiveness program is designed to attract capable and promising students to the child welfare profession, increase employment and retention of qualified individuals who are either working towards or have received a bachelor's degree or master's degree in the field of social work or human services, and provide opportunities for persons making a career change to enter the child welfare profession.
- b) This Part establishes the rules that govern the Child Welfare Student Loan Forgiveness program. Additional rules and definitions are contained in General Provisions (23 Ill. Adm. Code 2700).

**Section 2769.15 Definitions**

"Contracting agency" – A licensed child welfare agency that contracts with the Illinois Department of Children and Family Services (DCFS), as defined in 89 Ill. Adm. Code 401, or its successor.

"Forgivable loan" – A higher education student loan made through ISAC that a person has incurred while enrolled in a social work program approved by the Council on Social Work Education or an accredited human services degree program.

23 ILLINOIS ADMINISTRATIVE CODE CH. XIX, SEC. 2769.15  
CHILD WELFARE STUDENT LOAN FORGIVENESS PROGRAM

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"Human services degree" – For purposes of this Part, a human services degree is one that is accepted by DCFS and listed in 89 Ill. Adm. Code 401, Appendix G.

**Section 2769.20 Applicant Eligibility**

- a) A qualified undergraduate applicant shall:
  - 1) be a United States citizen or eligible noncitizen;
  - 2) be a resident of Illinois;
  - 3) be an undergraduate student at the junior or senior level;
  - 4) be a full-time student enrolled in a social work program approved by the Council on Social Work Education leading to a bachelor's degree in social work, or enrolled in an accredited human services degree program;
  - 5) have declared an intent to work in child welfare at DCFS or a contracting agency for at least the number of years for which a forgivable loan is received;
  - 6) have maintained a cumulative grade point average (GPA) of at least 2.5 on a 4.0 scale, or the equivalent; and
  - 7) if a renewal applicant, have earned at least 12 semester credits per term, or the equivalent.
  
- b) A qualified graduate applicant shall:
  - 1) be a United States citizen or eligible noncitizen;
  - 2) be a resident of Illinois;
  - 3) be a graduate student;
  - 4) be a full-time student enrolled in a social work program approved by the Council on Social Work Education leading to a master's degree in social work, or enrolled in an accredited human services degree program;
  - 5) have declared an intent to work in child welfare at DCFS or a contracting agency for at least the number of years for which a forgivable loan is received;

23 ILLINOIS ADMINISTRATIVE CODE CH. XIX, SEC. 2769.20  
CHILD WELFARE STUDENT LOAN FORGIVENESS PROGRAM

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- 6) have earned a bachelor's degree from a school or department of social work at any college or university accredited by the Council on Social Work Education or have earned a degree in a human services field from an accredited college or university;
- 7) have maintained a minimum cumulative GPA of at least 3.0 on a 4.0 scale at the undergraduate level, or have attained a Graduate Record Examination (GRE) score of at least 1,000;
- 8) if a renewal applicant, have maintained a cumulative GPA of 3.0 on a 4.0 scale at the graduate level and have earned at least nine semester credits per term, or the equivalent; and
- 9) have not received a forgivable loan under this Part at the undergraduate level.

**Section 2769.30 Program Procedures**

- a) Preference shall be given to qualified applicants enrolled at an Illinois institution of higher learning.
- b) A completed application for the Child Welfare Student Loan Forgiveness program must be submitted to ISAC on or before March 1 immediately preceding the regular school year for which the forgivable loan is being requested, in order to receive priority consideration.
  - 1) Applications are available from qualified institutions of higher learning, ISAC's Web site, Illinois State legislative and Illinois Congressional offices, ISAC (Springfield, Deerfield, and Chicago offices), as well as DCFS;
  - 2) ISAC will make renewal applications available to all qualified students who were previously awarded forgivable loans but have not yet exceeded the two-year maximum rule (see subsection (c));
  - 3) If the application is incomplete, ISAC will notify the applicant. The applicant will then have an opportunity to furnish the missing information; however, the application will only be considered for processing as of the date when the application is complete and received at ISAC's Deerfield office.

CHILD WELFARE STUDENT LOAN FORGIVENESS PROGRAM

- c) Benefits under this program are limited to a maximum of two academic years. The total number of forgivable loans in a given fiscal year is contingent upon available funding.
  - 1) An undergraduate applicant may be awarded a forgivable loan of no more than \$4,000 per academic year for a maximum of two academic years.
  - 2) A graduate applicant may be awarded a forgivable loan of no more than \$8,000 per academic year for a maximum of two academic years.
  
- d) Prior to receiving loan funds under this Part, the qualified applicant must sign a Program Agreement/Promissory Note that is submitted to ISAC. The Program Agreement/Promissory Note shall include the following stipulations:
  - 1) the recipient agrees to work for DCFS or a contracting agency on a full-time basis, one year for each year a forgivable loan is received;
  - 2) any recipient who fails to work at DCFS or a contracting agency is responsible for repaying the loan, plus accrued interest, at 8% annually and, if applicable, reasonable collection costs;
  - 3) the recipient agrees to begin working within one year following the completion of the degree program for which the recipient received a forgivable loan under this Part, and shall work on a continuous basis for the required period of time;
  - 4) the recipient agrees to provide ISAC with evidence of compliance with program requirements if not provided by DCFS or a contracting agency; and
  - 5) the recipient promises to use the proceeds of the loan for educational expenses.
  
- e) A recipient of a forgivable loan awarded under this Part shall not be in violation of the agreement entered into pursuant to subsection (d) during periods in which the recipient:
  - 1) is enrolled on a full-time basis as a graduate student in a course of study related to the study of human/social services;
  - 2) serves, for not more than three years, as a member of the United States Armed Forces;

CHILD WELFARE STUDENT LOAN FORGIVENESS PROGRAM

- 3) is temporarily totally disabled, for not more than three years, as established by the sworn affidavit of a licensed physician;
  - 4) is actively seeking but unable to find full-time employment with DCFS or a contracting agency for one continuous period not to exceed two years, and is able to provide evidence of that fact; or
  - 5) is taking additional courses, on at least a half-time basis, needed to obtain a degree that will allow the recipient the opportunity to satisfy his or her obligation under this program.
- f) If a recipient is required to repay any portion of the forgivable loan, the repayment period shall be completed within ten years after repayment begins. This ten-year period may be extended if the recipient:
- 1) serves, for not more than three years, as a member of the United States Armed Forces;
  - 2) is temporarily disabled, for not more than three years, as established by the sworn affidavit of a licensed physician;
  - 3) is actively seeking but unable to find full-time employment, for one continuous period not to exceed two years, and is able to provide evidence of that fact;
  - 4) withdraws from a course of study leading to a degree in the field of social/human services, but is enrolled full-time in another academic discipline; or
  - 5) is pursuing a graduate course of study and is enrolled on a full-time basis for one continuous period of time not to exceed three years.
- g) During the time a recipient qualifies for any of the extensions listed in subsection (f), he or she shall not be required to make payments and interest shall not accrue.
- h) A recipient shall enter repayment status on the earliest of the following dates:
- 1) the first day of the first calendar month after the recipient has ceased to pursue a course of study leading to a degree that allows the recipient the right to be employed as a human/social services employee for DCFS or a contracting agency, but not before six months have elapsed after the conclusion of at least half-time enrollment in the course of study;

CHILD WELFARE STUDENT LOAN FORGIVENESS PROGRAM

- 2) the date the recipient or DCFS informs ISAC that the recipient does not plan to fulfill the program's obligation; or
  - 3) the day after the latest date upon which the recipient must have begun working after completing the postsecondary education for which the loan was awarded.
- i) A recipient shall not be required to repay the amount of the loan received if he or she becomes permanently totally disabled, as established by the sworn affidavit of a qualified physician, or if his or her representative provides ISAC with a death certificate or other evidence that the recipient is deceased.

**Section 2769.40 Institutional Procedures**

- a) The institution shall submit eligibility information for qualified applicants in sufficient time for ISAC to make the forgivable loan funds available.
- b) The institution shall submit a certification of eligibility for qualified applicants with its request for payment within the timeframe requested by ISAC, which shall be no sooner than 30 days unless a more rapid response is necessary to expend appropriated funds prior to the end of the academic year. To provide sufficient time for processing and vouchering through the State Comptroller's Office in Springfield, all payment requests must be received by ISAC no later than July 1.
- c) ISAC shall disburse the forgivable loan in two or three installments, depending on the number of terms financed by the program, except that multiple disbursements shall not be required in cases where the applicant's eligibility is not determined until the final term of the academic year for which the loan is being awarded or when a student is attending only one term and the maximum does not exceed the student's cost of attendance.
- d) Funds shall be remitted by ISAC to institutions on behalf of the recipients.
- e) Upon receipt of forgivable loan funds, the institution shall verify the recipient's enrollment status for the term for which the award was intended. If enrolled, the institution may credit the funds to the recipient's account for expenses due and payable. The balance of the disbursement shall be released to the recipient.
- f) Upon receipt of the forgivable loan funds, if the recipient has withdrawn from enrollment for the terms for which the award was intended, the institution shall return the amount of the loan disbursement to ISAC.