

ISAC's Loan Repayment/ Forgiveness Programs

December 2024



ISAC Loan Repayment/Forgiveness Programs

- Community Behavioral Health Care Professional Loan Repayment Program
- Human Services Professional Loan Repayment Program
- Illinois Teachers Loan Repayment Program
- John R Justice Student Loan Repayment Program
- Nurse Educator Loan Repayment Program
- School and Municipal Social Work Shortage Loan Repayment Program
- Veterans' Home Medical Providers Loan Repayment Program

isac.org/faas/other-programs/loan-repayment/forgiveness-programs/

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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

- [Community Behavioral Health Care Professional Loan Repayment Program](#)
- [Human Services Professional Loan Repayment Program](#)
- [Illinois Teachers Loan Repayment Program](#)
- [John R. Justice Student Loan Repayment Program](#)
- [Nurse Educator Loan Repayment Program](#)
- [School and Municipal Social Work Shortage Loan Repayment Program](#)
- [Veterans' Home Medical Providers' Loan Repayment Program](#)

In addition to these ISAC-administered programs, a borrower's entire student loan (or a portion of their obligation) may be cancelled (forgiven) by the federal government under certain circumstances. Federal programs include the [Teacher Loan Forgiveness Program](#) and other [Student Loan Forgiveness](#) programs.

Loan Programs

Loan Repayment/Forgiveness Programs

[Community Behavioral Health Care Professional Loan Repayment Program](#)

[Human Services Professional Loan Repayment Program](#)

[Illinois Teachers Loan Repayment Program](#)

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

[Nurse Educator Loan Repayment Program](#)

[Social Work Shortage Loan Repayment Program](#)

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

College Illinois

Other State-Sponsored Programs

Federal Programs

isac.org/students/after-college/forgiveness-programs/

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Loan Forgiveness and Repayment Programs

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.

The State of Illinois offers help 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).

Illinois Loan Repayment/Forgiveness Programs

- [Community Behavioral Health Care Professional Loan Repayment Program](#)
- [Human Services Professional Loan Repayment Program](#)
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- [John R. Justice Student Loan Repayment Program](#)
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- [School and Municipal Social Work Shortage 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 [Public Service Loan Forgiveness Program \(PSLF\)](#) (for Federal Direct loan borrowers). If you work or have worked in public service, recent temporary changes to PSLF could be beneficial to you. Because these changes are temporary, it's important that you do not delay in getting the information you need about whether you are eligible for this forgiveness program. ISAC is offering webinars on PSLF and the temporary changes, and assistance to those who have questions or need help in determining their eligibility and applying for PSLF. [Visit our PSLF webpage.](#)

Most branches of the U.S. Armed Forces have [loan repayment programs](#). Specific details can be found at their respective websites or from your local recruiter.

Planning

Repaying Your Student Loans

Forgiveness Programs

[Community Behavioral Health Care Professional Loan Repayment Program](#)

[Federal Student Loan Forgiveness](#)

[Human Services Professional Loan Repayment Program](#)

[Illinois Teachers Loan Repayment Program](#)

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[Social Work Shortage Loan Repayment Program](#)

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

Program Service Requirements



Community Behavioral (CB) Health Care Professional (HCP) Loan Repayment Program (LRP)

- Fiscal year 2025 appropriation is \$7,500,000
- Provides loan repayment assistance to qualified mental health and substance use professionals
- Designed as an incentive for recruitment and retention of those who practice in underserved or rural areas in an effort to address the shortage of Illinois community-based behavioral health workers
- The amount of the annual award to qualified applicants to repay their student loan debt is based on their position and may be received for up to four years

CB LRP – Eligibility Criteria

- 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
 - Stafford loans
 - Graduate PLUS loans
 - Consolidation loans
 - Supplemental Loans for Students
 - Alternative loans
 - Other types of government and institutional loans used for education expenses
 - Not be in default on any federal guaranteed educational loan, nor owe a refund on any scholarship or grant program administered by ISAC

CB LRP – Eligibility Criteria

- To qualify for the program, applicants must:
 - Be a qualifying behavioral health professional who meets licensing requirements of the Illinois Department of Financial and Professional Regulation or holds certification as a Certified Alcohol and Drug Counselor from the Illinois Alcoholism and Other Drug Abuse Professional Certification Association (iaodapca.org/) or has attained the required educational credentials:
 - Psychiatrist
 - Advanced practice registered nurse
 - Physician's assistant
 - Psychologist (PsyD or PhD)
 - Licensed clinical social worker (LCSW)
 - Licensed clinical professional counselor (LCPC)
 - Licensed marriage and family therapist
 - Certified alcohol and drug counselor
 - Certified recovery support specialist
 - Professional possessing a Master's degree in counseling, psychology, social work, or marriage and family therapy
 - Professional possessing a Bachelor's degree in counseling, psychology or social work

CB LRP – Eligibility Criteria

- To qualify for the program, applicants must:
 - Have worked for at least 12 consecutive months immediately prior to applying for the program in a community mental health center, behavioral health clinic, substance use treatment center, or State-operated psychiatric hospital licensed or certified by the Dept of Human Services or the Dept of Healthcare and Family Services in an underserved or rural health professional shortage area (HPSA) mental health discipline
 - For each year the assistance is received, fulfill a separate 12-month period as a behavioral health professional

CB LRP – Application Process

- Applicants must submit a complete Community Behavioral Health Care Professional Loan Repayment Program application for each year for which assistance is requested
- To be considered timely, the application must be submitted on or before the priority consideration date, which is announced when the application is made available
 - For the 2024-25 application, the priority consideration date is **May 31, 2025**
 - Applications received after this date are considered untimely and will only be considered for awards after all timely applicants have been awarded
- If the application is incomplete, a letter will be sent to the applicant to request the missing information
- Qualified applicants will be sent a Notice of Eligibility letter from ISAC

CB LRP – Award Determination

- If funding is insufficient to pay all eligible applicants, awarding will be determined in the following order:
 - Renewal applicants, in the order in which their applications were received
 - New applications, using the mental health portion of the HPSA database to rank eligible rural and underserved applications, giving priority to the areas with the highest degree of shortage (score) for that applicant's profession
 - If multiple applicants have the same score, they will be given consideration in the order received
 - If an applicant works for an organization located in an HPSA mental health discipline that has satellite clinics and the applicant more than one of the clinics, the highest HPSA score where the applicant works will apply.
 - If an applicant works for different employers in multiple HPSA mental health disciplines having different degrees of shortage, the location having the highest HPSA mental health discipline score will apply.

Mental health facilities eligible for participation in the program have an assigned Health Professional Shortage Area (HPSA) score between 1 and 25. The U.S. Dept of Health and Human Services has a search tool -- "Find Shortage Areas by Address" – that provides information about shortage areas and HPSA scores at <https://data.hrsa.gov/tools/shortage-area/by-address>



The screenshot shows the top portion of the 'data.HRSA.gov' website. At the top, there are logos for 'Health Resources & Services Administration' and 'U.S. Department of Health & Human Services'. Below these is the URL 'data.HRSA.gov' and a search bar with the placeholder text 'Start typing...'. A navigation menu includes links for 'Home', 'Find Health Care', 'Data', 'Maps', 'Tools', 'Topics', and 'Help'. Below the navigation menu, there is a breadcrumb trail: 'Home > Tools > Find Shortage Areas > Find Shortage Areas by Address'. The main heading is 'Find Shortage Areas by Address' with a red wrench icon. Below the heading is the instruction 'Enter an address to determine if it is located in a designated shortage area.' and a sub-heading 'Use this tool to:' followed by a list item: 'Determine if a specific address is located in a HPSA Geographic, HPSA Geographic High Needs, Population Group HPSA, or an MUA/P designated area.'

CB LRP – Awarding and Disbursement

- The award amount is based on the applicant's remaining balance on eligible education loans, not to exceed:
 - \$40,000 per year for a psychiatrist
 - \$20,000 per year for an advanced practice registered nurse or physician's assistant
 - \$20,000 per year for a psychologist who holds a doctoral degree
 - \$15,000 per year for a licensed clinical social worker, a licensed clinical professional counselor, or a licensed marriage and family therapist
 - \$12,000 per year for a professional possessing a Master's degree in counseling, psychology, social work, or marriage and family therapy
 - \$6,000 per year for a professional possessing a Bachelor's degree in counseling, psychology or social work
 - \$4,000 per year for certified alcohol and drug counselor or a certified recovery support specialist
- Proceeds will be remitted directly to the holder of the loan(s) to be repaid

Human Services Professional (HSP) Loan Repayment Program (LRP)

- Fiscal year 2025 appropriation is \$5,250,000
- Provides loan repayment assistance to qualified mental health and substance use professionals
- Designed as an incentive for recruitment and retention of those who work for community-based human services providers to help address the high turnover rate and challenges of maintaining consistent staffing levels at human services agencies
- The amount of the annual award to qualified applicants to repay their student loan debt is based on the degree earned from a qualified program

HSP LRP – Eligibility Criteria

- To qualify for the program, applicants must:
 - Be a U.S. citizen or an eligible non-citizen
 - Be an Illinois resident
 - Have a balance remaining on an eligible education loan:
 - Stafford loans
 - Perkins loans
 - Graduate PLUS loans
 - Consolidation loans
 - Supplemental Loans for Students
 - Alternative loans
 - Other types of government and institutional loans used for educational expenses
 - Not be in default on a federally guaranteed educational loan, nor owe a refund on any grant or scholarship program administered by ISAC

HSP LRP – Eligibility Criteria

- To qualify for the program, applicants must:
 - Have been a full-time employee for at least 24 consecutive months as a human services professional, immediately prior to applying, at a community-based human services agency which currently has or did have a contract with, receives funding from, and/or is grant-funded by one or more State of Illinois agencies (listed below)* for the purpose of providing direct or indirect human services.
 - Remain a full-time employee as a human services professional in the same community-based human services agency for at least 12 months after receiving this grant.

* State of Illinois agencies include: the Department of Human Services, the Department of Children and Family Services, the Department of Juvenile Justice, the Department on Aging, and the Department of Public Health.

HSP LRP – Application Process

- All applicants must submit a complete Human Services Professional Loan Repayment Program application to ISAC for each fiscal year for which assistance is requested
- In order to be considered timely, the complete application must be submitted on or before the priority consideration date, which is announced when the application is made available
 - For the 2024-25 application, the priority consideration date is **May 31, 2025**
 - Applications received after this date are considered untimely and will only be considered for awards after all timely applicants have been awarded
- If the application is incomplete, a letter will be sent to the applicant to request the missing information.
- Qualified applicants will be sent a Notice of Eligibility letter from ISAC.

HSP LRP – Awarding and Disbursement

- If funding is insufficient to pay all eligible applicants, awarding will be determined in the following order:
 - Renewal applicants, in the order in which their applications were received; then
 - Qualified timely new applicants; then
 - Qualified untimely new applicants
- The award amount is based on the applicant's remaining balance on eligible educational loans, not to exceed:
 - \$15,000 per year for a master's degree or higher from a qualified program
 - \$10,000 per year for a bachelor's degree from a qualified program
 - \$2,000 per year for an associate degree from a qualified program
 - \$5,000 per year add-on if the applicant is independently licensed as a:
 - licensed clinical social worker
 - licensed clinical professional counselor
 - licensed practitioner of the healing arts
 - licensed marriage and family therapist
 - board-certified behavior analyst
 - registered behavior technician
- Proceeds are remitted directly to the holder of the loan(s) to be repaid.

Illinois Teachers Loan Repayment Program

- Fiscal year 2025 appropriation is \$975,000
- 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
- To be eligible, borrowers must first qualify for the federal government's teacher loan cancellation program and complete the required five years of teaching at an Illinois school designated as a low-income school

Illinois Teachers Loan Repayment Program

- To qualify, applicants must be a:
 - U.S. citizen or eligible noncitizen
 - Resident of Illinois
 - Borrower who has had an amount of their educational loans forgiven by the federal teacher loan forgiveness program and has fulfilled the federal requirements at a school in Illinois
 - Borrower who has a balance remaining on eligible student loan(s)

Illinois Teachers Loan Repayment Program

- Application process
 - Applicants must complete an ISAC application available at isac.org
 - The Illinois application must be submitted to ISAC **within six months of the date on the Notice of Federal Teacher Loan Forgiveness eligibility**
 - Documentation regarding the loan forgiveness provided by the federal program must be submitted with the ISAC application
 - Borrowers may reapply each year that a portion of their federal loans are forgiven
 - However, no more than a total of \$5,000 may be awarded to an individual borrower

Illinois Teachers Loan Repayment Program

- Award determination and disbursement
 - Loan repayment will be made to the borrower based upon the lesser of:
 - The amount forgiven by the federal loan forgiveness program, or
 - \$5,000
 - 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 at ISAC's Deerfield Office

John R. Justice Student Loan Repayment Program

- Federal program administered at the state level
 - Funding designated to states is based on population
- Provides loan repayment assistance for state and federal public defenders and state prosecutors
- Illinois recipients can receive an annual award of up to \$4,000 (can lead to an aggregate total of \$60,000)
- Requires three years of service
 - If the employment commitment is not fulfilled, any amount received must be repaid

John R. Justice Student Loan Repayment Program

- To apply, the attorney must submit a complete JRJ Student Loan Repayment Program application
- Applications are typically accepted during February and March and will be accessible at isac.org when it becomes available
 - A due date will be provided on the application
 - A checklist within the application packet is available to assist the applicant with completing the process
- Dependent on the applicant's circumstance, one of three service agreements must accompany the application
- A new application must be submitted each year to continue to receive assistance

John R. Justice Student Loan Repayment Program


- Award determination and disbursement
 - Applications received after the due date will only be considered if funding remains after awarding to timely applicants
 - First preference will be given to renewal applicants, provided that the recipient continues to meet eligibility requirements
 - Applicants not receiving benefits under another loan repayment assistance program for their eligible loans will also receive priority consideration
- Proceeds are remitted directly to the holder/servicer/lender of the loan(s) to be repaid

Nurse Educator Loan Repayment Program

- Fiscal year 2025 appropriation is \$500,000
- The program is intended to help address the shortage of nurses and the lack of nurse educators in Illinois by providing an incentive to nurse educators to pursue their teaching careers in Illinois
- Provides grants of up to \$5,000 per year to repay student loan debt for 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

Nurse Educator Loan Repayment Program

- List of approved institutions maintained by the Illinois Department of Financial and Professional Regulation:
 - <https://idfpr.illinois.gov/content/dam/soi/en/web/idfpr/forms/DPR/NurseSchools.pdf>

 IDFPR Illinois Department of Financial and Professional Regulation Division of Professional Regulation		https://idfpr.illinois.gov	
JB PRITZKER Governor		MARIO TRETO, JR. Secretary	
		CAMILE LINDSAY 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		138	REVISED October 31, 2024
Practical Nursing Program, LPN		School Code	Physical Address
		prefix : US49	
Americare Technical School	102700	847 825 8773	Stephanie Belitman, Director : 505 Busse Highway Park Ridge, IL 60068
Aquarius Institute	110400	847 296 8870	Hope Quirit, Dean 1011 East Touhy Avenue, DesPlaines IL 60018
ATS Institute of Technology	102100	312 300 0980 x 2153	Lydia Falbo, Nursing Program Director 25 E. Washington Suites 200 & 55 Chicago IL, 60602
Beck School of Practical Nursing.....	100400	618 473 2222	Susan Odle, 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	Cathryn C. Silbs, Program Director 4747 Lincoln Mall Drive - Suite 420 Matteson, IL 60443
CALC Institute of Technology	102300	618 474 0616	Dr. Therese Ditto, Program 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	Emily Schaeffer, Dean 2400 Tom L. Wilson Blvd Galesburg, IL 61401
		**extension campuses :	Carthage 305 Sandburg Dr. Carthage, IL 62321
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, HCTA	110800	773 437 5003	Dr. Jerrilyn Pearson, Program Director 1639 E. 87th Street Chicago, IL 60617
Genesis Healthcare Institute	110700	815 439 3970	Rose Loflin-Johnson, 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	Larry Wilkes, Program Administrator 10400 South Roberts Road Palos Hills, Illinois 60465
Illinois Institute of Nursing Studies, Inc.	111300	779 770 9967	Linda Lowry, Owner 6116 Mulford Village Drive, Suite #13, Rockford, IL 61107
Illinois Valley Community College	100900	815 224 0481	Susan Smith, Director 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
Judson University / Ambria College of Nursing	103500	847 397 0300	Malina Campos, Interim Director 5210 Trillium Boulevard Hoffman Estates, IL 60192
Kankakee Community College	107700	815 802 8800	Jennifer Rogers, Director 100 College Drive, Kankakee, IL 60901

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
 - If first-time recipient, must have taught for 12 consecutive months prior to the date of application
 - If other than first-time recipient, must fulfill a separate 12 consecutive month period of teaching
 - Not be in default on any federal guaranteed educational loan, nor owe a refund on any scholarship or grant program administered by ISAC

Nurse Educator Loan Repayment Program

- Application process
 - An application is available at isac.org to download/print
 - The applicant must complete all sections and submit required documentation with the application:
 - A letter from the employer verifying that the applicant worked as a nurse educator at an approved Illinois institution for at least 12 consecutive months prior to the date of the application
 - A copy of the statement from the institution(s) currently holding the eligible loan(s) that shows the outstanding balance on the account
 - If the applicant is a prior recipient, a copy of payment history from the last institution(s) to which program funds were paid.
 - If the application is incomplete, a letter will be sent to the applicant to request the missing information.
 - Qualified applicants will be sent a Notice of Eligibility from ISAC

Nurse Educator Loan Repayment Program

- Award determination and disbursement
 - If funding in any given year is insufficient to pay all eligible applicants awarding will be based on the date the complete application (with all required documentation) is received at ISAC's Deerfield Office
 - Preference may be given to renewal applicants if the recipient continues to meet the eligibility criteria
 - Proceeds are remitted directly to the holder/servicer/lender of the loan(s) to be repaid

School and Municipal Social Work Shortage Loan Repayment Program

- The Fiscal Year 2025 lump sum appropriation for this program and the Post-Master of Social Work School Social Work Professional Educator License Scholarship Program is \$6,000,000
- The programs are intended to encourage Illinois students to work, and to continue to work, as social workers in public school districts and Illinois municipalities
- A one-time award of up to \$6,500 is available

School and Municipal Social Work Shortage 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 currently employed or was employed as a social worker for at least 12 consecutive months prior to the date of application by:
 - an Illinois public elementary school,
 - an Illinois public secondary school, or
 - an Illinois municipality where the social worker did not report directly to a police department
 - Not be in default on any federal guaranteed educational loan, nor owe a refund on any scholarship or grant program administered by ISAC

School and Municipal Social Work Shortage Loan Repayment Program

- Application process
 - An application is available at isac.org to download/print
 - An authorized official of the applicant's place of employment is required to complete a section of the application, certifying that employment requirements have been met
 - Required documentation must be submitted with the application:
 - A copy of the statement from the institution(s) holding the eligible loans
 - If a prior recipient of this program, a copy of payment history from the last institution to which program funds were paid
 - If the application is incomplete, a letter will be sent to the application requesting missing information
 - The application is not considered complete until all information has been provided to ISAC
 - Qualified applicants will be sent a Notice of Eligibility from ISAC

School and Municipal Social Work Shortage Loan Repayment Program

- Award determination and disbursement
 - Recipients are selected from among qualified new applicants, with priority given to minority applicants
 - If funding is insufficient to pay all eligible applicants, awarding will be based on the date the complete application is received at ISAC's Deerfield Office
 - Award amounts are based on the applicant's remaining balance on eligible education loans, not to exceed \$6,500
 - Proceeds are remitted directly to the holder/servicer/lender of the loan(s) to be repaid

Veterans' Home Medical Providers' Loan Repayment Program

- Fiscal year 2025 appropriation is \$ 26,400
- Intended to encourage medical professionals to pursue and continue their careers at a State of Illinois veterans' home
 - Homes are located in Anna, Chicago, LaSalle, Manteno and Quincy
- 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

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

Veterans' Home Medical Providers' Loan Repayment Program

- Application process
 - An application is available at isac.org to download/print
 - Applicants must submit a new application to ISAC each year
 - The administrator of the veterans' home where the applicant is employed must complete a section of the application to confirm employment
 - Required documentation must be submitted with the application:
 - A copy of the statement from the institution(s) holding the eligible loans
 - If a prior recipient of this program, a copy of payment history from the last institution to which program funds were paid
 - If the application is incomplete, a letter will be sent to the application requesting missing information
 - The application is not considered complete until all information has been provided to ISAC

Veterans' Home Medical Providers' Loan Repayment Program

- Award determination and disbursement
 - Recipients are selected from among qualified applicants, with priority given to renewal applicants
 - 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 at ISAC's Deerfield Office
 - Award amounts are based on the applicant's remaining balance on eligible education loans, not to exceed \$5,000
 - Proceeds are remitted directly to the holder(s) of the loans to be repaid

ISAC Applications

- isac.org/students/during-college/applying-for-financial-aid/applications/

Applications

[Downloadable Applications \(Printable PDF\)](#)

[Interactive Applications \(Apply Online\)](#)

[Downloadable Applications \(Printable PDF\)](#)

800.899.ISAC (4722)

e-Messaging

Get the latest news & updates from ISAC

Order ISAC Materials

Applications

Interactive Applications (Apply Online)

- [Free Application for Federal Student Aid \(FAFSA®\)](#)
- [Community Behavioral Health Care Professional Loan Repayment Program Application](#)
The latest information regarding this program can be found at the "[Community Behavioral Health Care Professional Loan Repayment Program](#)" page, located under "Loan Forgiveness Programs" in the After College section.

Downloadable Applications (Printable PDF)

Illinois Teachers Loan Repayment Program

Because the Illinois Teachers Loan Repayment Program application must be submitted within six months of the date of the Notice of Federal Teacher Loan Forgiveness eligibility, we encourage you to complete and submit the 2025 Award Year (July 1, 2024 – June 30, 2025) application as soon as possible, in order to ensure the deadline is not missed.

The latest information regarding this program can be found at the "[Illinois Teachers Loan Repayment Program](#)" page, located under "Loan Forgiveness Programs" in the After College section.

- [2025 Award Year \(July 1, 2024 – June 30, 2024\) Application](#)

John R. Justice Student Loan Repayment Program

The originally-published deadline to submit the John R. Justice application for the 2023-24 fiscal year (October 1, 2023 – September 30, 2024), and that due date was later extended to March 29, 2024. Applications for the 2023-24 fiscal year are no longer being accepted.

The latest information regarding this program can be found at the "[John R. Justice Student Loan Repayment Program](#)" page, located under "Loan Forgiveness Programs" in the After College section.

Nurse Educator Loan Repayment Program

The latest information regarding the Nurse Educator Loan Repayment Program can be found at the "[Nurse Educator Loan Repayment Program](#)" page, located under "Loan Forgiveness Programs" in the After College section.

- [2025 Award Year \(July 1, 2024 – June 30, 2024\) Application](#)

School and Municipal Social Work Shortage Loan Repayment Program

The latest information regarding this program can be found at the "[School and Municipal Social Work Shortage Loan Repayment Program](#)" page, located under "Loan Forgiveness Programs" in the After College section. Please note this is a one-time award. If you previously received loan repayment through this program, you are no longer eligible.

- [2025 Award Year \(July 1, 2024 – June 30, 2024\) Application](#)

Veterans' Home Medical Providers' Loan Repayment Program

The latest information regarding the Veterans' Home Medical Providers' Loan Repayment Program can be found at the "[Veterans' Home Medical Providers' Loan Repayment Program](#)" page, located under "Loan Forgiveness Programs" in the After College section.

- [2025 Award Year \(July 1, 2024 – June 30, 2024\) Application](#)

Interactive Applications (Apply Online)

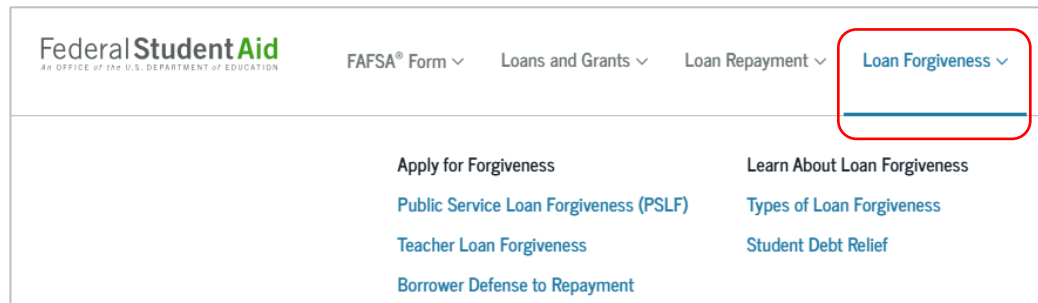
- **Community Behavioral Health Care Professional Loan Repayment Program Application**
The latest information regarding this program can be found at the "**Community Behavioral Health Care Professional Loan Repayment Program**" page, located under "Loan Forgiveness Programs" in the After College section.
- **Human Services Professional Loan Repayment Program**
The latest information regarding this program can be found at the "**Human Services Professional Loan Repayment Program**" page, located under "Forgiveness Programs" in the After College Section.

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
 - 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

- Public Service Loan Forgiveness (PSLF) Program
 - Forgives the remaining balance on Direct Loans after the borrower has made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.
- There are two types of federal loan forgiveness programs for teachers:
 - Teacher Loan Forgiveness Program
 - For Direct Subsidized Loans, Direct Unsubsidized Loans, Subsidized Federal Stafford Loans, and Unsubsidized Federal Stafford Loans
 - Perkins Loan Teacher Cancellation
- Studentaid.gov is the best resource for details about these programs



studentaid.gov/manage-loans/forgiveness-cancellation

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

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Student Loan Forgiveness

On This Page

- Fast Facts**
- [Ways To Qualify](#)
- [Frequently Asked Questions](#)

Fast Facts

- In certain situations, you can have your federal student loans forgiven, canceled, or discharged. That means you won't have to pay back some or all of your loan(s).
- The terms "forgiveness," "cancellation," and "discharge" mean essentially the same thing.
- [Public Service Loan Forgiveness](#) is the most common way people apply to have their student loans forgiven.

Ways To Qualify

If You're a Teacher	▾
If You're a Government Employee	▾
If You Work for a Nonprofit	▾
If You're a Nurse, Doctor, or Other Medical Professional	▾

ISAC's Student Engagement & Support Services

For inquiries from students, parents, and the general public

Phone: **800-899-ISAC** (4722)

Fax: 847-831-8549

E-mail: isac.studentservices@illinois.gov

Spanish-speaking counselors are available
8 a.m. - 4:30 p.m. CT

ISAC's Partner Services Department

- Provides training, program information, policy guidance and support to schools and other ISAC partners
- Partners with ILASFAA and other professional organizations
- Responds to school inquiries, both colleges and high schools

Phone: 866-247-2172

Fax: 847-831-8549

E-mail: isac.schoolservices@illinois.gov

Partner Services Staff

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Questions/Comments



Thank you for attending today!