ISAC’s
Back to School
Operational Update

August 2019
Agenda

- 2018-19 Close Out
- 2019-20 Program Updates
- New Programs and Initiatives
- Questions
2018-19 Close Out

- Historical view only of MAP in GAP Access as of August 10, 2019
- Debit letters have been sent August to financial aid directors
  - Funds due to ISAC by Sept. 30
- Use Refund Check Form when sending funds to ISAC
  - In Processes section of FAA area at isac.org
ISAC 2019-20 (FY20) Appropriations

- From State of IL appropriations bill, Public Act 101-0007
  - MAP increased by $50 million to $451 million
  - AIM HIGH - $35 million
  - Level funding for:
    - Grant Programs for Dependents of Police, Fire, and Correctional Officers - $1,237,300
    - Minority Teachers of Illinois Scholarship Program - $1,900,000
    - Golden Apple Scholars of Illinois - $6,498,800
      - Plus $750,000 for a new “Accelerator” program
    - Illinois Teacher Loan Forgiveness Program - $439,900
    - Nurse Educator Loan Repayment - $264,000
    - Veterans’ Home Medical Providers’ Loan Repayment - $26,400
  - Grant Program for Exonerees received $150,000
    - Program was created in 2016, but hadn’t been funded
  - Higher Education License Program - $110,000
ICCB Appropriation for IVG

- Illinois Community College Board received an appropriation to reimburse community colleges for costs associated with IVG

<table>
<thead>
<tr>
<th>College</th>
<th>Amount</th>
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<td>Black Hawk</td>
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<td>John Wood</td>
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<td>Location</td>
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<tr>
<td>Waubonsee</td>
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</table>
2019-20 ISAC Administrative Rules

- Rules for the 2019-20 award year have been posted to isac.org
- Minor changes/additions were made to a few sections
  - General Provisions
    - Regarding education loan information pilot program and wording re: verification docs
  - Monetary Award Program
    - Regarding priority access deadline date
2019-20 ISAC Administrative Rules

- General Provisions, Section 2700.30 General Institutional Eligibility Requirements

  h) Annually Provided Information

  1) Public universities or community colleges that enroll students who are eligible to receive financial aid, and that receive education loan information for a student enrolled in that institution, are required to annually (on a date determined by the institution) provide to the student or parent or guardian (whichever may be appropriate based on adherence to applicable privacy laws) the following information:

     A) an estimate of the total amount of education loans taken out by the student or parent or guardian;

     B) an estimate of the potential payoff amount of the incurred education loans or a range of the total payoff amount, and monthly repayment amounts that a similarly situated borrower may incur for the amount of loans the student or the parent or the guardian has taken out at the time the information is provided, including principal and interest amounts;

     C) the percentage of the borrowing limit the student or parent or guardian has reached at the time the information is provided; and

     D) any financial resources available to the student or the parent or guardian.

  2) The information provided under this subsection (h) may include a statement that the estimates and ranges are general in nature and are not meant as a guarantee or promise of the actual projected amount.

  3) In this subsection (h) education loan means any State or federal education loan or other loan that is used primarily to finance a postsecondary education and cost of attendance at a public university or community college. [110 ILCS 947/83]
General Provisions, Section 2700.50 Determining Applicant Eligibility

3) Data from one or more of the documents listed in this subsection (e)(3) may provide proof that an applicant (or parent) is an Illinois resident, as defined in Section 2700.20. The institution may choose to request documents that are in addition to, or instead of, those listed. For an independent student applicant, the dates recorded on the documents must indicate the applicant has resided in Illinois for the relevant 12 continuous, full months.

MAP, Section 2735.30 Program Procedures

c) Priority Deadline Date for Renewing Applicants
No later than September 30, the Commission will annually publish a priority deadline date for renewing applicants. In this subsection (c), renewing applicant means a student attending an institution of higher learning who received a MAP grant during the prior academic year. [110 ILCS 947/35] Subject to appropriation, a renewing applicant who files by the published priority deadline date shall receive a grant if he or she continues to meet the program's eligibility requirements under this Section. A renewing applicant's failure to apply by the priority deadline date would not disqualify an applicant from receiving a grant if sufficient funding is available to provide awards after that date.
2019-20 MAP

- Maximum award amount is $5,340
  - Recompute implemented in June
  - Removed reduction factor, increased award amount, and released some records from suspense
    - Released April 29 through May 26, 2019
- Initial FAFSAs received on or after May 27, 2019 remain in suspense status
- Fall term claims now being accepted (as of August 19)
  - Claim deadline date is **Friday, December 6, 2019**
  - Any 2019-20 MAP payment requests submitted via FTP prior to August 19, 2019 will not be processed and must be resubmitted by the college.
  - Be sure to review the Payment Results/Exceptions report in the MAP system after submitting payment requests to confirm that all requests processed as expected
2019-20 IVG and ING Grant

- Benefit data now being accepted for both programs in GAP Access and via FTP
  - 2019-20 Illinois Veteran Grant Summer Term
    - In order to be considered timely, summer term benefit data must be submitted on or before Friday, September 27, 2019
  - 2019-20 Illinois National Guard Grant Fall Term
    - In order to be considered timely, fall term benefit data must be submitted on or before Friday, December 6, 2019
- Reminders
  - Even though ISAC is not able to reimburse institutions for 2019-20 IVG or ING Grant awards, reporting of benefits used must still take place so that usage can be accurately reflected on students' accounts.
  - FTP layout specifications are available in the Electronic Tools section of the e-Library
  - Any 2019-20 benefit usage data submitted via FTP prior to August 19, 2019 will not be processed and must be resubmitted by the college
Grant Program for Exonerees

- 2019-20 applications are now being accepted
  - Online application process is the preferred method
    - A PDF version is also available for printing
  - Funds are limited, so encourage students to submit their applications as soon as possible
    - Applications will be processed in date-received order
  - FY20 is the first time funds have been appropriated for the program
    - Program was created three years ago

- Intended for individuals whom the Governor has issued a pardon on the grounds of innocence of the crime for which they had been imprisoned, or who have received a certificate of innocence from a circuit court

- The grant provides assistance toward tuition and mandatory fees at Illinois public colleges and community colleges

- Funds may also be used to reimburse students for costs associated with obtaining a high school equivalency certificate and/or an official transcript of high school equivalency test scores
ISAC PROGRAMS

Apply for and check the status of Illinois Student Assistance Commission (ISAC) financial aid programs.

- Monetary Award Program (MAP)
  - Check your Paid Credit Hours
- Illinois National Guard Grant (ING)
  - Apply here
- Illinois Veteran Grant (IVG)
  - Apply here
- Minority Teachers of Illinois (MTI)
  - Apply here
- Grant Program for Exonerees (Exonerees)
  - Apply here
Minority Teachers of Illinois (MTI) Scholarship Program

- All 2019-20 MTI processing will be done in the GAP Access portal
- Colleges should continue to certify eligibility for the 2019-20 MTI Scholarship Program
  - All certifications available in the MTI system must be completed regardless of whether the school certifies a student as eligible or ineligible
  - Be sure to continue completing and submitting initial certifications throughout the year in order to ensure that students will be included in all rounds of awarding that take place
- The first round of awarding will be done soon
- Payment functionality will be added to the MTI system in GAP Access after awarding has taken place
Golden Apple (GA) Scholars

- All 2019-20 GA processing will be done in the GAP Access portal
- The Golden Apple Foundation will complete the certification process in GAP Access for eligible scholars
- Payment processing will then be completed by colleges in GAP Access
  - Colleges will confirm student enrollment
Enrollment Status Verification Process

- At the end of each academic year, colleges are required to verify the enrollment status of recipients in programs with teaching requirements or practice agreements.
- The process is completed online in My Zone for these ISAC programs:
  - Minority Teachers of Illinois Program
  - Special Education Teacher Tuition Waiver
  - Optometric Education Scholarship Program
- Colleges will be notified when they can begin submitting enrollment status data for students who were enrolled during the 2018-19 academic year.
- An Enrollment Status Verification Quick Reference Guide is available in the FAA section of isac.org for your reference.
New Programs and Initiatives

- MAP Priority Access Date
- RISE Act
- FAFSA mandate for Illinois high school students
- AIM HIGH Grant
- Education Loan Information Letter Pilot Program
- Enhancement to IVG eligibility
- SNAP information for college students
MAP Priority Access Date

- Beginning with the 2020-21 FAFSA/award year, ISAC will post a MAP priority access deadline when the typical MAP start-up process begins.
- Provides priority access to MAP for returning students who complete the FAFSA by the announced priority deadline.
  - “Returning students,” means those who received MAP in the previous award year.
- MAP is still subject to appropriation, so filing by the deadline date is still not a guarantee for receiving a MAP award.
RISE Act

- Effective date is January 1, 2020
  - Proposed rules amendments resulting from enactment of the RISE Act are available for public comment in the August 9 Illinois Register.
  - The comment period expires on September 23, 2019.
- Will allow students who are not eligible for federal financial aid to apply for and possibly receive state financial aid.
  - Including undocumented students and transgender students
- ISAC staff has been working with CA and TX, and with ILASFAA Rules & Ops for implementation guidance
- Will use pre-screening questions to determine if student can file the FAFSA
- Also removes 75 MPCH cap for MAP students, which will go into effect January 1, 2020 as well
- An information document is accessible at isac.org on the Home page
RISE Act Overview

- Retention of Illinois Students & Equity (RISE) Act was signed into law on June 21, 2019
  - Provides that “a student who is an Illinois resident and who is not otherwise eligible for federal financial aid, including, but not limited to, a transgender student who is disqualified for failure to register for selective service or a noncitizen student who has not obtained lawful permanent residence, shall be eligible for state financial aid and benefits…”.
  - Also states that these students will be eligible to “apply or receive consideration for any student aid or benefit funded or administered by the State, any State agency, or any public institution of higher learning, including, but not limited to, scholarships, grants, awards, stipends, room and board assistance, tuition waivers, or other financial or in-kind assistance…”
RISE Act - Eligibility

- Illinois resident in the RISE Act legislation is defined as “any person who is deemed an Illinois resident for tuition purposes under state law”
  - An eligible student is one who meets the criteria for in-state tuition as defined in Illinois Statute.
  - These criteria are being incorporated into ISAC’s Administrative Rules:
    - The individual resided with his or her parent or guardian while attending an Illinois public or private high school;
    - The individual graduated from a public or private high school or received the equivalent of a high school diploma in Illinois;
    - The individual attended school in Illinois for at least 3 years as of the date the individual graduated from high school or received the equivalent of a high school diploma;
    - The individual provides the institution with an affidavit stating that the individual will file an application to become a permanent resident of the United States at the earliest opportunity the individual is eligible to do so; and
    - The individual has not established a residence outside of Illinois.
RISE Act - Eligible ISAC Programs

- The RISE Act extends eligibility for ISAC programs to those who meet the above conditions, as well as all eligibility requirements for each program, including:
  - Monetary Award Program (MAP)
  - Minority Teachers of Illinois (MTI) Scholarship Program
  - Illinois Special Education Teacher Tuition Waiver (SETTW) Program

- Students are not exempted from meeting existing program eligibility criteria.
Because the RISE Act opens opportunities for students who are unable to receive federal financial aid, ISAC is creating an Illinois-specific online application.

The RISE Act application data will be used to calculate an expected family contribution (EFC) for these students and determine their eligibility for MAP.

The application, patterned after the FAFSA, will be available on January 1, 2020 for the 2020-21 academic year.
RISE Act - Application Process for MAP

- The online, interactive application will be accessible through the ISAC Student Portal.
- Pre-screening questions will help students determine which application (RISE vs. FAFSA) should be completed.
- If answers to the pre-screening questions show the RISE Act application should **not** be completed, a message will advise them to consult their high school counselor, a financial aid professional, or an ISACorps member for assistance in completing the FAFSA.
- Similar to the FAFSA, skip logic will assist the student in completing the RISE Act application.
- An EFC will be calculated and provided to the college via GAP Access in and will include relevant ISIR data.
- MAP award amounts will be calculated for eligible students.
Applications for ISAC programs other than MAP will be updated as necessary to accommodate the RISE Act provisions.

Those applications will be available later this fall.

As is ISAC’s practice, we will announce their availability as we open each program for the 2020-21 academic year.
FAFSA Mandate in Illinois

- Beginning with the 2020-2021 school year, public high school students in Illinois must complete the FAFSA or an alternative state financial aid application as a condition of graduation.

- Students graduating during or at the end of the 2020-21 school year will be required to complete the 2021-22 academic year FAFSA (or RISE Act application, if applicable) or to submit a waiver indicating that they opt not to do so.
  - The waiver will attest that the parent, guardian, or the student (if 18 or emancipated) understands what the FAFSA is and is choosing not to file it.
AIM HIGH

- Aspirational Institutional Match Helping Illinois Grow Higher Education (AIM HIGH) Grant Pilot Program
  - This new program, beginning in the 2019-20 academic year, is intended to help public universities attract and keep Illinois students
  - Requires institutions to match state funds dollar-for-dollar
    - ISAC determines the amount of AIM HIGH grant funding that will be made available to each public university each academic year.
    - Funding is allocated to the university and disbursed to students according to the university’s procedures
  - Provides financial aid for Illinois residents with family incomes of no more than six times the federal poverty level (about $150,000 for a family of four)
  - Provides assistance toward a full-time undergraduate student’s cost of attendance at the university and is renewable
  - Students applying for the AIM HIGH Grant and/or matching funding must file the FAFSA®
  - Each university’s AIM HIGH grant program is described in detail on the university’s website and informational page is available at isac.org
Education Loan Information Pilot Program

- Letter templates, an FAQ and a resource document have been posted to the Processes section in the FAA area of isac.org
  
  - See July 18th e-message for details

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Loan Counseling

Loan counseling is an important part of the loan process, as most students have little or no experience with repayment and managing debt. Federal regulations require that colleges must ensure that students receive entrance and exit loan counseling. Counseling may be done through in-person individual or group training or through the college’s website, other electronic means, written materials or different methods.

At a minimum, schools must provide entrance counseling to first-time Stafford and Federal PLUS graduate borrowers before the first disbursement of a loan can be made, and exit counseling to students before they leave school. Complete information about loan counseling, including required entrance and exit counseling elements, is provided in the FSA Handbook Volume 2 – School Eligibility and Operations, Chapter 6 – Consumer Information and School Reporting.

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Education Loan Information Pilot Program

Overview

In a move to build awareness about existing student loan debt and help borrowers be better informed as they make future decisions about paying for college, the Illinois legislature created the Education Loan Information Pilot Program. Beginning with the 2019-20 academic year, and with an expiration of June 1, 2023, the program requires Illinois public universities and community colleges to provide annual notification to students and parents/guardians of the total amount of education loans borrowed to date and estimates of future payments.

For purposes of this program, education loan is defined as "any state or federal education loan or other loan used primarily to finance a postsecondary education and costs of attendance at a public institution of higher learning, including, but not limited to, tuition, fees, books and supplies, room and board, transportation and miscellaneous personal expenses".
Dear FirstName LastName:

This is a personalized summary of how much you currently owe in student loans.

**Estimate of Your Total Education Loans, Including Interest:**

<table>
<thead>
<tr>
<th>All Loans</th>
<th>Estimated Interest Rate%</th>
</tr>
</thead>
</table>

**What have I borrowed?**

<table>
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<tr>
<th>Federal Stafford/Direct Loans</th>
<th>Other Education Loans</th>
<th>Private Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>$xx,xxx or Unknown</td>
<td>$xx,xxx or Unknown</td>
<td>$xx,xxx or Unknown</td>
</tr>
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Federal Stafford/Direct Loans

Your Federal Stafford/Direct Loan amount includes both Subsidized and Unsubsidized Stafford Loans. This amount reflects how much you may borrow each year and throughout the course of your degree program which are based on your dependency status and grade level.

At this point, you have borrowed **DL Limit Borrowed%** of your current limit.

Other Education Loans

The estimated total of other education loans only includes amounts for which **Institution Acronym** has identified:

- Federal Perkins Loans: **Perkins Total**
- State/institutional Loans: **State/Institutional Loans Total**
- Other Loans: **Other Loans Total** (May include Grad PLUS and Federal Health Profession Loans)

Private Loans

This estimated total is based only on private loans that have been borrowed at **Institution name**.

**How will I pay off my student debt?**

Based on the standard 10-year repayment plan:

- Monthly Payment Amount: **Monthly Payment Amount**
- Total Monthly Payments: 120
- Paid Interest Over 10 Years*: **Estimated Interest Paid**
- Cumulative Payments: **Estimated Cumulative Payment Amount**

* Student loan interest rates vary based on when you borrowed and the loan type. Calculations in this letter are based on estimated rate applied to your total indebtedness, so actual repayment amounts will vary.

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**Illinois Education Loan Information Pilot Program Resources**

**Illinois Student Assistance Commission Resources**

- 2019-20 Administrative Rules, General Provisions, Part 2700
- Public Act 100-0926
- Higher Education Student Assistance Act

**U.S. Department of Education Resources**

- To learn more about the National Student Loan Data System (NSLDS) as source of information about student loan indebtedness, visit:
  - [https://nslds.fedinfo.gov/nslds_FAP/](https://nslds.fedinfo.gov/nslds_FAP/)
  - [https://ifsp.ed.gov/ifsp/ByYear.jsp?type=reportbyyear](https://ifsp.ed.gov/ifsp/ByYear.jsp?type=reportbyyear)
  - [https://nslds.fedinfo.gov/nslds_FAP/scrap/logic.jsp](https://nslds.fedinfo.gov/nslds_FAP/scrap/logic.jsp)
- Information for Financial Aid Professionals website – ifsp.ed.gov
    - Volume 2, School Eligibility and Operations
    - Volume 3, Calculating Awards and Packaging Aid
    - Volume 4, Processing and Managing FSA Funds
  - Electronic Announcements – ifsp.ed.gov/ifsp/ByYear.jsp?type=announcements
    - College Financing Plan – posted January 15, 2019
    - GE Disclosure Template – posted May 3 and June 7, 2019
  - Financial Literacy Guidance – ifsp.ed.gov/ifsp/toolkits/forstudents.jsp

- Studentaid.gov

- Studentloans.gov
  - Repayment Calculator – [studentloans.gov/myDirectLoan/repaymentEstimator.action](http://studentloans.gov/myDirectLoan/repaymentEstimator.action)

**Guidance from Other States**

- This webpage provides a variety of resources regarding the implementation of student debt letters in Texas, including an informative webinar that discusses many of the issues faced by Texas and Indiana – [http://www.thecb.state.tx.us/index.cfm?ObjectID=FCE20CBE-07BA-2725-DAE339FAB6E9A66D](http://www.thecb.state.tx.us/index.cfm?ObjectID=FCE20CBE-07BA-2725-DAE339FAB6E9A66D)
  - You can access the webinar from the YouTube link at the bottom of the above webpage, or use this link to launch the webinar:
    - [http://www.thecb.state.tx.us/apps/Events/Broadcast/webcast.cfm?youtubefIYgOzWZEqE1](http://www.thecb.state.tx.us/apps/Events/Broadcast/webcast.cfm?youtubefIYgOzWZEqE1)
IVG Eligibility Enhancement

- Allows veterans who don’t meet existing residency requirements to be eligible if they reside in Illinois at the time of application and have resided in Illinois for at least 15 years.
- Went into effect on July 1, 2019
  - Also applies to MIA/POW.
- Filing emergency rules to incorporate the change for the 2019-20 award year, and updating the application and program information at isac.org.
SNAP Information

- ISAC will annually include information about the Supplemental Nutrition Assistance Program (SNAP) in the MAP award letter language that schools are required to provide to MAP students
  - The language will reference college student eligibility criteria for SNAP and direct students to the Department of Human Services and to the Illinois Hunger Coalition's Hunger Hotline for additional information.

- Schools that participate in MAP will be required to provide the notice to all MAP-eligible students who are enrolled or who are accepted for enrollment

- The information will be added to the MAP award letter language for the 2021-22 award year

- No other requirements for schools at this time
Legal Guardianship Issues

- ISAC will be sending out an e-message in early fall to provide an updated FAQ on verifying IL residency, and will also include general verification reminders
- ISAC has been in contact with ED regarding this issue
- ILASFAA plans to have an update from ED’s Zack Goodwin at the fall workshops in November, and this topic will likely be addressed there as well.
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<th>2019-20 Academic year</th>
<th>2020-21 Academic Year</th>
<th>2021-22 Academic Year</th>
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</table>
| **FAFSA**                           | • FAFSA dates: **October 1, 2018 - June 30, 2020**  
                                    |                        | • FAFSA dates: **October 1, 2019 – June 30, 2021**  
                                    |                        | • FAFSA dates: **October 1, 2020 – June 30, 2022**  
                                    |                        |   ▪ Uses 2017 tax info             |   ▪ Will use 2018 tax info         |   ▪ Will use 2019 tax info         |
| **Monetary Award Program (MAP)**    | • Maximum award - $5,340  
                                    |                        | • Start-Up begins in **October 2019**                | • Start-Up begins in **October 2020**  
                                    |                        |   ▪ FAFSAs submitted on or after **May 27, 2019** are in suspense |   • Information about SNAP benefits will be added to 2021-22 MAP award letter language |
| **MAP Priority Access Date**        |                        | • Priority filing date will be announced in **September 2019** for returning students who receive MAP in 2019-20  
                                    |                        |   ▪ Applicable for 2020-21 FAFSA                    | • Priority filing date will be announced in **September 2020** for returning students who receive MAP in 2020-21  
                                    |                        |                                                                 |   ▪ Applicable for 2021-22 FAFSA |
| **RISE Act**                        | • Mid-year implementation on **January 1, 2020**  
                                    |                        | • State RISE Act application will be available on **January 1, 2020**  
                                    |                        |   ▪ 75 Hour Cap removed for spring term MAP recipients |   ▪ Will calculate EFC for 2020-21 MAP awards |
| **FAFSA Mandate**                   |                        | • Public high school students in IL will be required to complete a FAFSA as part of their graduation requirement; may opt out  
                                    |                        |   ▪ Begins with 2021-22 FAFSA on Oct 1, 2020         | • Public high school students in IL will be required to complete a FAFSA as part of their graduation requirement; may opt out  
                                    |                        |                                                                 |   ▪ Begins with 2021-22 FAFSA on Oct 1, 2020   |
| **Education Loan Info Letter Pilot Program** | • Must be implemented by all Illinois public institutions during the 19-20 award year | • Must continue each year until the pilot program concludes on June 1, 2023 | • Must continue each year until the pilot program concludes on June 1, 2023 |
| **Enhancement to IVG Eligibility**  | • Went into effect July 1, 2019  
                                    |                        |                        | • Will file emergency rules and update application |
|                                     |                        |                        |                        |                                    |
Implementation Dates

October 1, 2019
• 2020-21 FAFSA available
• MAP Start-Up for 2020-21 awarding
• MAP Priority Access Date announced for 2020-21 awarding (no later than September 30

January 1, 2020
• RISE Act effective date
• 75 Hour Cap removed for Monetary Award Program, effective for Spring 2020 recipients
• State RISE Act application available for 2020-21 awarding

October 1, 2020
• 2021-22 FAFSA available
• MAP Start-Up for 2021-22 awarding
• MAP Priority Access Date announced for 2021-22 awarding (no later than September 30)
• State RISE Act application available for 2021-22 awarding
• Resource information for SNAP benefits will be included in 2021-22 MAP award letter language
• Public high school students in IL must begin completing FAFSA or State RISE Act application as graduation requirement; may opt out
Upcoming Training/Information Events

- ISAC Commission Meeting
  - September 12 in Chicago
- Executive Briefing Conference Call
  - September 13
- ISAC Webinar
  - September 25 at 2 p.m. -- Preparing for 2020-21 FAFSA Processing and 2020-21 MAP Start-Up,
- MASFAA Annual Conference
  - October 6 – 9, 2019, Lombard, IL
- ILASFAA Fall Workshops
  - Tentative dates: November 1, 8, and 15, 2019
Other Reminders

- ISAC offices will be closed on Monday, September 2
- GAP Access User Verification requests were e-mailed to colleges on June 25, and responses due back by August 31, 2019
- Constitution Day is September 17
  - Visit https://www.isac.org/students/constitution-day-resources.html for more information and ideas, and/or access a resource document in the e-Library
QUESTIONS/COMMENTS ??
Thank you for attending today!

ISAC Contact Information

School Services
866-247-2172
isac.schoolservices@illinois.gov

ISAC Call Center – Student Services
800-899-4722
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