

Basic ISAC Program Data

ILLINOIS STUDENT ASSISTANCE COMMISSION

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Research, Planning & Policy Analysis Department

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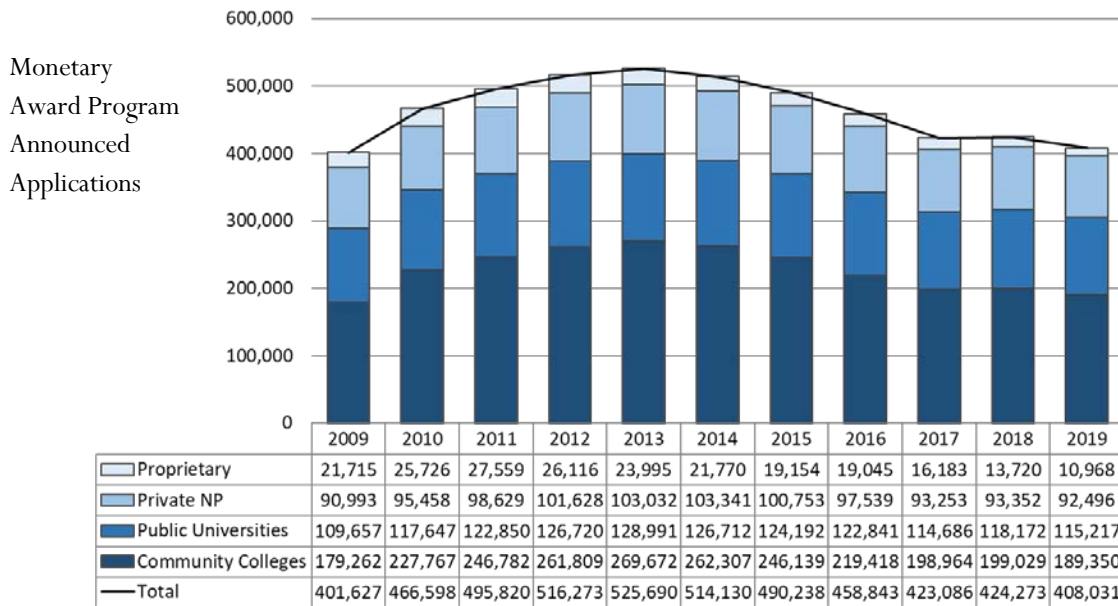
Monetary Award Program

Eligibility requirements

- Undergraduate Illinois residents with program-determined “need” greater than \$300
- MAP converted to a credit hour payment system (MAP Paid Credit Hour: MPCH) in FY2005
- Enrolled in at least 3 credit hours at MAP-approved schools
- May be paid for up to 135 credit hours of enrollment
- May not be in default on any Title IV program

Application Volume

- Application volume peaked in FY2013 at 45% higher than FY2007.
- FY2019 application volume was 22% lower than FY2013 but still 11% higher than FY2008.
- Application volume **decreased** 6% in FY2016 and 8% in FY2017, then increased by less than 1 percent in FY2018. Application volume decreased by almost 4% in FY2019.



Announced Applicants: Illinois residents who completed an application for financial aid, had not yet earned a Bachelor’s degree, and who’s first-choice school participates in MAP.

Appropriation and Awards

- During the past five years, at least 96.9% of the MAP appropriation has been spent.**

Appropriation / Lapse (\$M)

Year	Available			
	to Spend	Spent	Lapse	% Spent
FY2015	\$357.6	\$357.2	\$0.4	99.9%
FY2016	\$320.8	\$319.8	\$1.0	99.7%
FY2017**	\$357.6	\$346.4	\$11.2	96.9%
FY2018	\$393.3	\$392.5	\$0.2	99.8%
FY2019	\$393.3	\$392.4	\$0.9	99.7%

*Appropriations are available beginning with FY1980 in Table 1.0 of FY2018 ISAC Data Book.

** FY17 appropriation was not provided until after the academic year had been completed.

- 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.
- In FY2015, Governor Rauner instituted a 2.25% across-the-board budget cut. In response, no suspended awards were released, but awards already announced were not reduced.
- In FY2016, no complete state budget was reached. MAP was appropriated \$169.8 million to cover first-term claims. An additional \$151.0 million was allocated for FY17, but designated to cover FY16 claims.
- In FY2017, the MAP appropriation was not provided until after the school year had ended.
- FY2018 was the first year of “early FAFSA.” The FAFSA filing season began three months earlier, and prior-year income (taxes already filed) was used rather than prior year (taxes not due until April.)

MAP Dollars Awarded (\$M)

Year	Public	Community	PNFP	Proprietary	All
	University	College			
FY2010	\$152.7	\$54.3	\$159.3	\$24.1	\$390.4
FY2011	\$159.9	\$53.7	\$164.4	\$25.2	\$403.2
FY2012	\$165.1	\$56.8	\$166.0	\$23.7	\$411.6
FY2013	\$154.2	\$48.3	\$151.0	\$17.2	\$370.7
FY2014	\$157.3	\$44.2	\$155.2	\$15.4	\$372.2
FY2015	\$153.3	\$39.8	\$151.7	\$12.5	\$363.7
FY2016	\$141.8	\$27.8	\$139.0	\$11.2	\$319.8
FY2017	\$154.1	\$36.1	\$145.2	\$11.1	\$346.4
FY2018	\$188.8	\$43.1	\$150.6	\$10.0	\$392.5
FY2019	\$187.7	\$42.3	\$153.4	\$8.9	\$392.2

*MAP dollars awarded by sector beginning with FY1980 in Table 2.1 of FY2018 ISAC Data Book.

Maximum MAP Award History

Academic Year	Statutory Maximum	Maximum in Formula	Effective Maximum
2008-2009	\$5,968	\$4,968	--
2009-2010	\$6,468	\$4,968	--
2010-2011*	\$6,468	\$4,968	\$4,844
2011-12 through 2017	\$6,468	\$4,968	\$4,720
2017-18	\$6,468	\$4,968	\$4,869
2018-19	\$6,468	\$4,968	\$4,869

*Reduction factor applied to awards. The full maximum award history is available in Table 2.0c of FY2018 ISAC Data Book.

- 53 % of MAP awards go to students with zero EFCs
- 91% of MAP awards go to students who are Pell-eligible

MAP Recipients

Year	Public	Community	PNFP	Proprietary	All
	University	College			
FY2015	43,167	42,121	38,656	4,455	128,399
FY2016	39,539	28,245	35,308	3,965	107,057
FY2017	43,267	37,296	37,013	4,003	121,579
FY2018	47,630	41,698	36,756	3,433	129,517
FY2019	47,335	41,110	37,330	3,090	128,865

*Awards and payouts by sector beginning with FY1980 in Table 2.1 of FY2018 ISAC Data Book.

Average Taxable Income of FY2019 MAP Recipients

	Public	Community	PNFP	Proprietary	All
	University	College			
Dependent Parental	\$37,802	\$26,279	\$41,792	\$36,784	\$35,821
Independent	\$14,988	\$18,217	\$19,623	\$26,074	\$18,156

Number of MAP Eligible Applicants Suspended

Initial /Final Suspense Dates	Public	Community	PNFP	Proprietary	All
	University	College			
FY10 – May 15 / June 5	12,555	87,187	12,001	8,305	120,048
FY11 – April 19	17,397	108,321	15,234	10,415	151,367
FY12 – March 26 / April 8	15,647	107,514	13,601	8,603	145,365
FY13 – March 20 / April 3	20,225	121,754	17,605	9,011	168,595
FY14 – March 2 / March 20	19,248	120,722	16,654	9,336	165,492
FY15 – Feb 28 / March 6	20,245	115,604	15,929	8,317	160,095
FY16 –February 22	23,801	110,852	17,612	9,281	161,546
FY17 -- March 10 / April 15	12,485	75,837	11,098	5,168	104,588
FY18 – January 16 / March 10	12,832	68,852	11,307	4,555	97,546
FY19 – February 28 / April 5	10,994	59,043	12,762	3,088	82,799

*Full MAP suspense history beginning with FY1978 in Table 2.0d, and additional data in Table 2.0e of the 2018 ISAC Data Book.

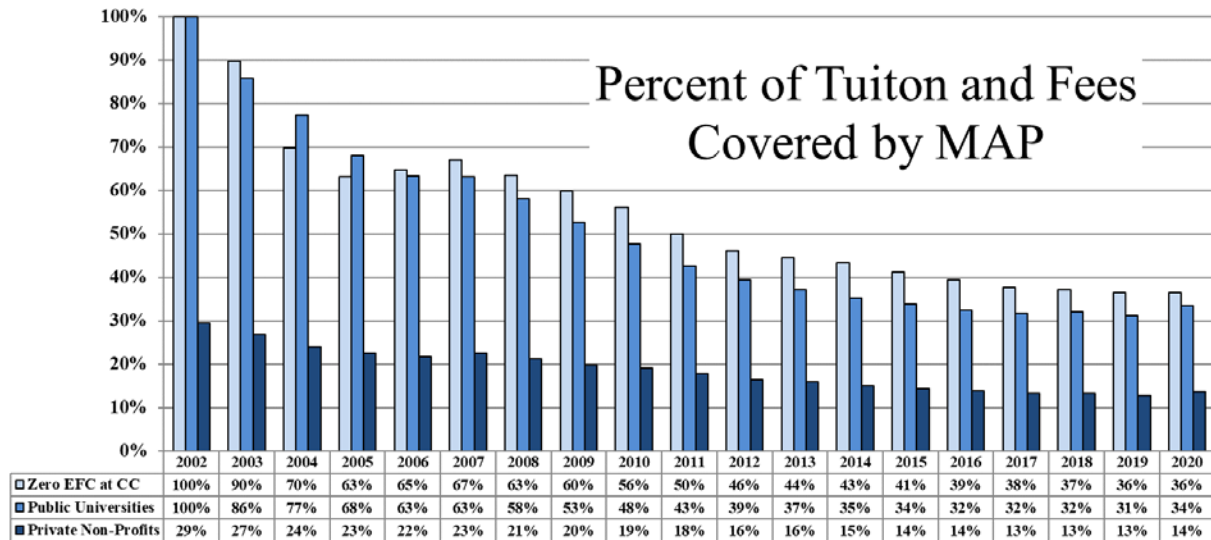
- The FY2019 MAP eligibility formula uses 09-10 T&F to represent costs. Updating to 14-15 T&F would cost about \$14M; updating to 17-18 T&F and Pell would cost about \$25M.
- Projected *weekly claims* at FY2019 application volume rates: October \$49M; November \$18M; December and January \$7M; February \$6M; March through September < \$2M

MAP Grant Purchasing Power

MAP coverage of tuition and fees improved with the use of 2009-10 tuition and fees in the FY2018 formula. In FY2019 the maximum MAP grant at Public 4-Year Universities covered 31% of tuition and fees, and the maximum MAP grant at Private Institutions covers 13% of tuition and fees. Due to relatively low T&F at community colleges, and the fact that 80% of Pell is included as a resource in the MAP formula, MAP awards for most community college MAP recipients are determined by maximum eligibility, rather than tuition and fees amount, which is used as “Max MAP” here. The graph below depicts MAP coverage for Zero EFC students at community colleges. Nearly all community college MAP recipients are also eligible for federal Pell grants. Zero EFC students would have also received the maximum Pell grant, which ranged from \$3,750 in FY02 to \$6,095 in FY19.

**Percentage of Sector
Average Tuition and
Fees Covered by the
Highest MAP Grant**

Year	Community Colleges* Highest MAP Award for Zero			Public Universities		
	T&F	EFC Students	Percent	T&F	Max MAP	Percent
FY2010	\$2,939	\$1,650	56%	\$10,442	\$4,968	48%
FY2011	\$3,307	\$1,650	50%	\$11,386	\$4,843	43%
FY2012	\$3,397	\$1,568	46%	\$11,990	\$4,720	39%
FY2013	\$3,527	\$1,568	44%	\$12,732	\$4,720	37%
FY2014	\$3,626	\$1,568	43%	\$13,382	\$4,720	35%
FY2015	\$3,809	\$1,568	41%	\$13,984	\$4,720	34%
FY2016	\$3,980	\$1,568	39%	\$14,535	\$4,720	32%
FY2017	\$4,157	\$1,568	38%	\$14,903	\$4,720	32%
FY2018	\$4,356	\$1,617	37%	\$15,182	\$4,869	32%
FY2019	\$4,444	\$1,617	36%	\$15,592	\$4,869	31%
FY2020	\$4,528	\$1,650	36%	\$15,936	\$5,430	34%



Special Purpose Programs

Illinois Veteran Grant Program

Tables 3.0b and 3.0c of the FY2019 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 since 2002. Schools have waived costs for eligible students.

Public Universities	Paid by ISAC		Waived by	Estimated	Awards
			Schools	Total Claims	
FY2015	\$0	\$19,071,056	\$19,071,056	\$19,071,056	2,464
FY2016	\$0	\$17,129,360	\$17,129,360	\$17,129,360	2,179
FY2017	\$0	\$15,975,154	\$15,975,154	\$15,975,154	2,122
FY2018	\$0	\$14,360,759	\$14,360,759	\$14,360,759	1,856
FY2019	\$0	\$11,819,934	\$11,819,934	\$11,819,934	1,635

Community Colleges	Paid by ISAC		Paid by ICCB	Waived by	Estimated	Awards
				Schools	Total Claims	
FY2015	\$0	\$1,227,247	\$7,830,408	\$9,089,708	\$9,089,708	3,718
FY2016	\$0	\$0	\$6,310,785	\$6,310,785	\$6,310,785	3,194
FY2017	\$0	\$629,600	\$3,956,609	\$5,274,959	\$5,274,959	2,670
FY2018	\$0	\$1,318,350	\$3,088,195	\$4,347,495	\$4,347,495	2,260
FY2019	\$0	\$2,675,622	\$3,541,190	\$3,541,190	\$3,541,190	1,752

Fiscal Years	Public Universities		Community Colleges		Total	
	Claims	Recipients	Claims	Recipients	Claims	Recipients
FY2015	\$19,071,056	2,464	\$7,830,408	3,718	\$26,901,464	6,182
FY2016	\$17,129,360	2,179	\$6,310,785	3,194	\$23,440,145	5,373
FY2017	\$15,975,154	2,122	\$5,274,959	2,670	\$21,250,113	4,792
FY2018	\$14,360,759	1,856	\$4,347,495	2,260	\$18,708,254	4,116
FY2019	\$11,819,934	1,635	\$3,541,190	1,752	\$15,361,123	3,387

Illinois National Guard Grant Program

Tables 3.0b and 3.0c of the FY2019 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 since 2003. Schools have waived costs for eligible students.

Illinois National Guard Grant Program, continued

Fiscal Years	Public Universities		Community Colleges		Total	
	Expenditures	Recipients	Expenditures	Recipients	Expenditures	Recipients
FY2015	\$7,630,589	1,017	\$2,325,759	1,087	\$9,956,348	2,104
FY2016	\$7,345,498	955	\$2,321,523	1,027	\$9,667,021	1,982
FY2017	\$8,741,325	1,152	\$5,098,370	1,047	\$13,839,695	2,199
FY2018	\$9,760,249	1,163	\$2,220,942	992	\$11,981,191	2,155
FY2019	\$10,384,505	1,237	\$2,307,221	849	\$12,691,726	2,086

Golden Apple Scholars of Illinois Program

Tables 3.0b and 3.0d of the FY2019 IISAC 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
FY2015	\$1,464,584	404
FY2016	\$1,697,642	475
FY2017	\$1,831,458	469
FY2018	\$2,039,941	544
FY2019	\$2,184,760	573

Minority Teachers of Illinois (MTI) Scholarship Program

Tables 3.0b and 3.0d of the FY2019 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.
- In FY2016, the Minority Teachers of Illinois Scholarship Program expenditures were made from FY2017 appropriated funds.

	Public University	Community College	PNFP	Proprietary	All
<i>Expenditures</i>					
FY2015	\$886,686	\$25,000	\$860,455	\$15,000	\$1,787,141
FY2016	\$334,500	\$5,000	\$237,500	\$1,667	\$578,277
FY2017	\$442,500	\$10,000	\$371,494	\$13,334	\$842,328
FY2018	\$475,000	\$20,000	\$395,335	--	\$890,335
FY2019	\$775,120	\$30,000	\$853,336	--	\$1,658,456
<i>Recipients</i>					
FY2015	191	5	180	3	379
FY2016	68	1	48	1	118
FY2017	89	2	79	3	173
FY2018	100	4	85	0	189
FY2019	166	6	181	0	353

Illinois Teachers Loan Repayment Program

Table 3.6 in FY2019 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.
- In FY2016, the Illinois Teachers Loan Repayment Program was not state funded.

Fiscal Years	Expenditures	Recipients
FY2015	\$495,738	110
FY2016	--	--
FY2017	\$396,990	84
FY2018	\$439,777	97
FY2019	\$439,900	95

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

Table 3.0b and 3.0c in FY2019 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 University	Community College	PNFP	Proprietary	All	Proration %
<i>Expenditures</i>						
FY2015	\$435,761	\$52,200	\$530,933	\$0	\$1,018,894	Summer 56%
FY2016	\$217,495	\$40,472	\$228,068	\$0	\$492,985	Paid First Term only
FY2017*	\$360,595	\$46,038	\$512,293	\$12,526	\$931,452	--
FY2018*	\$530,478	\$34,024	\$379,057	\$0	\$943,559	--
FY2019	\$501,381	\$28,741	\$316,954	\$6,375	\$853,451	--
<i>Recipients</i>						
FY2015	38	17	30	0	85	--
FY2016	32	20	27	0	80	--
FY2017*	28	16	30	1	75	--
FY2018*	38	14	18	0	71	--
FY2019	40	11	18	1	70	--

*FY2017 Private totals include one Hospital School for \$1,936

* FY2018 Private totals include one Hospital School for \$8,951.

Optometric Education Scholarship Program

Table 3.3 of the FY2019 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
FY2015	\$50,000	10
FY2016	\$50,000	10
FY2017	\$50,000	10
FY2018	\$50,000	10
FY2019	\$50,000	10

Illinois Special Education Teacher Tuition Waiver (SETTW) Program

Table 3.7 of the FY2019 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
FY2015	244
FY2016	240
FY2017	234
FY2018	236
FY2019	248

Nurse Educator Loan Repayment Program

Table 3.8 of the FY2019 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.
- In FY2016, the Nurse Educator Loan Repayment Programs was not funded.

Fiscal Years	Expenditures	Recipients
FY2015	\$286,061	60
FY2016	--	--
FY2017	\$182,458	37
FY2018	\$264,000	57
FY2019	\$264,000	54

Veterans' Home Medical Providers' Loan Repayment Program

Table 3.4 of the FY2019 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.
- In FY2016, the Veterans' Home Loan Repayment Program was not funded.

Fiscal Years	Expenditures	Recipients
FY2015	\$30,000	6
FY2016	--	--
FY2017	\$29,300	7
FY2018	\$26,400	7
FY2019	\$26,400	6

John R. Justice Student Loan Repayment Program

Table 3.5 of the FY2019 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
FY2015	\$38,308	47
FY2016	\$41,032	38
FY2017	\$52,589	29
FY2018	\$56,890	26
FY2019	\$57,422	27

College Illinois! Prepaid Tuition Program

Table 4.0 of the FY2019 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.
- Program enrollment was closed during FY2018.

	FY2015	FY2016	FY2017	FY2018	FY2019
Number of Contracts Sold	652	473	433	0	0
Total Contract Sales (millions)	\$23.2	\$18.3	\$17.1	\$0	\$0

**College Illinois! Prepaid Tuition Program
Cumulative Utilization of Program Benefits**

Benefits Paid by Sector	FY2015	FY2016	FY2017	FY2018	FY2019
IL Public University	\$353,987,086	\$406,239,248	\$458,172,791	\$507,564,431	\$555,445,091
IL Community College	\$16,967,481	\$19,276,499	\$21,596,697	\$24,083,401	\$26,299,656
IL Private	\$116,124,859	\$134,731,762	\$152,706,052	\$170,566,696	\$188,360,737
Out-of-State	\$239,889,622	\$290,054,234	\$342,886,004	\$398,542,423	\$453,801,683

Students by Sector	FY2015	FY2016	FY2017	FY2018	FY2019
IL Public University	11,500	13,898	15,203	16,280	17,334
IL Community College	3,873	4,705	5,125	5,545	5,866
IL Private	4,444	5,517	6,058	6,601	6,946
Out-of-State	8,253	10,997	12,445	13,967	15,323