

AGENDA ITEM 6.

PROPOSED ADMINISTRATIVE PROGRAM RULES AND AMENDMENTS

Submitted for: Action

Summary: This item reports on the agency's proposed administrative program rules and amendments. Amendments are being proposed to one Part at this time; two new Parts have been established for new programs. A listing of the Parts is below. The full text of the proposed rules and amendments and Notices are included in this item. The Notices that precede each Part contain descriptions of the subjects and issues involved in the rulemaking process.

Part 2733 – Illinois Veteran Grant (IVG) Program

Part 2748 – School and Municipal Social Work Shortage Loan Repayment Program (new program)

Part 2752 – Human Services Professional Loan Repayment Program (new program)

Text of the proposed program rules and amendments was published in the September 30, 2022, *Illinois Register*, initiating a 45-day public comment period, which expired on November 13, 2022. One entity submitted comments regarding the proposed rules; the comments were directed toward Section 2752.30 and related to the maximum amount of time awards may be received by an applicant and the awarding priority for renewal applicants. Because the issues raised are governed by statute, no action was taken to revise the rules language based on public comments.

The proposed program rules and amendments are being presented to the Commission for consideration. Following acceptance by the Commission, the Executive Director may direct staff to submit the proposed program rules and amendments to the Joint Committee on Administrative Rules (JCAR), initiating a second 45-day review period and the JCAR hearing, after which, if no material objection is made by JCAR, the Executive Director will move to adopt the rules and amendments.

Action requested: That the Commission approve the following resolution:

“BE IT RESOLVED that the Commission accepts the proposed administrative program rules and amendments for submission to the Joint Committee on Administrative Rules (JCAR) and, barring any unresolved objection by JCAR or material modification (unless the material modification is made to ensure compliance with any prospective amendments to the statute(s) governing these rules), the Commission

authorizes the Executive Director to proceed with adopting the program rules as amended.”

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NOTICE OF PROPOSED AMENDMENT

- 1) Heading of the Part: Illinois Veteran Grant (IVG) Program
- 2) Code Citation: 23 Ill. Adm. Code 2733
- 3) Section Number: 2733.20 Proposed Action:
Amendment
- 4) Statutory Authority: Implementing Section 40 and authorized by Section 20(f) of the Higher Education Student Assistance Act [110 ILCS 947/40 and 20(f)].
- 5) A Complete Description of the Subjects and Issues Involved: This Part is being revised to incorporate changes in the requirements for documentation of honorable discharge as a result of P.A. 102-0800.
- 6) Published studies or reports, and sources of underlying data, used to compose this rulemaking: None
- 7) Will this proposed rulemaking replace an emergency rule currently in effect? No
- 8) Does this rulemaking contain an automatic repeal date? No
- 9) Does this proposed rulemaking contain incorporations by reference? No
- 10) Are there any other proposed rulemakings pending on this Part? No
- 11) Statement of Statewide Policy Objectives: This rulemaking does not create or expand a state mandate as defined in Section 3(b) of the State Mandates Act [30 ILCS 805/3(b)] and does not necessitate a local government to establish, expand or modify its activities in such a way as to necessitate additional expenditures from local revenues.
- 12) Time, Place, and Manner in which interested persons may comment on this proposed rulemaking: Persons who wish to comment on this proposed rulemaking may submit written comments no later than 45 days after the publication of this notice to:

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NOTICE OF PROPOSED AMENDMENT

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- 13) Initial Regulatory Flexibility Analysis:
- A) Types of small businesses, small municipalities and not for profit corporations affected: None
 - B) Reporting, bookkeeping or other procedures required for compliance: None
 - C) Types of professional skills necessary for compliance: None
- 14) Small Business Impact Analysis: None
- 15) Regulatory Agenda on which this rulemaking was summarized: July 2022

The full text of the Proposed Amendment begins on the next page:

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ILLINOIS STUDENT ASSISTANCE COMMISSION

NOTICE OF PROPOSED AMENDMENT

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

PART 2733
ILLINOIS VETERAN GRANT (IVG) PROGRAM

Section	
2733.10	Summary and Purpose
2733.20	Applicant Eligibility
2733.30	Program Procedures
2733.40	Institutional Procedures

AUTHORITY: Implementing Section 40 and authorized by Section 20(f) of the Higher Education Student Assistance Act [110 ILCS 947/40 and 20(f)].

SOURCE: Emergency rule adopted at 10 Ill. Reg. 14322, effective August 20, 1986 for a maximum of 150 days; emergency expired January 16, 1987; adopted at 11 Ill. Reg. 3207, effective January 29, 1987; amended at 12 Ill. Reg. 11536, effective July 1, 1988; transferred from Chapter IX, 23 Ill. Adm. Code 1733 (State Scholarship Commission) to Chapter XIX, 23 Ill. Adm. Code 2733 (Illinois Student Assistance Commission) pursuant to P.A. 86-168, effective July 1, 1989, at 13 Ill. Reg. 17858; amended at 14 Ill. Reg. 10571, effective July 1, 1990; emergency amendments at 15 Ill. Reg. 15613, effective October 11, 1991, for a maximum of 150 days; emergency expired March 9, 1992; emergency amendment at 15 Ill. Reg. 18778, effective January 1, 1992, for a maximum of 150 days; amended at 16 Ill. Reg. 6880, effective April 14, 1992; amended at 16 Ill. Reg. 11261, effective July 1, 1992; amended at 17 Ill. Reg. 10570, effective July 1, 1993; amended at 18 Ill. Reg. 10309, effective July 1, 1994; amended at 20 Ill. Reg. 9200, effective July 1, 1996; old Part repealed and new Part adopted at 21 Ill. Reg. 11139, effective July 18, 1997; amended at 22 Ill. Reg. 11114, effective July 1, 1998; amended at 23 Ill. Reg. 7575, effective July 1, 1999; amended at 24 Ill. Reg. 9166, effective July 1, 2000; amended at 25 Ill. Reg. 8418, effective July 1, 2001; amended at 26 Ill. Reg. 10020, effective July 1, 2002; amended at 27 Ill. Reg. 10342, effective July 1, 2003; emergency amendment at 28 Ill. Reg. 12932, effective September 15, 2004, for a maximum of 150 days; amended at 29 Ill. Reg. 2462, effective February 1, 2005; amended at 29 Ill. Reg. 9912, effective July 1, 2005; amended at 30 Ill. Reg. 11646, effective July 1, 2006; amended at 32 Ill. Reg. 10313, effective July 1, 2008; amended at 36 Ill. Reg. 9426, effective July 1, 2012; amended at 37 Ill. Reg. 9522, effective July 1, 2013; amended at 39 Ill. Reg. 8425, effective July 1, 2015; amended at 42 Ill. Reg. 13628, effective July 1, 2018, emergency amendment at 43 Ill. Reg. 10804, effective September 18, 2019, for a maximum of 150 days; amended at 44 Ill. Reg. 2893, effective February 1, 2020;

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amended at 44 Ill. Reg. 11019, effective July 1, 2020; amended at 46 Ill. Reg. 12006, effective July 1, 2022; amended at 46 Ill. Reg. _____, effective _____.

Section 2733.20 Applicant Eligibility

- a) A qualified applicant shall be any member of the Armed Forces of the United States, a reserve component of the Armed Forces, or the Illinois National Guard who has served at least one year of federal active duty service and whose service has been characterized as honorable, provided the applicant:
 - 1) was a:
 - A) resident of Illinois at the time of entering federal active duty service or within 6 months prior to entering the service; or
 - B) student at an Illinois public university or community college at the time of entering federal active duty service; and
 - 2) established or plans to establish Illinois residency within 6 months after leaving federal active duty service, or if married to a person in continued military service:
 - A) applied for this grant within 6 months after and including the date that the spouse was stationed within Illinois; or
 - B) established Illinois residency within 6 months after and including the date that the spouse was separated (if the spouse was stationed outside Illinois).
- b) To use benefits, a qualified applicant meeting the requirements of subsection (a) must reside in Illinois while enrolled unless federal active duty is being served during the time of enrollment or the qualified applicant is residing with a spouse in continued military service who is currently stationed outside of Illinois.
- c) An applicant who does not meet the residency requirements in subsection (a) may be a qualified applicant if the applicant:
 - 1) resides in Illinois at the time of application and while enrolled; and
 - 2) has been a resident of Illinois for at least 15 consecutive years at some point

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since leaving federal active duty.

- d) Any member of the Armed Forces of the United States, a reserve component of the Armed Forces, or the Illinois National Guard who has served at least one year of federal active duty service and who meets the Illinois residency requirements of this Section is a qualified applicant if the service was characterized as honorable. An honorable discharge may *include a discharge under other than honorable conditions or general discharge under honorable conditions if only due to a person's sexual orientation or gender identity but does not include a bad conduct discharge or a dishonorable discharge.* [5 ILCS 70/1.44] If the applicant is still in service, the individual shall be subject to verification of continued eligibility for assistance under this Part after each period of federal active duty service.
- e) A recipient must maintain an acceptable grade point average as determined by the institution pursuant to a published policy.
- f) An individual is not a qualified applicant unless the individual's service was characterized as honorable for the most recent each period of federal active duty service.
- g) An individual is not a qualified applicant if the individual's federal active duty service was for less than one year unless:
 - 1) the applicant's separation from such service for medical reasons directly connected with such service was characterized as honorable; or
 - 2) the applicant's separation prior to August 11, 1967 was characterized as honorable; or
 - 3) the applicant's federal active duty service, which included service in a foreign country in a time of hostilities in that country, was characterized as honorable. As used in this Section, "time of hostilities in a foreign country" means *any action by the Armed Forces of the United States that is recognized by the issuance of a Presidential proclamation or a Presidential executive order and in which the Armed Forces expeditionary medal or other campaign service medals are awarded according to Presidential executive order.* [20 ILCS 947/40]
- h) Members of the Reserve Officer Training Corps (ROTC) are not eligible for assistance under this Part.

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- i) Applicants are not eligible if their only service has been attendance at a service academy.
- j) In order to establish eligibility for this grant, an individual shall submit to ISAC an application and documentation of all periods of service.
 - 1) An applicant should submit a copy of the Certificate of Release or Discharge From Active Duty (DD Form 214) or Discharge Certificate, which can be obtained from the National Personnel Records Center or the Illinois Department of Veterans' Affairs, or other documentation as required.
 - 2) If the applicant does not have a copy of the DD Form 214, the applicant should submit documentation that provides the following information: date of entry, date of separation, character of service, total active service, home or place of entry into the service, and home or place of separation from the service. The documentation must have been issued by the United States Department of Defense (DD) or the United States Department of Veterans Affairs.
 - 3) If the applicant is a member of the Armed Forces at the time of application, a letter from the commanding officer shall be submitted. This letter must:
 - A) indicate that the applicant is a member of the Armed Forces at the time of application;
 - B) include character of service;
 - C) include the veteran's home of record at the time of original enlistment;
 - D) state the individual's length of time in each period of federal active duty service; and
 - E) state the expiration date of the current enlistment.
 - 4) The definition of "Resident of Illinois" contained in 23 Ill. Adm. Code 2700.20 does not apply to the Illinois Veteran Grant Program; rather, for the purposes of this program, residency is established as stated in

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subsections (a) and (b) or (c). If the applicant's DD Form 214 does not indicate Illinois residency when entering and/or separating from the Armed Forces, and when any other residency requirement is being verified, residency may be verified by providing one or more of the documents listed in this subsection (j)(4). ISAC may choose to request documents in addition to, or instead of, those listed. The dates recorded on the documents must indicate the applicant has resided in Illinois for the required period.

- A) Illinois driver's license issued during the relevant 6 month period;
- B) Illinois high school or college transcripts demonstrating attendance during the relevant 6 month period;
- C) Utility bills/rent receipts in the applicant's name for the relevant 6 month period;
- D) Illinois motor vehicle registration issued during the relevant 6 month period;
- E) Residential lease in the applicant's name for the relevant 6 month period;
- F) Statement of benefits history from the Illinois Department of Healthcare and Family Services for the relevant 6 month period;
- G) Statement of benefits from the Illinois Department of Employment Security for the relevant 6 month period;
- H) State of Illinois identification card issued during the relevant 6 month period; or
- I) Letter of employment verified by certification in accordance with Illinois law (see 735 ILCS 5/1-109) and printed on company letterhead.

(Source: Amended at 46 Ill. Reg. _____, effective _____)

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NOTICE OF PROPOSED RULES

- 1) Heading of the Part: School and Municipal Social Work Shortage Loan Repayment Program
- 2) Code Citation: 23 Ill. Adm. Code 2748
- 3)

<u>Section Numbers:</u>	<u>Proposed Actions:</u>
2748.10	New Section
2748.20	New Section
2748.30	New Section
- 4) Statutory Authority: Implementing Section 65.115 and authorized by Section 20(f) of the Higher Education Student Assistance Act [110 ILCS 947/65.115 and 20(f)].
- 5) A Complete Description of the Subjects and Issues Involved: P.A. 102-1022 created this new loan repayment program, for which the rules needed to administer the program are being established with this new Part.
- 6) Published studies or reports, and sources of underlying data, used to compose this rulemaking: None
- 7) Will this proposed rulemaking replace an emergency rule currently in effect? No
- 8) Does this rulemaking contain an automatic repeal date? No
- 9) Does this proposed rulemaking contain incorporations by reference? No
- 10) Are there any other proposed rulemakings pending on this Part? No
- 11) Statement of Statewide Policy Objectives: This rulemaking does not create or expand a state mandate as defined in Section 3(b) of the State Mandates Act [30 ILCS 805/3(b)] and does not necessitate a local government to establish, expand or modify its activities in such a way as to necessitate additional expenditures from local revenues.
- 12) Time, Place, and Manner in which interested persons may comment on this proposed rulemaking: Persons who wish to comment on this proposed rulemaking may submit written comments no later than 45 days after the publication of this notice to:

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NOTICE OF PROPOSED RULES

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- 13) Initial Regulatory Flexibility Analysis:
- A) Types of small businesses, small municipalities and not for profit corporations affected: None
 - B) Reporting, bookkeeping or other procedures required for compliance: None
 - C) Types of professional skills necessary for compliance: None
- 14) Small Business Impact Analysis: None
- 15) Regulatory Agenda on which this rulemaking was summarized: July 2022

The full text of the Proposed Rules begins on the next page:

ILLINOIS STUDENT ASSISTANCE COMMISSION

NOTICE OF PROPOSED RULES

TITLE 23: EDUCATION AND CULTURAL RESOURCES

SUBTITLE A: EDUCATION

CHAPTER XIX: ILLINOIS STUDENT ASSISTANCE COMMISSION

PART 2748

SCHOOL AND MUNICIPAL SOCIAL WORK SHORTAGE

LOAN REPAYMENT PROGRAM

Section	
2748.10	Summary and Purpose
2748.20	Applicant Eligibility
2748.30	Program Procedures

AUTHORITY: Implementing Section 65.115 and authorized by Section 20(f) of the Higher Education Student Assistance Act [110 ILCS 947/65.115 and 20(f)].

SOURCE: Adopted at 46 Ill. Reg. _____, effective _____.

Section 2748.10 Summary and Purpose

- a) The School and Municipal Social Work Shortage Loan Repayment Program is intended to *encourage Illinois Students to work, and to continue to work, as a school social worker in public school districts in this State or in State municipalities.* [110 ILCS 947/65.115]
- b) This Part governs the School and Municipal Social Work Shortage Loan Repayment Program. Additional rules and definitions are contained in General Provisions (23 Ill. Adm. Code 2700).

Section 2748.20 Applicant Eligibility

A qualified applicant shall be:

- a) a United States Citizen or eligible noncitizen;
- b) a resident of Illinois;
- c) a borrower with an outstanding balance due on an eligible educational loan related to obtaining a degree in social work;

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- d) an individual who is not in default on a federally guaranteed educational loan and does not owe a refund on a grant or scholarship program administered by ISAC;
- e) an individual who, on the date of application submission, is currently employed and was employed as a social worker for least 12 consecutive months by:
 - 1) an Illinois public elementary school;
 - 2) an Illinois public secondary school; or,
 - 3) an Illinois municipality where the social worker did not report directly to a police department.

Section 2748.30 Program Procedures

- a) Eligible educational loans include:
 - 1) Stafford Loans;
 - 2) Perkins Loans;
 - 3) Graduate PLUS Loans;
 - 4) consolidation loans;
 - 5) Supplemental Loans for Students;
 - 6) alternative loans; and
 - 7) other types of government and institutional loans used for education expenses.
- b) Non-eligible loans include:
 - 1) credit card payments;
 - 2) Parent PLUS Loans;
 - 3) loans that have been paid in full;

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- 4) loans from lending institutions that are not governed by State or federal regulations or loans from individuals or family members;
 - 5) any portion of a consolidated loan that cannot be directly attributed to the applicant; and
 - 6) non-education loans, such as home equity loans.
- c) All applicants annually must complete an ISAC application for the loan repayment program.
- 1) Applications are available on ISAC's website.
 - 2) If the application is incomplete, ISAC will notify the applicant, who will have an opportunity to furnish the missing information. The application will only be considered for processing as of the date the application, including all required documentation, is complete and received by ISAC. No applications will be considered for processing if received after the published date unless funds remain available for disbursement. ISAC reserves the right to request documentation to verify the data reported on the application.
- d) ISAC shall annually select the recipients from among those who have submitted complete applications and have supplied information required in subsection (c).
- e) The total number of grants awarded in a given fiscal year and the amount of each award as limited by subsection (f) is contingent upon available funding. If funding is insufficient to pay all eligible applicants, awarding will be determined on the basis of the dates that the completed applications were received and in the following order:
- 1) first to new qualified minority applicants; then
 - 2) to other new, qualified applicants.
- f) The amount repaid by ISAC to the grantee shall be no more than the borrower's remaining balance on all eligible educational loans and shall not exceed \$6,500. Benefits under this program are limited to a one-time award.
- g) Proceeds will be remitted directly to the holder of the loan(s) to be repaid when the beneficiary designates ISAC as the disbursing agent for this purpose.

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- h) The recipient and loan holder shall submit information for eligible educational loans in sufficient time for ISAC to make payments for each year in which the funds are awarded.
- i) If the recipient's loan holder receives an overpayment, the loan holder shall return the amount of the overage to ISAC. A supplemental request must be made by the recipient and processed by ISAC for any funds to be paid to another holder.
- j) When multiple loans are held by a single lending institution, the loan holder shall distribute the payment to one loan until paid in full.
- k) When possible, all loans held at a single lending institution shall be paid in full before monies are distributed to another loan holder.

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- 1) Heading of the Part: Human Services Professional Loan Repayment Program
- 2) Code Citation: 23 Ill. Adm. Code 2752
- 3)

<u>Section Numbers:</u>	<u>Proposed Actions:</u>
2752.10	New Section
2752.15	New Section
2752.20	New Section
2752.30	New Section
- 4) Statutory Authority: Implementing the Human Services Professional Loan Repayment Program Act [110 ILCS 997] and authorized by Section 20(f) of the Higher Education Student Assistance Act [110 ILCS 947/20(f)].
- 5) A Complete Description of the Subjects and Issues Involved: P.A. 102-1089 created this new loan repayment program, for which the rules needed to administer the program are being established with this new Part.
- 6) Published studies or reports, and sources of underlying data, used to compose this rulemaking: None
- 7) Will this proposed rulemaking replace an emergency rule currently in effect? No
- 8) Does this rulemaking contain an automatic repeal date? No
- 9) Does this proposed rulemaking contain incorporations by reference? No
- 10) Are there any other proposed rulemakings pending on this Part? No
- 11) Statement of Statewide Policy Objectives: This rulemaking does not create or expand a state mandate as defined in Section 3(b) of the State Mandates Act [30 ILCS 805/3(b)] and does not necessitate a local government to establish, expand or modify its activities in such a way as to necessitate additional expenditures from local revenues.
- 12) Time, Place, and Manner in which interested persons may comment on this proposed rulemaking: Persons who wish to comment on this proposed rulemaking may submit written comments no later than 45 days after the publication of this notice to:

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NOTICE OF PROPOSED RULES

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- 13) Initial Regulatory Flexibility Analysis:
- A) Types of small businesses, small municipalities and not for profit corporations affected: None
 - B) Reporting, bookkeeping or other procedures required for compliance: None
 - C) Types of professional skills necessary for compliance: None
- 14) Small Business Impact Analysis: None
- 15) Regulatory Agenda on which this rulemaking was summarized: None

The full text of the Proposed Rules begins on the next page:

ILLINOIS STUDENT ASSISTANCE COMMISSION

NOTICE OF PROPOSED RULES

TITLE 23: EDUCATION AND CULTURAL RESOURCES

SUBTITLE A: EDUCATION

CHAPTER XIX: ILLINOIS STUDENT ASSISTANCE COMMISSION

PART 2752

HUMAN SERVICES PROFESSIONAL
LOAN REPAYMENT PROGRAM

Section	
2752.10	Summary and Purpose
2752.15	Definitions
2752.20	Applicant Eligibility
2752.30	Program Procedures

AUTHORITY: Implementing the Human Services Professional Loan Repayment Program Act [110 ILCS 997] and authorized by Section 20(f) of the Higher Education Student Assistance Act [110 ILCS 947/20(f)].

SOURCE: Adopted at 46 Ill. Reg. _____, effective _____.

Section 2752.10 Summary and Purpose

- a) The Human Services Professional Loan Repayment Program is intended to provide loan repayment assistance *to qualified human services professionals* in an effort to *recruit and retain them to work for community-based human services providers* and to address *the high turnover rate and struggle to maintain consistent staffing levels* at human services agencies. [110 ILCS 997/5]
- b) This Part governs the Human Services Professional Loan Repayment Program. Additional rules and definitions are contained in General Provisions (23 Ill. Adm. Code 2700).

Section 2752.15 Definitions

“Professional” means an individual employed by a human services agency that contracts with or is grant-funded by a State agency for the purposes of providing direct or indirect services that ensure that individuals have the essential elements to build and maintain physical, emotional, and economic well-being at every phase of life.

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“Qualified program” means a program that offers an associate, bachelor’s, or master’s degree from an accredited college or university.

“State agency” means 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. [110 ILCS 997/10]

Section 2752.20 Applicant Eligibility

A qualified applicant shall be:

- a) a resident of Illinois;
- b) a borrower with an outstanding balance due on an eligible educational loan;
- c) an individual who is not in default on a federally guaranteed educational loan and does not owe a refund on a grant or scholarship program administered by ISAC;
- d) an individual who *has worked for at least 24 consecutive months as a full-time employee as a human services professional in a community-based human services agency that currently has or did have a contract with a State agency to provide human services during the duration of the applicant’s 24 consecutive month tenure; and*
- e) an individual who *remains 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. [110 ILCS 997/30]*

Section 2752.30 Program Procedures

- a) Eligible educational loans include:
 - 1) Stafford Loans;
 - 2) Perkins Loans;
 - 3) Graduate PLUS Loans;
 - 4) consolidation loans;

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- 5) Supplemental Loans for Students;
 - 6) alternative loans; and
 - 7) other types of government and institutional loans used for education expenses.
- b) Non-eligible loans include:
- 1) credit card payments;
 - 2) Parent PLUS Loans;
 - 3) loans that have been paid in full;
 - 4) loans from lending institutions that are not governed by State or federal regulations or loans from individuals or family members;
 - 5) any portion of a consolidated loan that cannot be directly attributed to the applicant; and
 - 6) non-education loans, such as home equity loans.
- c) All applicants annually must complete an ISAC application for the loan repayment program.
- 1) Applications are available on ISAC's website.
 - 2) If the application is incomplete, ISAC will notify the applicant, who will have an opportunity to furnish the missing information. The application will only be considered for processing as of the date the application, including all required documentation, is complete and received by ISAC. No applications will be considered for processing if received after the published date unless funds remain available for disbursement. ISAC reserves the right to request documentation to verify the data reported on the application.
- d) Grant assistance under this program may be received for up to 4 years.
- e) ISAC shall select the recipients from among those who have submitted complete applications, including qualified new applicants and those who filed timely renewal applications and have supplied information required in subsection (c).

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- f) The total number of grants awarded in a given fiscal year and the amount of each award as limited by subsection (g) is contingent upon available funding. If funding is insufficient to pay all eligible applicants, awarding will be determined in the following order:
 - 1) renewal applicants, in the order in which they were received; then
 - 2) qualified timely new applicants; then
 - 3) qualified untimely new applicants.
- g) The amount repaid by ISAC to the grantee shall be no more than the borrower's remaining balance on all eligible educational loans and shall not exceed:
 - 1) \$25,000 per year for a master's degree or higher from a qualified program;
 - 2) \$15,000 per year for a bachelor's degree from a qualified program;
 - 3) \$3,000 per year for an associate degree from a qualified program; and
 - 4) \$5,000 per year add-on if applicant is independently licensed as a licensed clinical social worker, a licensed clinical professional counselor, a licensed practitioner of the healing arts, a licensed marriage and family therapist, a board-certified behavior analyst, or a registered behavior technician.
- h) Proceeds will be remitted directly to the holder of the loan(s) to be repaid when the beneficiary designates ISAC as the disbursing agent for this purpose.
- i) The recipient and loan holder shall submit information for eligible educational loans in sufficient time for ISAC to make payments for each year in which the funds are awarded.
- j) If the recipient's loan holder receives an overpayment, the loan holder shall return the amount of the overage to ISAC. A supplemental request must be made by the recipient and processed by ISAC for any funds to be paid to another holder.
- k) When multiple loans are held by a single lending institution, the loan holder shall distribute the payment to one loan until paid in full.

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- 1) When possible, all loans held at a single lending institution shall be paid in full before monies are distributed to another loan holder.