

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

PART 2758
NURSE EDUCATOR LOAN REPAYMENT PROGRAM

Section	
2758.10	Summary and Purpose
2758.20	Applicant Eligibility
2758.30	Program Procedures

AUTHORITY: Implementing Section 10 and authorized by Sections 20(f) and 10 of the Higher Education Student Assistance Act [110 ILCS 947/10 and 20(f)].

SOURCE: Adopted at 31 Ill. Reg. 9510, effective July 1, 2007.

Section 2758.10 Summary and Purpose

- a) Due to the shortage of nurses and the lack of instructors to staff courses teaching nursing in Illinois, an incentive program has been designed to encourage longevity and career change opportunities. The Nurse Educator Loan Repayment Program is intended to pay eligible loans to add an incentive to nurse educators in maintaining their teaching careers within the State of Illinois.
- b) This Part governs the Nurse Educator Loan Repayment Program. Additional rules and definitions are contained in General Provisions (23 Ill. Adm. Code 2700).

Section 2758.20 Applicant Eligibility

- a) A qualified applicant shall be:
 - 1) a resident of Illinois;
 - 2) a United States citizen or eligible noncitizen;
 - 3) a recipient who has worked as a nurse educator instructing practical or professional nurses in an approved Illinois institution for at least the past 12 consecutive months prior to the date of each application for the program;

- 4) a borrower with an outstanding balance due on an eligible educational loan;
- 5) an applicant who is not in default on a federal guaranteed educational loan or owes a refund on a grant or scholarship program administered by ISAC; and
- 6) a nurse educator who meets licensing requirements of the Department of Financial and Professional Regulation.

Section 2758.30 Program Procedures

- a) Eligible educational loans include:
 - 1) Stafford Loans;
 - 2) Graduate PLUS Loans;
 - 3) consolidation loans;
 - 4) nursing student loans;
 - 5) Supplemental Loans for Students;
 - 6) alternative loans; and
 - 7) other types of government and institutional loans used for nursing 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 obtained from family members or private institutions not administered by State and federal regulations for the purpose of lending;
 - 5) any portion of a consolidated loan that is not the applicant's; and

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- 6) any loans that can be fully forgiven by a state or federal government or a lending institution through a comparable repayment or forgiveness program.
- c) All applicants annually must complete an ISAC application for the Nurse Educator Loan Repayment Program.
 - 1) Applications are available at all Illinois approved institutions that have practical or professional nursing programs, ISAC's web site, and ISAC's Springfield, Deerfield and Chicago offices.
 - 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 is complete and received at ISAC's Deerfield office.
 - 3) Renewal applicants may be required to submit a history of prior awards in order to show program proceeds were used for eligible educational loans.
- d) Grant assistance under this program may be received for up to a maximum of 4 years.
- e) ISAC shall select the recipients from among qualified new applicants as well as those who filed timely renewal applications and have complied with the information in subsection (c).
- f) 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 in ISAC's Deerfield office.
- g) The amount repaid is based on the borrower's remaining balance on eligible educational loans, not to exceed \$5,000 per year.
- h) Proceeds will be remitted directly to the holder of the loans to be repaid when the beneficiary designates ISAC as his or her disbursing agent for this purpose. Otherwise, the recipient is responsible for paying the holder.
- i) The recipient and institution shall submit eligibility information for qualified and certified loans in sufficient time for ISAC to make payments each academic year the funds are awarded.

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- j) If the loan holder receives an overpayment, the loan holder shall return the amount of the overage to ISAC. A supplemental request must be made and processed for the proper funds to be paid to another holder.
- k) When multiple loans are held, the institution shall distribute the payment to one loan until paid in full.
- l) When possible, each loan shall be paid in full before monies are distributed to another loan holder.
- m) The total number of grants awarded in a given fiscal year is contingent upon available funding.