

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

PART 2757
VETERANS' HOME MEDICAL PROVIDERS'
LOAN REPAYMENT PROGRAM

Section	
2757.10	Summary and Purpose
2757.20	Applicant Eligibility
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AUTHORITY: Implementing the Veterans' Home Medical Providers' Loan Repayment Act [110 ILCS 972] and authorized by Section 20(f) of the Higher Education Student Assistance Act [110 ILCS 947/20(f)].

SOURCE: Emergency rules adopted at 31 Ill. Reg. 13449, effective September 24, 2007, for a maximum of 150 days; adopted at 32 Ill. Reg. 2394, effective February 1, 2008 amended at 41 Ill. Reg. 8128, effective July 1, 2017.

Section 2757.10 Summary and Purpose

- a) The Veterans' Home Medical Providers' Loan Repayment Program is intended to pay eligible educational loans as an incentive for nurses to pursue and continue their careers at State of Illinois Veterans' Homes.
- b) This Part governs the Veterans' Home Medical Providers' Loan Repayment Program. Additional rules and definitions are contained in General Provisions (23 Ill. Adm. Code 2700).

Section 2757.20 Applicant Eligibility

A qualified applicant shall be:

- a) a resident of Illinois;
- b) a United States citizen or eligible noncitizen;
- c) a medical provider who, for each year during which a grant is received, fulfills a separate 12 month period as a physician, certified nurse practitioner, registered professional nurse, certified nursing assistant or licensed practical nurse in a State of Illinois Veterans' Home;

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- d) a borrower with an outstanding balance due on an eligible educational loan;
- e) 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;
- f) a medical provider who meets licensing requirements of the Department of Financial and Professional Regulation or a certified nursing assistant who passed the State-specified examinations to be fully certified; and
- g) a medical provider who has completed the prescribed employment probationary period and whose employment is in good standing as determined by the Department of Veterans' Affairs.

Section 2757.30 Program Procedures

- a) Eligible educational loans include:
 - 1) Stafford Loans;
 - 2) Graduate PLUS Loans;
 - 3) consolidation loans;
 - 4) Supplemental Loans for Students;
 - 5) alternative loans; and
 - 6) other types of government and institutional loans used for medical 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 not governed by State or federal regulations obtained for the purpose of lending from private institutions or family members;

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- 5) any portion of a consolidated loan that cannot be directly attributed to the applicant; and
 - 6) any student loans that can be forgiven by a state or federal agency or a lending institution through a comparable educational debt repayment or forgiveness program.
- c) All applicants annually must complete an ISAC application for the loan repayment program.
- 1) Applications are available at all State of Illinois Veterans' Homes, 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 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).
- f) The total number of grants awarded in a given fiscal year is contingent upon available funding. If funding is insufficient to pay all eligible applicants, awarding will be based on the date the completed application is received in ISAC's Deerfield office. Preference may be given to renewal applicants provided that the recipient continues to meet the eligibility requirements.
- g) The amount repaid by ISAC to the loan holder shall be no more than the borrower's remaining balance on eligible educational loans and shall not exceed \$5,000 per year.
- h) Proceeds will be remitted directly to the holder of the loans to be repaid.
- 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.

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

(Source: Amended at 41 Ill. Reg. 8128, effective July 1, 2017)