

The Language of ISAC Programs: Definitions, Terminology & Processes

June 11, 2024



Agenda

- Definitions
- Terminology
- Processes

Source of ISAC Definitions

- Higher Education Student Assistance Act defines many ISAC terms
- ISAC Administrative Rules also provide definitions
 - General Provisions define terminology that applies broadly to ISAC programs, operations and processes
 - Program rules provide additional definitions specific to the respective program
- Many ISAC definitions also refer to federal definitions

HIGHER EDUCATION

(110 ILCS 947/) Higher Education Student Assistance Act.

(110 ILCS 947/1)

Sec. 1. Short title. This Act may be cited as the Higher Education Student Assistance Act.
(Source: P.A. 87-997.)

(110 ILCS 947/5)

Sec. 5. Purpose. The General Assembly finds and declares that (1) the provision of a higher education for all residents of this State who desire a higher education and are properly qualified therefor is important to the welfare and security of this State and Nation and, consequently, is an important public purpose, and (2) many qualified students are deterred by financial considerations from completing their education, with a consequent irreparable loss to the State and Nation of talents vital to welfare and security. The number of qualified persons

(110 ILCS 947/10)

Sec. 10. Definitions. In this Act, and except to the extent that any of the following words or phrases is specifically qualified by its context:

"Commission" means the Illinois Student Assistance Commission created by this Act.

"Enrollment" means the establishment and maintenance of an individual's status as a student in an institution of higher learning, regardless of the terms used at the institution to describe that status.

NEWSROOM
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Administrative Rules

The Commission	Investment Panel
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2023-24 ISAC Rules

Select criteria in which to view the 2023-24 ISAC Rules:

- Listed Alphabetically
- Listed by Program Type/Code

2023-24 ISAC Rules – Listed Alphabetically

- Administrative Wage Garnishment [Part 2722]
- Adult Vocational Community College Scholarship Program [Part 2745]
- AIM HIGH Grant Program [Part 2708]

2024-25 Proposed Rules Amendments

- 2023-24 ISAC Rules
- 2022-23 ISAC Rules
- 2021-22 ISAC Rules
- 2020-21 ISAC Rules
- 2019-20 ISAC Rules
- 2018-19 ISAC Rules
- 2017-18 ISAC Rules
- 2016-17 ISAC Rules
- 2015-16 ISAC Rules

From General Provisions

"Academic Year" – In relation to scholarship and grant programs, a 12 month period of time, normally from August or September of any year through August or September of the ensuing year. In relation to the Federal Family Education Loan Program, academic year is defined at section 481(d)(2) of the Higher Education Act of 1965, as amended (HEA), and at 34 CFR 668.3.

"Alternative Application for Illinois Financial Aid" or "Alternative Application" – The FAFSA substitute application for State student aid and benefits under the Retention of Illinois Students and Equity (RISE) Act that may be used only as an alternative to the FAFSA, when appropriate, and shall be substituted accordingly for the FAFSA when FAFSA is referenced in ISAC rules. This application is appropriate for use by an applicant who is an Illinois resident and who is not otherwise eligible for federal financial aid, including, but not limited to, an eligible noncitizen applicant as defined in this Section.

"Alternative Application for Illinois Financial Aid Receipt Date" – The date upon which ISAC receives an applicant's initial Alternative Application for an academic year. For a paper Alternative Application sent through the U.S. Postal Service, the receipt date will be the postmark date.

"Concurrent Registration" – The simultaneous enrollment at 2 or more higher education institutions.

From General Provisions

"Consortium Agreement" – The written agreement between two or more ISAC-eligible institutions whereby the host institution provides part of the education program of students enrolled at the home institution, as codified in Section 2700.80.

"Contractual Agreement" – The written agreement between an eligible institution and a school or organization that is not eligible for participation in ISAC-administered programs whereby the non-eligible institution serving as the host institution provides part of the education program of students enrolled at the ISAC-eligible home institution, as codified in Section 2700.80.

"Cost of Attendance" – For the purposes of ISAC's rules, this term is defined at section [472 of the HEA \(20 U.S.C. 1087II\)](#).

"Disbursement" – In relation to scholarship and grant programs, a disbursement occurs on the payment voucher date.

"Distance Education" – A type of education that meets the definition of distance education found at [34 CFR 600.2](#) that uses one or more technologies to deliver instruction to students who are separated from the instructors and that provides substantive interaction between the students and the instructors.

From General Provisions

"ED" – The acronym for the United States Department of Education.

"Eligible Noncitizen" – A noncitizen who is eligible for federal student assistance pursuant to section 484 of the HEA (20 U.S.C. 1091); or a noncitizen or person who is not a permanent resident of the United States, who does not meet the eligibility criteria for federal student assistance pursuant to section 484 of the HEA but who meets all of the following criteria:

- the individual resided with a parent or guardian while attending a public or private high school in this State;
- the individual graduated from a public or private high school or received the equivalent of a high school diploma in this State;
- the individual attended school in this State for at least 3 years as of the date the individual graduated from high school or received the equivalent of a high school diploma in this State;
- the individual provides 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 this State

"Enrolled" – The status of a student who has completed the institution's registration requirements and is attending classes.

From General Provisions

"FAFSA" – The acronym for the Free Application for Federal Student Aid.

"FAFSA Receipt Date" – The date reported by ED's processor as the date upon which it receives an applicant's initial FAFSA for an academic year. For paper FAFSAs sent through the U.S. Postal Service, this is the date of physical receipt at the processor, not the postmark date.

"Full-time Student" – In relation to scholarship and grant programs, an individual enrolled for 12 or more credit hours, for either a semester or quarter term. In relation to the Federal Family Educational Loan Program, full-time student is defined at 34 CFR 668.2(b).

"Gift Assistance" – Student assistance funds in the form of a scholarship, grant or tuition waiver, including, but not limited to, federal, State, institutional and private aid.

From General Provisions

"Half-time Student" – In relation to scholarship and grant programs, an individual enrolled for 6 or more credit hours (but fewer than 12 credit hours) for either a semester or quarter term. In relation to the Federal Family Education Loan Program, half-time student is defined at 34 CFR 668.2(b).

"Home Institution" – The institution of higher learning where the student is enrolled in a degree or certificate program and is the institution of record in a consortium or contractual agreement.

"Host Institution" – The institution where part of a student's program requirements is being taken through either a consortium or contractual agreement with a home institution.

"Independent Student" – For the purposes of ISAC's rules, this term is defined at 34 CFR 668.2(b). "Institution" – Unless otherwise qualified, any secondary or postsecondary educational organization that enrolls students who participate in ISAC programs.

From General Provisions

"Institution of Higher Learning" – An educational organization whose main campus is physically located in Illinois that provides:

- at least a 2-year program of collegiate study in liberal arts or sciences directly applicable toward the attainment of a baccalaureate degree;
- an associate degree directly applicable toward the attainment of a baccalaureate degree;
- a program that is directly applicable toward the attainment of a certificate or other credential;
- or a program in health education directly applicable toward the attainment of a certificate, diploma, or an associate degree; and

is operated:

- by the State; or
- publicly or privately, not for profit; or
- for profit, provided it:
 - offers degree programs that have been approved by the IBHE for a minimum of 3 years under the Academic Degree Act [110 ILCS 1010];
 - enrolls a majority of its students in these degree programs; and
 - maintains accredited status with the Higher Learning Commission of the North Central Association of Colleges and Schools.

For otherwise eligible educational organizations that provide academic programs for incarcerated students, the term "institution of higher learning" shall specifically exclude academic programs for incarcerated students (Section 10 of the Higher Education Student Assistance Act). For eligible institutions with campuses in multiple states, the term "institution of higher learning" shall include only those campuses located in Illinois.

From General Provisions

"Institution of Record" – The postsecondary institution at which a student is enrolled and seeking a degree or certificate. This institution assumes primary responsibility for certification of eligibility for ISAC-administered programs and for requesting payment from ISAC.

"Mandatory Fees" – The charges assessed by an institution that are required to deliver educational services to students for each term, regardless if a student is attending either on campus or through distance education. Application, graduation, laboratory, breakage, and add/drop fees, as well as program administrative fees for out-of-state or foreign study are specifically excluded. For the purposes of ISAC's rules, tuition is not a mandatory fee.

"Minority Student" – *A student who is either Black (a person having origins in any of the black racial groups in Africa); Hispanic (a person of Spanish or Portuguese culture with origins in Mexico, South or Central America, or the Caribbean Islands, regardless of race); Asian American (a person with origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, including Pakistan, and the Pacific Islands, including, among others, Hawaii, Melanesia, Micronesia and Polynesia); or Native American (a person who is a member of a federally or state recognized Indian tribe, or whose parents or grandparents have such membership) and to include the native people of Alaska (Section 50(a) of the Higher Education Student Assistance Act).*

From General Provisions

"Occupational or Career and Technical Certificate" – A credit award for satisfactory completion of a prescribed curriculum intended to prepare an individual for employment in a specific field.

"Parent" – For the purposes of ISAC's rules, this term is defined at [34 CFR 668.2\(b\)](#).

"Qualified Applicant" – An individual who meets the eligibility requirements of the gift assistance program for which the applicant is applying.

"Qualified Bilingual Minority Applicant" – A qualified student who demonstrates proficiency in a language other than English by receiving a State Seal of Biliteracy from the State Board of Education or receiving a passing score on an educator licensure target language proficiency test (Section 50(a) of the Higher Education Student Assistance Act).

"Regular School Year" – An 8 to 9 month period of time that includes 2 semester terms or 3 quarter terms. The regular school year excludes summer terms. Terms that begin after April 15 and end before September 16 are considered summer terms.

From General Provisions

"Resident of Illinois" –

A dependent student is a resident of Illinois if the parent of the dependent applicant, who is required by the instructions to complete the FAFSA or the Alternative Application for Illinois Financial Aid, physically resides within the State of Illinois, and Illinois is the parent's true, fixed and permanent home.

An independent student is a resident of Illinois if the applicant physically resides within the State of Illinois (at the time of application), and has so resided for a period of 12 continuous, full months immediately prior to the start of the academic year for which assistance is requested and Illinois is their true, fixed and permanent home.

When an applicant does not qualify as a resident of Illinois under the preceding 2 paragraphs and the applicant is a member of the U.S. Armed Forces or a foreign missionary, or is the dependent or the spouse of an individual who is a member of the U.S. Armed Forces or a foreign missionary, then the applicant's residency shall be determined in accordance with the following:

An applicant who is a member of the U.S. Armed Forces will be a resident of Illinois if the applicant physically resided in Illinois immediately prior to entering the U.S. Armed Forces, returned (or plans to return) to Illinois within 6 months after and including the date of separation and can demonstrate (pursuant to Section 2700.50(f) and (g)) that the applicant's domicile was the State of Illinois throughout such enlistment.

An applicant who is a foreign missionary will be a resident of Illinois if the applicant physically resided in Illinois for 6 continuous months immediately prior to entering missionary service, returned (or plans to return) to Illinois within 6 months after the conclusion of missionary service, and can demonstrate (pursuant to Section 2700.50(f) and (g)) that the applicant's domicile was the State of Illinois throughout the missionary service.

The dependent-applicant shall be a resident of Illinois notwithstanding the parents' temporary physical absence from Illinois provided the parents would be a resident of Illinois under the preceding 2 paragraphs.

The spouse-applicant shall be a resident of Illinois immediately upon physically occupying a dwelling within the State of Illinois provided it can be demonstrated that the applicant's absence from the State was the result of residing with the spouse during enlistment or missionary service outside of Illinois and that the spouse-applicant's domicile continues to be the State of Illinois.

From General Provisions

"Rules" – The rules of ISAC codified at 23 Ill. Adm. Code: Subtitle A, Chapter XIX.

"Satisfactory Academic Progress" – An institutional policy that establishes minimum standards of academic performance. For purposes of ISAC-administered programs, the standards must be at least as stringent as those required by ED pursuant to section 484 of the HEA (20 U.S.C. 1091).

"Special Education" – A postsecondary educational program designed to teach persons how to meet the needs of all children designated as physically disabled, with specific learning disabilities, or requiring extraordinary special education services and facilities. (See 105 ILCS 5/14-1.02 and 7.20a.) These programs prepare persons for meeting the needs of children who exhibit disabilities or exceptional characteristics ranging from very mild to very severe. (See 23 Ill. Adm. Code 226, Special Education.) Such a program prepares a student to teach children with disabilities or children with learning disabilities. (See 105 ILCS 5/14-1.02 and 1.03a.)

"State of Illinois High School Diploma" – A diploma received after successfully completing high school equivalency testing or an alternative method of credentialing as defined in Section 3-15.12 of the School Code [105 ILCS 5].

From General Provisions

"Teacher Education Program" – An undergraduate postsecondary course of study that, upon completion, qualifies a student to be certified as a pre-school, elementary or secondary teacher by a state board of education or its equivalent (including the Illinois State Board of Education). For a student who has completed less than 4 semesters/6 quarters of postsecondary study, this includes a postsecondary course of study that leads to a teacher education program.

"Teacher Shortage Discipline" – An academic discipline in which a shortage of teachers exists in Illinois, as designated by the Illinois State Board of Education.

"Term" – A unit of time for student attendance, including, but not limited to, a quarter or semester.

"Tuition" – The charge for instruction assessed by an institution.

"Verification" – Procedures implemented by postsecondary institutions to verify the eligibility of applicants. The procedures are established by **subpart E of 34 CFR 668** and **by ISAC's rules**.

From General Provisions

Proposed rule amendments to “Resident of Illinois” definition for 2024-25

- **Section 2700.20 Definitions**

"Resident of Illinois" –

A dependent student is a resident of Illinois if the parent of the dependent applicant, who is required by the instructions to complete the FAFSA or the Alternative Application for Illinois Financial Aid, physically resides within the State of Illinois, and Illinois is the parent's true, fixed and permanent home.

An independent student is a resident of Illinois if the applicant physically resides within the State of Illinois (at the time of application), and has so resided for a period of 12 continuous, full months immediately prior to the start of the academic year for which assistance is requested and Illinois is their true, fixed and permanent home.

When an applicant does not qualify as a resident of Illinois under the preceding 2 paragraphs and the applicant is a member of the U.S. Armed Forces or a foreign missionary, or is the dependent or the spouse of an individual who is a member of the U.S. Armed Forces or a foreign missionary, or is a dependent student required to list an out-of-state parent contributor on the FAFSA form, then the applicant's residency shall be determined in accordance with the following:

...

An applicant who is a dependent student and physically resides in the State of Illinois with a parent but is required to list an out-of-state parent contributor on the FAFSA form may be considered a Resident of Illinois for the purpose of State financial aid programs. See Section 2700.50(e)(3).

From General Provisions

Proposed rule amendments to “Resident of Illinois” definition for 2024-25

- **Section 2700.50 Determining Applicant Eligibility**

the FAFSA or alternative application, according to the instru3) The institution may review applicant residency eligibility for State financial aid programs when a dependent student physically resides with a parent within the State of Illinois, but the parent contributor listed on the FAFSA physically resides in another state. The institution shall have the authority to make a residency override on a case-by-case basis to allow a dependent student's residency eligibility for State gift assistance to be based on the Illinois resident parent.

- A) Residency eligibility consideration may be given to applicants following review of adequate documentation as outlined in Section 2700.50(e)(4) to confirm the Illinois parent with whom the student lives resides in the State and Illinois is the parent's true, fixed and permanent home.
- B) The institution shall notify ISAC of the determination through an electronic process established by the agency.
- C) A student's maximum annual MAP award amount shall be based on the need analysis calculation using the data of the parent who is required to provide their financial information on ctions provided on the respective applications.

From General Provisions

Additional proposed rule amendments for 2024-25

- **Section 2700.20 Definitions**

~~"Expected Family Contribution" – The amount the student and the student's family may be reasonably expected to contribute toward the student's postsecondary education. Expected Family Contribution as defined at section 474 of the HEA (20 U.S.C. 1087nn) is used to determine a student's eligibility for need based programs administered by ISAC.~~

"Student Aid Index" – An eligibility index number used to determine a student's eligibility for some financial aid programs. Student Aid Index as described at Section 474 of the HEA (20 U.S.C. 1087oo) is used to determine a student's eligibility for ISAC programs that have a need component.

ISAC Terminology – About MAP

MAP Formula

Used to distribute the appropriated grant funds so that the neediest students receive grant assistance. Several components are used to determine eligibility, including the Student Aid Index and a student's tuition and fee costs.

Start-Up

A preliminary, or "start-up," MAP formula is implemented each fall (September) to coincide with the introduction of a new FAFSA (on October 1) for the next award year so that estimated award eligibility can be determined. Historical data, anticipated application volume and the best estimate of ISAC's MAP appropriation are used to determine the MAP start-up formula.

Recompute

After appropriation for the program has been determined by the General Assembly and the state budget signed by the Governor, the start-up formula is re-evaluated and a process called "recompute" is begun. During the recompute process, any changes to the formula are incorporated based on the final appropriation amount.

Hand Calc Forms

Paper-based worksheets are provided by ISAC each academic year for both Start-up and Recompute formulas. These worksheets are helpful to see the components used in calculating a student's MAP annual award for dependent and independent students.

MAP Hand Calculation Form: 2024-25 Start-Up

ILLINOIS STUDENT ASSISTANCE COMMISSION
2024-25 Monetary Award Program Start-up
Dependent Student Annual Award Hand Calculation Form

Dependent Student Information

1. Name _____

2. ID _____

3. School _____

Box A: Gather Data from ISIR

1. Student Aid Index SAI (ISIR field 18 col 176-181) _____

2. Parent contribution PC (ISIR field 312 col 2956-2970) _____

3. Student contribution SC from income (SCI) + from assets (SCA) (ISIR fields 319 col 3061-3075 and 328 col 3163-3174) _____

Box B: Calculate ISAC-Adjusted Student Contribution

1. Student minimum contribution ("self help") \$1,800

2. Student contribution (A.3); if SAI (A.1) <= 0 set B.2=0 _____

3. ISAC-adjusted student contribution (greater of B.1 and B.2) _____

Box C: Calculate ISAC-Adjusted Parent Contribution

1. Parent contribution (A.2); if SAI (A.1) <= 0 set C.1=0; if SAI (A.1) > 0 and PC (A.2) < 0 set C.1=0 _____

2. Base adjustment factor 1.10

3. Progressive adjustment factor (C.1 / 11000 rounded to 2 decimals) _____

4. ISAC adjustment factor (C.2 * C.3 keeping 2 decimal places) _____

5. ISAC-adjusted parent contribution (C.1 x C.4) _____

Box D: Calculate ISAC-Adjusted Student Aid Index

1. ISAC-adjusted student contribution (B.3) _____

2. ISAC-adjusted parent contribution (C.5) _____

3. ISAC-adjusted Student Aid Index (D.1 + D.2) _____

Notes: _____

Directions

1. If a field is blank or negative, use zero for computational purpose.
2. Unless stated otherwise, all calculations are rounded to the nearest cent, upward from 0.500 and downward from 0.499.
3. Students who have used 135 or more MAP Paid Credit Hours are not eligible for MAP.
4. Students with a Federal SAI >= \$9,000 are not eligible for MAP.

Box E: Look Up Estimated Federal Pell Grant Amount

1. SAI (A.1) _____

2. Estimated 2021-22 Pell Grant amount from Table 1 _____

Box F: Calculate Maximum MAP Eligibility

1. School 2021-22 tuition and mandatory fees _____

2. Living allowance \$5,200

3. Assessed Pell Grant amount (E.2 x 0.80) _____

4. ISAC-adjusted SAI (D.3) _____

5. Maximum eligibility (F.1 + F.2 - F.3 - F.4) If maximum eligibility < \$300, MAP award=0. _____

Box G: Determine MAP Award

1. Maximum eligibility (F.5) _____

2. Tuition and fees (F.1) _____

3. Maximum award \$8,400

4. Lowest of G.1, G.2, and G.3. If this is G.1, round using Table 2. _____

5. Annual full-time MAP award* = G.4, round to nearest dollar _____

* Term awards are prorated based on enrollment.

ILLINOIS STUDENT ASSISTANCE COMMISSION
2024-25 Monetary Award Program Start-up Tables

Table 1: Estimated 2021-22 Pell Grant

EFC Ranges	Amount
<1500 to 0	\$0
\$1 to \$100	\$6,495
\$101 to \$200	\$6,445
\$201 to \$300	\$6,345
\$301 to \$400	\$6,245
\$401 to \$500	\$6,145
\$501 to \$600	\$6,045
\$601 to \$700	\$5,945
\$701 to \$800	\$5,845
\$801 to \$900	\$5,745
\$901 to \$1,000	\$5,645
\$1,001 to \$1,100	\$5,545
\$1,101 to \$1,200	\$5,445
\$1,201 to \$1,300	\$5,345
\$1,301 to \$1,400	\$5,245
\$1,401 to \$1,500	\$5,145
\$1,501 to \$1,600	\$5,045
\$1,601 to \$1,700	\$4,945
\$1,701 to \$1,800	\$4,845
\$1,801 to \$1,900	\$4,745
\$1,901 to \$2,000	\$4,645
\$2,001 to \$2,100	\$4,545
\$2,101 to \$2,200	\$4,445
\$2,201 to \$2,300	\$4,345
\$2,301 to \$2,400	\$4,245
\$2,401 to \$2,500	\$4,145
\$2,501 to \$2,600	\$4,045
\$2,601 to \$2,700	\$3,945
\$2,701 to \$2,800	\$3,845
\$2,801 to \$2,900	\$3,745
\$2,901 to \$3,000	\$3,645
\$3,001 to \$3,100	\$3,545
\$3,101 to \$3,200	\$3,445
\$3,201 to \$3,300	\$3,345
\$3,301 to \$3,400	\$3,245
\$3,401 to \$3,500	\$3,145
\$3,501 to \$3,600	\$3,045
\$3,601 to \$3,700	\$2,945
\$3,701 to \$3,800	\$2,845
\$3,801 to \$3,900	\$2,745
\$3,901 to \$4,000	\$2,645
\$4,001 to \$4,100	\$2,545
\$4,101 to \$4,200	\$2,445
\$4,201 to \$4,300	\$2,345
\$4,301 to \$4,400	\$2,245
\$4,401 to \$4,500	\$2,145
\$4,501 to \$4,600	\$2,045
\$4,601 to \$4,700	\$1,945
\$4,701 to \$4,800	\$1,845
\$4,801 to \$4,900	\$1,745
\$4,901 to \$5,000	\$1,645
\$5,001 to \$5,100	\$1,545
\$5,101 to \$5,200	\$1,445
\$5,201 to \$5,300	\$1,345
\$5,301 to \$5,400	\$1,245
\$5,401 to \$5,500	\$1,145
\$5,501 to \$5,600	\$1,045
\$5,601 to \$5,700	\$945
\$5,701 to \$5,800	\$845
\$5,801 to \$5,900	\$745
\$5,901 to \$6,000	\$645
\$6,001 to \$6,100	\$545
\$6,101 to \$6,200	\$445
\$6,201 to \$6,300	\$345
\$6,301 to \$6,400	\$245
\$6,401 to \$6,500	\$145
\$6,501 to \$6,600	\$45
\$6,601 and up	\$0

Table 2: Maximum Eligibility Award Rounding Chart

Rounding Ranges	Amount
\$0 to \$299	\$0
\$300 to \$449	\$300
\$450 to \$599	\$450
\$600 to \$749	\$600
\$750 to \$899	\$750
\$900 to \$1,049	\$900
\$1,050 to \$1,199	\$1,050
\$1,200 to \$1,349	\$1,200
\$1,350 to \$1,499	\$1,350
\$1,500 to \$1,649	\$1,500
\$1,650 to \$1,799	\$1,650
\$1,800 to \$1,949	\$1,800
\$1,950 to \$2,099	\$1,950
\$2,100 to \$2,249	\$2,100
\$2,250 to \$2,399	\$2,250
\$2,400 to \$2,549	\$2,400
\$2,550 to \$2,699	\$2,550
\$2,700 to \$2,849	\$2,700
\$2,850 to \$2,999	\$2,850
\$3,000 to \$3,149	\$3,000
\$3,150 to \$3,299	\$3,150
\$3,300 to \$3,449	\$3,300
\$3,450 to \$3,599	\$3,450
\$3,600 to \$3,749	\$3,600
\$3,750 to \$3,899	\$3,750
\$3,900 to \$4,049	\$3,900
\$4,050 to \$4,199	\$4,050
\$4,200 to \$4,349	\$4,200
\$4,350 to \$4,499	\$4,350
\$4,500 to \$4,649	\$4,500
\$4,650 to \$4,799	\$4,650
\$4,800 to \$4,949	\$4,800
\$4,950 to \$5,099	\$4,950
\$5,100 to \$5,249	\$5,100
\$5,250 to \$5,399	\$5,250
\$5,400 to \$5,549	\$5,400
\$5,550 to \$5,699	\$5,550
\$5,700 to \$5,849	\$5,700
\$5,850 to \$5,999	\$5,850
\$6,000 to \$6,149	\$6,000
\$6,150 to \$6,299	\$6,150
\$6,300 to \$6,449	\$6,300
\$6,450 to \$6,599	\$6,450
\$6,600 to \$6,749	\$6,600
\$6,750 to \$6,899	\$6,750
\$6,900 to \$7,049	\$6,900
\$7,050 to \$7,199	\$7,050
\$7,200 to \$7,349	\$7,200
\$7,350 to \$7,499	\$7,350
\$7,500 to \$7,649	\$7,500
\$7,650 to \$7,799	\$7,650
\$7,800 to \$7,949	\$7,800
\$7,950 to \$8,099	\$7,950
\$8,100 to \$8,249	\$8,100
\$8,250 to \$8,399	\$8,250
\$8,400 to \$8,549	\$8,400
\$8,550 to \$8,699	\$8,550
\$8,700 to \$8,849	\$8,700
\$8,850 to \$8,999	\$8,850
\$9,000 and up	\$9,000



ISAC Terminology – About MAP

Regular School Year

MAP is administered according to ISAC's definition of a regular school year, consisting of two semesters or three quarter terms. For purposes of MAP, this excludes summer terms, which are defined as those that begin after April 15 and end before September. Terms are defined as a unit of time for student attendance, including, but not limited to, a quarter or semester. MAP is not available on a year-round, rolling enrollment basis or for any summer terms.

Tuition and Mandatory Fees

MAP grants are applicable only toward tuition and mandatory fees. MAP grants may not exceed the: 1) maximum award specified at Section 35(c) of the Higher Education Student Assistance Act [110 ILCS 947]; or 2) institution's tuition and mandatory fee charges on file with ISAC.

Eligible degree or certificate program or eligible credit-bearing Occupational or Career and Technical Certificate program at an Illinois public institution

These are the types of programs in which a student must be enrolled to be eligible to receive a MAP grant. Eligible degree or certificate program is defined in [34 CFR 668.8](#), and occupational or career and technical certificate is defined in [\[110 ILCS 947/35\(h\)\]](#) and [ISAC General Provisions](#).

ISAC Terminology – About MAP

Maximum Annual Award Amount

The maximum amount a student is eligible to receive in an award year, determined by the MAP formula. The maximum amount the student is eligible for is divided equally between two semesters or three quarters in the regular school year. The award is not available for summer terms.

Actual (Paid) Award Amount

The award amount a student actually receives is based on the number of credit hours the student is enrolled in and that are eligible for MAP, with a minimum of 3 and a maximum of 15 hours eligible for MAP payment. Students receive 1/15 of their maximum award amount (per term) for each credit hour in which they are enrolled.

MAP Paid Credit Hours (MPCHs)

Usage of MAP benefits is tracked by the number of credit hours for which MAP benefits are paid on a student's behalf. The maximum number of MPCHs a student may use in a term is 15 (10 in a quarter) and the maximum number a student may use in a regular school year is 30 (two semesters or three quarters). The maximum number a student is eligible for overall is 135. Eligibility may be extended for one additional term if the recipient has accumulated fewer than 135 MPCHs, but does not have enough credit hours of payment remaining for the number of hours for which the recipient is enrolled for the term.

ISAC Terminology – About MAP

Suspense

ISAC announces MAP awards for FAFSA/Alternative Application applicants for an award year until projections indicate that the dollars appropriated (or expected to be appropriated) will be exhausted. When this occurs, applications received after this point are placed in a suspended status, meaning that those cannot be announced as eligible for an award. When it becomes necessary to suspend award announcements to remain within funding levels, this action is applied concurrently to all students. The status of suspended awards is evaluated throughout the year in relation to application volume and claim rates, and when possible, suspended awards may be released.

Priority Claim (Deadline) Date

ISAC rules refer to this as a priority claim date, but then also explain that late payment requests will result in delayed processing of payment and as funds are available ... so it's important to think of this as a claim **deadline** date, not just as a priority date. To ensure that a student's claim will be paid, it's important that the first, initial claim, as well as any increases to the claim, is successfully submitted for a term on or before the announced claim deadline date, and no later than 7 p.m. (CT) on the deadline date.

Late Claims

Any claims made after the deadline date will be considered late and will only be paid if funding is available after paying timely claims. The ability to pay late claims is dependent upon the appropriation, application volume, and claim rates, and is different every year.

2023-24 MAP Claims and Late Claims

- Initial MAP claims and claim increases submitted after these deadline dates were considered late:
 - First-term claim deadline date was December 8, 2023
 - Second-term claim deadline date was March 22, 2024
 - Third-term (and late-starting second semester) claim deadline date was May 3, 2024
- On June 6, 2024, payment took place for late claims received through the dates noted below for each term, with results made available on June 7:
 - First-term initial claims and increases that were **received from December 9, 2023 through (and including) February 5, 2024**
 - Second-term initial claims and increases that were **received from March 23, 2024 through (and including) May 20, 2024**
 - Third-term initial claims and increases that were **received from May 4, 2024 through (and including) May 30, 2024**
- See the June 7 e-message for more information:
 - isac.org/e-library/partner-e-messages-and-newsletters/faa-e-messages/eLibrary-FAA-2024-0607.html

ISAC Terminology – Other Programs

Priority Application Consideration Date

This is the date by which an ISAC application for certain programs must be submitted to be considered timely (e.g. SETTW, MTI). When this terminology is used, it typically means that ISAC will continue to accept applications for the program after the priority consideration date, however, those applications will be considered untimely, and only considered after all timely applications have been considered. If the program also requires a FAFSA or Alternative Application, it must be submitted by the priority consideration date to be considered timely (exceptions to this are being made for 2024-25).

Application Deadline Date

Some ISAC programs have specific application deadline dates (e.g. NES, PFC). Applications for programs with specific deadline dates are not considered for an award if they are untimely. If the program also requires a FAFSA or Alternative Application, it must be submitted by the deadline date to be considered timely (exceptions to this are being made for 2024-25.)

Certification

This is a **pre-awarding process** that institutions are expected to complete for certain ISAC programs. Participating institutions are asked to confirm enrollment (or projected enrollment) and certain eligibility criteria for each student on the school's certification list (which is the list of applicants who has put your school on their ISAC program application. Only students for whom a certification has been completed can be considered for an award.

ISAC Terminology – Other Programs

ISAC Award Notifications

For programs that have their own specific ISAC application, students will receive an award notification from ISAC regarding their eligibility. Samples of these letters are available in the FAA section of isac.org, usually in the Awarding/Award Determination section within each program area

- Eligible - Funded – sent to students who are eligible for the award
- Eligible - Unavailable Funds – sent to students who are eligible for the award, but for whom funds are not available
- Notice of Ineligibility – sent to applicants determined to be ineligible for the award (includes information about their option to appeal their ineligibility determination)
- Notification of Disqualification – sent to students who are no longer eligible for the scholarship

Student Award Announcements

Based on the eligibility [certification](#) data submitted by the college, as well as the above factors, ISAC proceeds with the awarding process and sends the appropriate notification to each applicant.

ISAC sends eligible NES applicants one of the following notifications:

- [Eligible - Funded](#) – students who are eligible for the award
- [Eligible - Unavailable Funds](#) – students who are eligible for the award, but for whom funds are not available

Applicants determined to be ineligible for the award receive a [Notice of Ineligibility](#), and have the option to appeal the denial.

Payment Requests

Payment of gift assistance benefits is requested by the school through ISAC, prompting ISAC to authorize a voucher in the amount of the payment request (claim) and submit the voucher to the State Comptroller's Office. Funds are issued by the State Comptroller directly to the institution of record that submitted the payment request.

Priority payment request dates are established for each term to best leverage appropriated funds to award as many eligible students as possible. It is important to complete and submit payment requests on a timely basis so ISAC can monitor the fund balance and, when able, provide awards to unfunded students as early as possible in the academic year.

ISAC regularly communicates to schools when/if untimely claims are being paid, and schools should continue to submit claims even after the claim dates so that claims can be paid when/if funds remain available.

ISAC Terminology – Other Programs

De-obligation

When completing the payment request process in GAP Access, schools are asked to submit payment information for all students on their payment lists, including students who will not be receiving an award.

Each program has its own list of ineligible reasons, which are related to the program's eligibility criteria, and some of the reasons will de-obligate the award, meaning it is no longer available to the student for the award year. This can be reversed if done in error or due to misunderstanding by contacting ISAC's School Services Department, however, awards can only be restored when/if additional funding remains so it's important to contact ISAC as soon as possible.

Some guidance on this can be found in the user guides and on the program webpages, and we are also working on a job aid to more clearly identify the impact of each ineligible reason for both the certification and payment request processes.

ISAC Processes

isac.org/faas/processes/index.html

ISAC
Illinois Student Assistance Commission

COUNSELORS E-LIBRARY FAA'S GAP ACCESS

HOME
STUDENTS & PARENTS >
ISAC STUDENT PORTAL
RESEARCH & POLICY >
NEWSROOM
ABOUT ISAC >

ISAC Gift Assistance Programs Other Programs **Processes** ISAC Administrative Rules E-Library Partner Training

Home Financial Aid Administrators Processes

Processes

Use this "How To" section for operational guidance, as well as an overview of products or services, available to assist you in the administration of ISAC's financial aid programs. You'll find links to various online tools and guidance that support processes such as the MAP system, Budget Reporting for MAP, IVG & ING, refunds and unpaid grant and scholarship claims, tracking claims via the Illinois State Comptroller website, and FFELP loan repayment.

- MAP Electronic Processing
- MAP Advising Data Collection
- MPCH Adjustments (COVID: Spring 2020)
- NON-MAP Programs Adjustments (COVID: Spring 2020)
- ING Grant Electronic Processing

- MAP Electronic Processing
- MAP Advising Data Collection
- MPCH Adjustments (COVID: Spring 2020)
- NON-MAP Programs Adjustments (COVID: Spring 2020)
- ING Grant Electronic Processing
- IVG Electronic Processing
- ECACE Electronic Processing
- GA Electronic Processing
- MTI Electronic Processing
- NES Electronic Processing
- Social Work Scholarship Program Electronic Processing
- SETTW Electronic Processing
- Gift Assistance Budget Instructions

External Compliance Program Review

State Comptroller's Website

Refunds And Unpaid Claims

Payment Offset And Reconciliation

Loan Counseling

Verification Of Enrollment

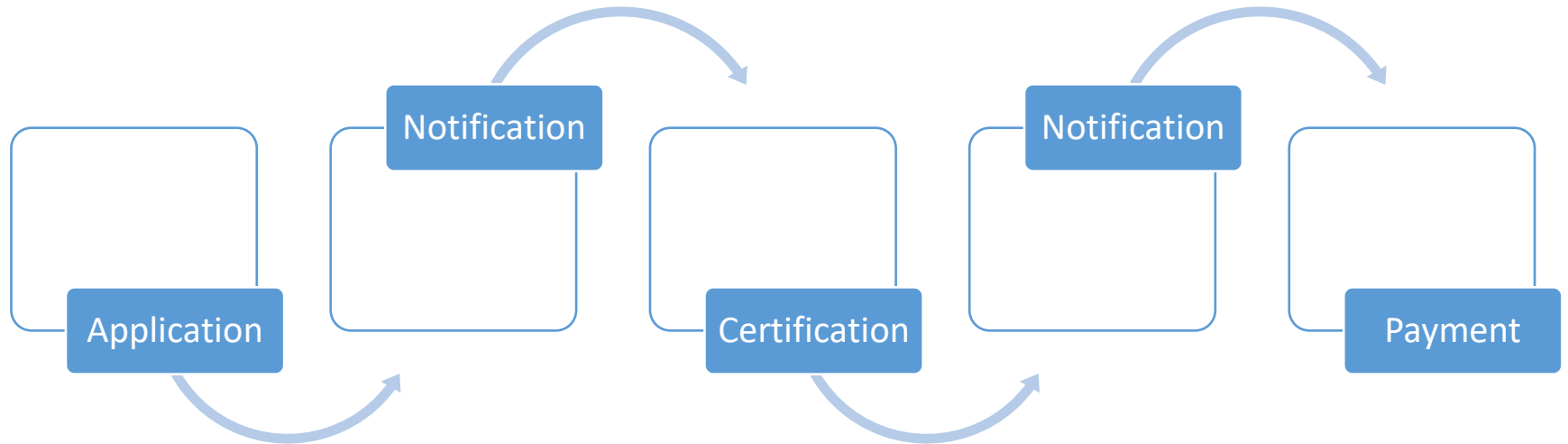
Loan Repayment

Reinstatement Of Title IV And State Student Aid Eligibility

Loan Rehabilitation

Record Retention

ISAC Program Administration Processes



Payment Offset Process

- For several ISAC programs, payment is made to colleges throughout the year using an offset process
- As part of this process, new payment requests are compared to outstanding amounts owed to ISAC, and payment is made to the colleges accordingly
 - The system was developed to accommodate the many changes in student eligibility that can occur during the awarding and disbursement of financial aid (including decreases, increases to awards, initial requests, and full refunds)
- Adjustments should be made in the GAP Access system throughout the year, and funds should only be returned to ISAC after a final reconciliation has been completed at the end of the regular school year
- All schools with an outstanding amount owed to ISAC at the end of the school year will receive a notice indicating the total amount to be returned

Payment Offset & Reconciliation Process

- Payment Offset procedures apply to these programs:
 - Early Childhood Access Consortium for Equity (ECACE) Scholarship Program
 - Golden Apple Scholars of Illinois Program
 - Minority Teachers of Illinois (MTI) Program
 - Monetary Award Program (MAP)
 - Nursing Education Scholarships (NES), and
 - Post-Master of Social Work School Social Work Professional Educator License Scholarship Program
- After receiving funds for a term, colleges are required to reconcile the payment for accuracy and submit all necessary corrections to student records on a timely basis
- Cancellations of prior payments will be deducted from any future payments until the end of the academic year, when refunds must be identified and [returned to ISAC](#) no later than 60 days after the term ends
 - When the college receives payment **after** the end of the term, the college has 60 days following the receipt of the funds to identify and return any refunds

Close Out Process

- Ensure that all outstanding certifications and payment requests have been completed and submitted
 - Including those for ineligible students
- Be sure to review payment results reports in GAP Access after submitting your claims and adjustments to confirm everything processed as expected
 - Result codes can be found in the User Guides and in the FAA area of isac.org
 - isac.org/gap-access/index.html
- Due to the payment offset process, only data reconciliation activities should take place at this time
- Once ISAC determines that all payment processing is final, colleges with an outstanding amount owed to ISAC will receive an e-mail notice indicating the total amount to be returned
- Specific details regarding close-out of 2023-24 ISAC gift assistance programs will be provided in an e-message soon

Returning Program Funds to ISAC

- Funds should be returned to ISAC only after a final reconciliation has been completed at the end of the regular school year
- When it is necessary for schools to return scholarship and grant program funds to ISAC, a Gift Assistance Programs Refund Check Form should be completed and submitted along with the payment



1755 Lake Cook Road
Deerfield, IL 60015-5209
866.247.2172
isac.schoolservices@illinois.gov

GIFT ASSISTANCE PROGRAMS REFUND CHECK FORM

Please report the dollar amount refunded for each program/year if submitting a single check with funds for **multiple** programs or academic years.

Mail Refund Checks to: Finance & Accounting Division - J10
Illinois Student Assistance Commission
1755 Lake Cook Road
Deerfield, IL 60015-5209

To ensure refunds are credited to the correct account (both school and/or student) and the appropriate ISAC gift assistance program, please complete the requested information below.

DATE SENT TO ISAC	
SCHOOL NAME	
MAP CODE /ED CODE/IVG CODE	
PROGRAM(S)	
ACADEMIC YEAR(S)	
VOUCHER NUMBER <small>(specific to the above academic year)</small>	
TERM(S)	
CHECK NUMBER	
CHECK DOLLAR AMOUNT	\$
REASON FOR REFUND	
<input type="checkbox"/>	Returning Amount Due at End of Year: Per ISAC's letter indicating total amount owed.
<input type="checkbox"/>	Current and/or Prior Year Refund: <ul style="list-style-type: none"> • Provide the students' names and Social Security numbers (last 4-digits); • Indicate actual credit hours enrolled; • List dollar amount refunded for each term; and • State the institution's reason for the refund.
<input type="checkbox"/>	External Compliance: ISAC's Finance & Accounting Division will forward a copy of the Final Program Review Report to the appropriate internal department.
<input type="checkbox"/>	Other Refund: Provide Explanation

ISAC's Student Services Department

For inquiries from students, parents and the general public

Phone: 800-899-ISAC (4722)

Fax: 847-831-8549

E-mail: isac.studentservices@illinois.gov

Spanish-speaking counselors are available

8 a.m. - 4:30 p.m. CT

Call Center Reps

Anit Chacko

Bertha Esquivel

Ghouse Farooqi

Matt Setnicar

Manju Thomas

Larry Thompson

ISAC's Partner Services Department

- Responds to school and partner inquiries
- Provides training, program information and support to schools and other ISAC partners
- Partners with ILASFAA and other professional organizations

Phone: 866-247-2172

Fax: 847-831-8549

E-mail: isac.schoolservices@illinois.gov

Partner Services Staff

Stephanie Claudio, Stephanie.Claudio@illinois.gov

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Daniela Rios, Daniela.Rios@illinois.gov

Sherry Schonauer, Sherry.Schonauer@illinois.gov

Questions/Comments



Thank you for attending today!