

# Basic ISAC Program Data 2020

**ILLINOIS STUDENT ASSISTANCE COMMISSION**

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Research, Planning & Policy Analysis Department

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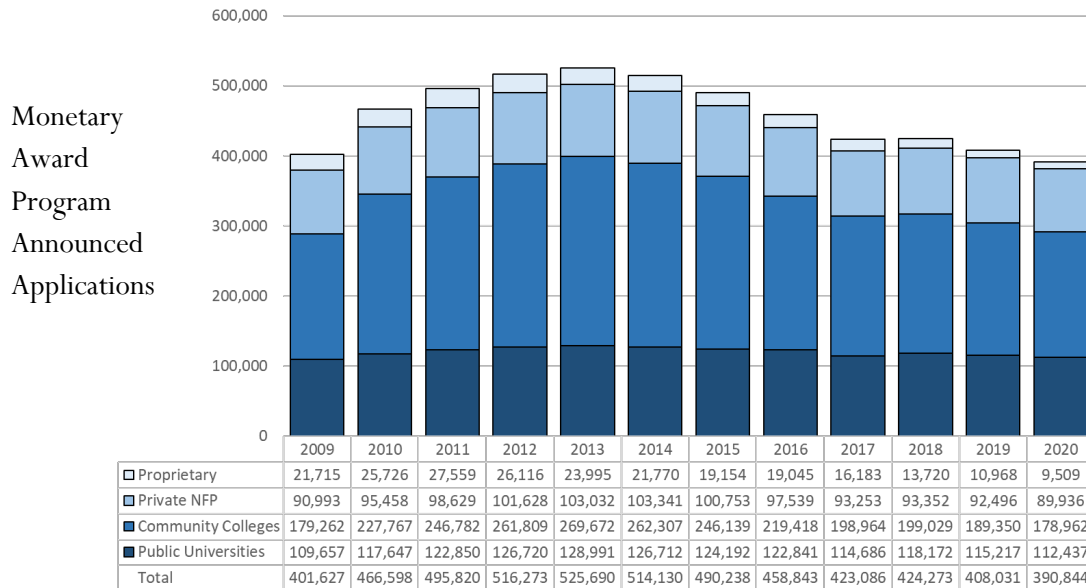
## Monetary Award Program

### 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.
- FY2020 application volume was 26% lower than in FY2013, but only 2.6% lower than in 2009. Application volume increased by less than 1 percent in FY2018.
- Application volume decreased by almost 4% in FY2019. Volume decreased again by about 4% in 2020.



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

- In four of the past five years, nearly 100% of the MAP appropriation was spent.<sup>1</sup>

#### Appropriation / Lapse (\$M)

Year	Available			
	to Spend	Spent	Lapse	% Spent
FY16	\$320.8	\$319.8	\$1.0	99.7%
FY17 <sup>1</sup>	\$357.6	\$346.4	\$11.2	96.9%
FY18	\$393.3	\$392.5	\$0.2	99.8%
FY19	\$393.3	\$392.4	\$0.9	99.7%
FY20	\$442.3	\$442.9	\$0.6	101.1% <sup>2</sup>

Appropriations are available beginning with FY1980 in Table 1.0 of 2020 ISAC Data Book.

<sup>1</sup> FY17 appropriation was not provided until after the academic year had been completed.

<sup>2</sup> In FY20 part of the 2% ISAC is allowed for administration was used for awards.

- 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 received \$36m more, which enabled updates to the eligibility formula.
- MAP received \$50m more in FY20, enabling further formula updates and another four weeks of awards.

### MAP Dollars Awarded (\$M)

Year	Public	Community			All
	University	College	PNFP	Proprietary	
FY11	\$159.9	\$53.7	\$164.4	\$25.2	\$403.2
FY12	\$165.1	\$56.8	\$166.0	\$23.7	\$411.6
FY13	\$154.2	\$48.3	\$151.0	\$17.2	\$370.7
FY14	\$157.3	\$44.2	\$155.2	\$15.4	\$372.2
FY15	\$153.3	\$39.8	\$151.7	\$12.5	\$363.7
FY16	\$141.8	\$27.8	\$139.0	\$11.2	\$319.8
FY17	\$154.1	\$36.1	\$145.2	\$11.1	\$346.4
FY18	\$188.8	\$43.1	\$150.6	\$10.0	\$392.5
FY19	\$187.7	\$42.3	\$153.4	\$8.9	\$392.2
FY20	\$210.1	\$50.6	\$171.3	\$10.9	\$442.9

MAP dollars awarded by sector beginning with FY1980 in Table 2.1 of 2020 ISAC Data Book.

### Maximum MAP Award History

Academic Year	Statutory Maximum	Maximum in Formula	Effective Maximum
2009-10	\$6,468	\$4,968	-
2010-11 <sup>1</sup>	\$6,468	\$4,968	\$4,844
2011-12 through 2016-17	\$6,468	\$4,968	\$4,720
2017-18	\$6,468	\$4,968	\$4,869
2018-19	\$6,468	\$4,968	\$4,869
2019-20	\$6,468	\$5,340	\$5,340

<sup>1</sup>Reduction factor applied to awards. The full maximum award history is available in Table 2.0c of 2020 ISAC Data Book.

- 54 % of MAP awards go to students with zero EFCs
- 92% of MAP awards go to students who are Pell-eligible

### MAP Recipients

Year	Public	Community			All
	University	College	PNFP	Proprietary	
FY16	39,539	28,245	35,308	3,965	107,057
FY17	43,267	37,296	37,013	4,003	121,579
FY18	47,630	41,698	36,756	3,433	129,517
FY19	47,335	41,110	37,330	3,090	128,865
FY20	48,433	36,704	38,150	8,382	138,921

Awards and payouts by sector beginning with FY1980 in Table 2.1 of 2020 ISAC Data Book.

### Average Taxable Income of FY20 MAP Recipients

Student Type	Public	Community			All
	University	College	PNFP	Proprietary	
Dependent (Parental)	\$37,477	\$25,851	\$40,886	\$38,041	\$34,941
Independent	\$15,967	\$18,602	\$19,901	\$26,519	\$18,698

### Number of MAP Eligible Applicants Suspended

Initial /Final Suspense Dates	Public	Community			All
	University	College	PNFP	Proprietary	
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
FY20 – April 29 / June 27	6,751	38,249	6,245	1,686	52,901

Full MAP suspense history beginning with AY1977-78 in Table 2.0d, and additional data in Table 2.0e of the 2020 ISAC Data Book.

- The FY2020 MAP eligibility formula uses 09-10 T&F and Pell Table to represent costs. Updating to 19-20 T&F and Pell Table would cost about \$30M.
- Projected *weekly claims* at FY2020 application volume rates: October \$47M; November \$16M; December \$9M; January \$8M; February, March, April \$5M; May, June, July, August \$3-\$4M; September, October \$1-\$2M; November, December <\$1M.

### MAP Grant Purchasing Power

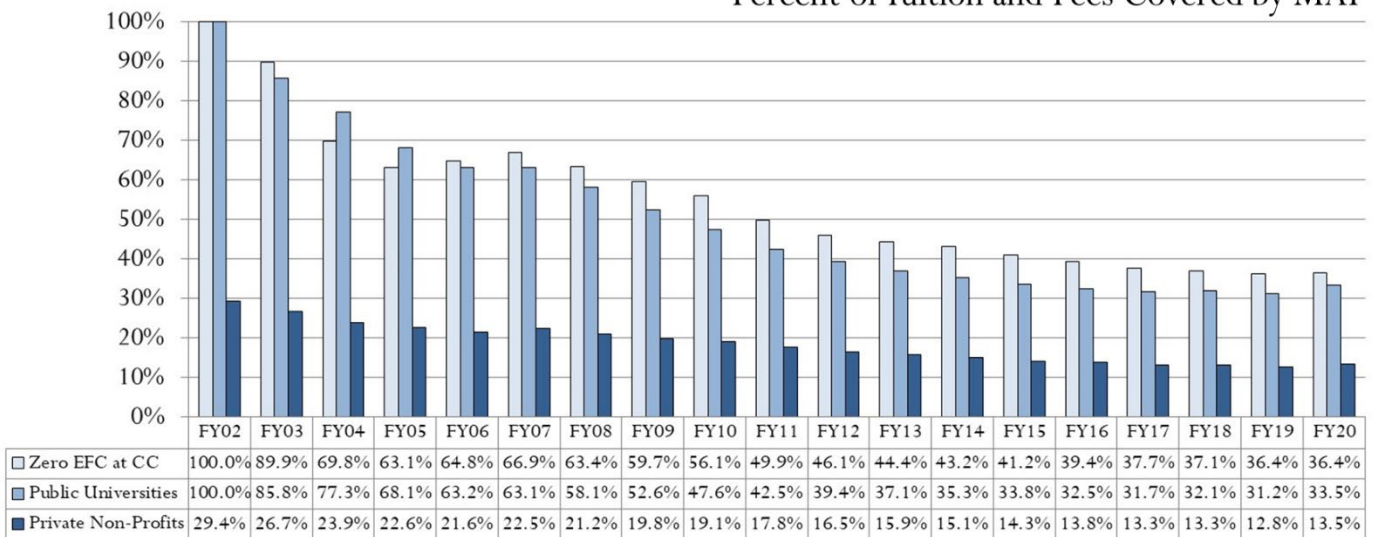
MAP coverage of tuition and fees improved with the use of 2009-10 tuition and fees in the FY2018 formula and the FY2020 increase in maximum award from \$4,869 to \$5,340. In FY2020, the maximum MAP grant at Public 4-Year Universities covered nearly 34% of tuition and fees, and the maximum MAP grant at Private Institutions covers nearly 14% 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 \$5,350 in FY10 to \$6,195 in FY20.

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

Year	Community Colleges			Public Universities		
	T&F	Highest MAP Award for Zero EFC Students	Percent	T&F	Max MAP	Percent
FY10	\$2,939	\$1,650	56%	\$10,442	\$4,968	48%
FY11	\$3,307	\$1,650	50%	\$11,386	\$4,843	43%
FY12	\$3,397	\$1,568	46%	\$11,990	\$4,720	39%
FY13	\$3,527	\$1,568	44%	\$12,732	\$4,720	37%
FY14	\$3,626	\$1,568	43%	\$13,382	\$4,720	35%
FY15	\$3,809	\$1,568	41%	\$13,984	\$4,720	34%
FY16	\$3,980	\$1,568	39%	\$14,535	\$4,720	32%
FY17	\$4,157	\$1,568	38%	\$14,903	\$4,720	32%
FY18	\$4,356	\$1,617	37%	\$15,182	\$4,869	32%
FY19	\$4,444	\$1,617	36%	\$15,592	\$4,869	31%
FY20	\$4,528	\$1,650	36%	\$15,936	\$5,430	34%

Percent of Tuition and Fees Covered by MAP



## Special Purpose Programs

### Illinois Veteran Grant Program

Tables 3.0b and 3.0c of the 2020 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	Estimated			
	Total Claims	Paid by ISAC	Unpaid	Awards
FY16	\$17,129,360	-	\$17,129,360	2,179
FY17	\$15,975,154	-	\$15,975,154	2,122
FY18	\$14,360,759	-	\$14,360,759	1,856
FY19	\$11,819,934	-	\$11,819,934	1,635
FY20	\$12,038,050	-	\$12,038,050	1,542
Community Colleges	Estimated			
	Total Claims	Paid by ISAC	Unpaid	Awards
FY16	\$6,310,785	-	\$6,310,785	3,194
FY17	\$5,274,959	-	\$4,645,359	2,670
FY18	\$4,347,495	-	\$3,029,145	2,260
FY19	\$3,541,190	-	\$865,568	1,752
FY20	\$3,129,272	-	\$9,259	1,631

Year	Public Universities		Community Colleges		Total	
	Claims	Recipients	Claims	Recipients	Claims	Recipients
FY16	\$17,129,360	2,179	\$6,310,785	3,194	\$23,440,145	5,373
FY17	\$15,975,154	2,122	\$5,274,959	2,670	\$21,250,113	4,792
FY18	\$14,360,759	1,856	\$4,347,495	2,260	\$18,708,254	4,116
FY19	\$11,819,934	1,635	\$3,541,190	1,752	\$15,361,123	3,387
FY20	\$12,038,050	1,542	\$3,129,272	1,631	\$15,167,322	3,173

- The Illinois Community College Board (ICCB) receives an appropriation to reimburse community colleges for costs associated with waiving student tuition and fees under the IVG and ING programs. Beginning in FY20 this appropriation has been applied to the combined program claims.

Year	Legislative Appropriation	ICCB Payments to Schools
FY20	\$4,264,400	\$2,827,533

More detail on ICB payments including reimbursement levels by institution is available on the ISAC Web site in the Research and Policy > Program Data section.

### Illinois National Guard Grant Program

Tables 3.0b and 3.0c of the 2020 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.

Year	Public Universities		Community Colleges		Total	
	Expenditures	Recipients	Expenditures	Recipients	Expenditures	Recipients
FY16	\$7,345,498	955	\$2,321,523	1,027	\$9,667,021	1,982
FY17	\$8,741,325	1,152	\$5,098,370	1,047	\$13,839,695	2,199
FY18	\$9,760,249	1,163	\$2,220,942	992	\$11,981,191	2,155
FY19	\$10,384,505	1,237	\$2,307,221	849	\$12,691,726	2,086
FY20	\$9,832,120	1,177	\$1,982,326	830	\$11,814,447	2,007

### Golden Apple Scholars of Illinois Program

Tables 3.0b and 3.0d of the 2020 ISAC 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.

Year	Expenditures	Recipients
FY16	\$1,697,642	475
FY17	\$1,831,458	469
FY18	\$2,039,941	544
FY19	\$2,184,760	573
FY20	\$2,511,080	687

### Minority Teachers of Illinois (MTI) Scholarship Program

Tables 3.0b and 3.0d of the 2020 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	Community	PNFP	Proprietary	All
	University	College			
<i>Expenditures</i>					
FY16	\$334,500	\$5,000	\$237,500	\$1,667	\$578,277
FY17	\$442,500	\$10,000	\$371,494	\$13,334	\$842,328
FY18	\$475,000	\$20,000	\$395,335	-	\$890,335
FY19	\$775,120	\$30,000	\$853,336	-	\$1,658,456
FY20	\$742,481	\$13,134	\$943,339	-	\$1,698,954
<i>Recipients</i>					
FY16	68	1	48	1	118
FY17	89	2	79	3	173
FY18	100	4	85	-	189
FY19	166	6	181	-	353
FY20	160	4	200	-	364

## Illinois Teachers Loan Repayment Program

Table 3.7 in 2020 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.

Year	Expenditures	Recipients
FY16	-	-
FY17	\$396,990	84
FY18	\$439,777	97
FY19	\$439,900	95
FY20	\$437,425	95

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

Table 3.0b and 3.0c in 2020 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>						
FY16	\$217,495	\$40,472	\$228,068	-	\$492,985	Paid First Term only
FY17	\$360,595	\$46,038	\$512,293	\$12,526	\$931,452	-
FY18	\$530,478	\$34,024	\$379,057	-	\$943,559	-
FY19	\$501,381	\$28,741	\$316,954	\$6,375	\$853,451	-
FY20	\$442,181	\$34,445	\$242,094	\$24,264	\$722,984	-
<i>Recipients</i>						
FY16	32	20	27	-	80	-
FY17	28	16	30	1	75	-
FY18	38	14	18	-	71	-
FY19	40	11	18	1	70	-
FY20	35	10	15	1	61	-

FY17 Private totals include one Hospital School for \$1,936

FY18 Private totals include one Hospital School for \$8,951.



### Optometric Education Scholarship Program

Table 3.3 of the 2020 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.

Year	Expenditures	Recipients
FY16	\$50,000	10
FY17	\$50,000	10
FY18	\$50,000	10
FY19	\$50,000	10
FY20	\$47,500	10

### Illinois Special Education Teacher Tuition Waiver (SETTW) Program

Table 3.8 of the 2020 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.

Year	Recipients
FY16	240
FY17	234
FY18	236
FY19	248
FY20	248

### Nurse Educator Loan Repayment Program

Table 3.9 of the 2020 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.

Year	Expenditures	Recipients
FY16	-	-
FY17	\$182,458	37
FY18	\$264,000	57
FY19	\$264,000	54
FY20	\$262,314	53

### Veterans' Home Medical Providers' Loan Repayment Program

Table 3.4 of the 2020 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.

Year	Expenditures	Recipients
FY16	-	-
FY17	\$29,300	7
FY18	\$26,400	7
FY19	\$26,400	6
FY20	\$26,107	6

### John R. Justice Student Loan Repayment Program

Table 3.5 of the 2020 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.

Year	Expenditures	Recipients
FY16	\$41,032	38
FY17	\$52,589	29
FY18	\$56,890	26
FY19	\$57,422	27
FY20	\$56,025	24

### Grant Program for Exonerees

Table 3.6 of the 2020 ISAC Data Book provides additional information.

- Provides grants for up to the cost of tuition and fees to persons who have been issued a pardon by the Governor of the State of Illinois on the grounds of innocence of the crime for which they had been imprisoned or who have received a certificate of innocence from a circuit court. First funded in FY20.
- Benefits may be used to meet the costs of postsecondary enrollment at an Illinois public college or community college or for the cost of obtaining a high school equivalency certificate.
- Qualified applicants may receive Grant Program for Exonerees benefits for the equivalent of four regular school years (eight semesters) of full-time enrollment.

Year	Expenditures	Recipients
FY16	-	-
FY17	-	-
FY18	-	-
FY19	-	-
FY20	\$5,804	1

## College Illinois! Prepaid Tuition Program

Table 4.0 of the 2020 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 FY18.

	FY16	FY17	FY18	FY19	FY20
Number of Contracts Sold	473	433	-	-	-
Total Contract Sales (millions)	\$18.3	\$17.1	-	-	-

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

Benefits Paid by Sector	FY16	FY17	FY18	FY19	FY20
IL Public University	\$406,239,248	\$458,172,791	\$507,564,431	\$555,445,091	\$598,913,226
IL Community College	\$19,276,499	\$21,596,697	\$24,083,401	\$26,299,656	\$28,286,162
IL Private	\$134,731,762	\$152,706,052	\$170,566,696	\$188,360,737	\$205,187,308
Out-of-State	\$290,054,234	\$342,886,004	\$398,542,423	\$453,801,683	\$507,531,851
Total	\$850,301,743	\$975,361,544	\$1,100,756,951	\$1,223,907,167	\$1,339,918,547

Students by Sector	FY16	FY17	FY18	FY19	FY20
IL Public University	13,898	15,203	16,280	17,334	19,196
IL Community College	4,705	5,125	5,545	5,866	6,193
IL Private	5,517	6,058	6,601	6,946	7,361
Out-of-State	10,997	12,445	13,967	15,323	16,617

Student recipient numbers are duplicated across sectors and should not be summed.

## AIM HIGH

Table 6.0 of the 2020 ISAC Data Book provides additional data.

- The Aspirational Institutional Match Helping Illinois Grow Higher Education (AIM HIGH) Grant Pilot Program helps increase overall Illinois college student retention and slow student outmigration
- Beginning with the 2019-20 academic year, AIM HIGH provides merit-based, means-tested student financial aid to first-time, full-time undergraduate students (including transfer students) attending any of the 12 Illinois public four-year universities.
- Institutions are also required to guarantee renewability and predictability for recipients, as well as match AIM HIGH state funds expended each year with new non-loan financial aid above institutional aid distributed in academic year 2017-18.

Institution	FY2019 Final Allocation	FY20 Expenditures		FY20 Recipients			Total
		State Funds	Matching Funds	State Funds	Matching Funds	Both State and Matching Funds	
Chicago State University	\$489,000	\$260,054	\$260,054	-	-	100.0%	143
Eastern Illinois University	\$1,042,000	\$272,460	\$394,000	54.6%	11.2%	34.2%	366
Governors State University	\$665,000	\$360,675	\$369,458	38.0%	62.0%	-	258
Illinois State University	\$3,897,000	\$2,837,692	\$3,626,337	16.3%	-	83.7%	1,092
Northeastern Illinois University	\$800,000	\$789,500	\$814,492	40.7%	57.7%	1.6%	489
Northern Illinois University	\$2,744,000	\$1,887,145	\$2,156,414	49.5%	37.5%	12.9%	1,742
Southern Illinois University-Carbondale	\$1,893,000	\$342,741	\$353,288	40.5%	59.0%	0.5%	432
Southern Illinois University-Edwardsville	\$2,278,000	\$471,250	\$473,667	49.6%	50.4%	-	395
University of Illinois at Chicago	\$3,870,000	\$2,070,870	\$2,095,210	16.7%	82.9%	0.3%	861
University of Illinois at Springfield	\$543,000	\$345,318	\$345,318	-	-	100.0%	236
University of Illinois at Urbana	\$5,280,000	\$1,404,811	\$1,406,187	51.4%	42.3%	6.3%	494
Western Illinois University	\$1,499,000	\$1,306,500	\$1,387,658	11.9%	76.6%	11.5%	893
<b>Total</b>	<b>\$25,000,000</b>	<b>\$12,349,016</b>	<b>\$13,682,083</b>	<b>32.6%</b>	<b>43.2%</b>	<b>24.2%</b>	<b>7,401</b>