

Basic ISAC Program Data

ILLINOIS STUDENT ASSISTANCE COMMISSION

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Research, Planning & Policy Analysis Department

Basic ISAC Program Data

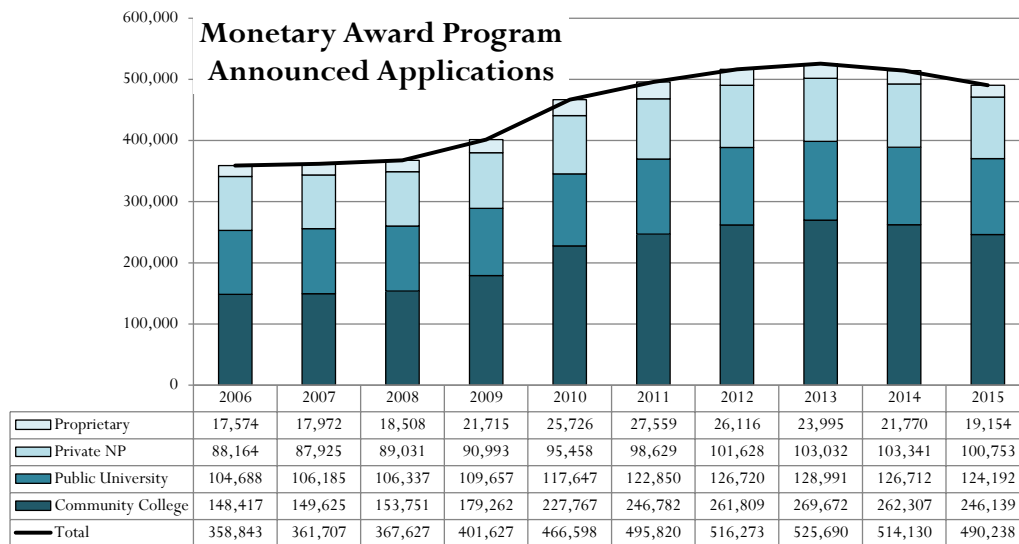
Monetary Award Program

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; up to 75 as a freshman or sophomore
- May not be in default on any Title IV program

Application Volume

- Application volume peaked in FY2013 at 47% higher than FY2006.
- FY2015 application volume was 7% lower than FY2013 but still 37% higher than FY2006.
- Application volume has decreased annually by 2.2% in FY2014 and by 4.7% in FY2015.



Appropriation and Awards

- During the past five years, at least 97.9% of the MAP appropriation has been spent.

| Appropriation / Lapse (\$M) | Available to Spend | Spent | Lapse | % Spent |
|-----------------------------|--------------------|---------|-------|---------|
| FY2011 | \$406.8 | \$403.3 | \$3.5 | 99.1% |
| FY2012 | \$420.5 | \$411.6 | \$8.9 | 97.9% |
| FY2013 | \$371.3 | \$370.8 | \$0.5 | 99.9% |
| FY2014 | \$373.2 | \$372.2 | \$1.0 | 99.9% |
| FY2015 | \$357.6 | \$357.2 | \$0.4 | 99.9% |

*Appropriations are available beginning with FY1980 in Table 1.0 of FY2015 ISAC Data Book.

- 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.

| MAP Dollars Awarded (\$M) | Community | | | | |
|---------------------------|-----------|---------|---------|-------------|---------|
| | Public 4 | Private | College | Proprietary | All |
| FY2006 | \$135.6 | \$142.0 | \$52.2 | \$17.6 | \$347.4 |
| FY2007 | \$149.2 | \$156.8 | \$56.6 | \$20.6 | \$383.2 |
| FY2008 | \$149.0 | \$157.9 | \$56.6 | \$20.3 | \$383.8 |
| FY2009 | \$150.0 | \$154.5 | \$56.8 | \$22.5 | \$383.9 |
| FY2010 | \$152.7 | \$159.3 | \$54.3 | \$24.1 | \$390.4 |
| FY2011 | \$159.9 | \$164.4 | \$53.7 | \$25.2 | \$403.2 |
| FY2012 | \$165.1 | \$166.0 | \$56.8 | \$23.7 | \$411.6 |
| FY2013 | \$154.2 | \$151.0 | \$48.3 | \$17.2 | \$370.7 |
| FY2014 | \$157.3 | \$155.2 | \$44.2 | \$15.4 | \$372.2 |
| FY2015 | \$153.3 | \$151.7 | \$39.8 | \$12.5 | \$363.7 |

*MAP dollars awarded by sector beginning with FY1980 in Table 2.1 of FY2015 ISAC Data Book.

| Maximum MAP Award History Academic Year | Statutory Maximum | Maximum in Formula | Effective Maximum |
|---|-------------------|--------------------|-------------------|
| 2006-2007 | \$4,968 | \$4,968 | -- |
| 2007-2008 | \$5,468 | \$4,968 | -- |
| 2008-2009 | \$5,968 | \$4,968 | -- |
| 2009-2010 | \$6,468 | \$4,968 | -- |
| 2010-2011* | \$6,468 | \$4,968 | \$4,844 |
| 2011-12 through 2015-16 | \$6,468 | \$4,968 | \$4,720 |

*Reduction factor applied to awards. The full maximum award history is available in Table 2.0c of FY2015 ISAC Data Book.

- The number of MAP recipients has decreased since peaking in FY2012.
- 56% of MAP awards go to students with zero EFCs.
- 93% of MAP awards go to students who are Pell-eligible

| MAP Recipients | Community | | | | |
|----------------|-----------|---------|---------|-------------|---------|
| | Public 4 | Private | College | Proprietary | All |
| FY2011 | 44,743 | 40,692 | 53,411 | 8,364 | 147,210 |
| FY2012 | 47,588 | 42,571 | 59,771 | 8,419 | 158,349 |
| FY2013 | 44,219 | 38,871 | 51,549 | 6,334 | 140,973 |
| FY2014 | 44,581 | 39,594 | 46,929 | 5,459 | 136,563 |
| FY2015 | 43,167 | 38,656 | 42,121 | 4,455 | 128,399 |

*Awards and payouts by sector beginning with FY1980 in Table 2.1 of FY2015 ISAC Data Book.

| Average Taxable Income of FY2015 MAP Recipients | Community | | | | |
|--|-----------|----------|----------|-------------|----------|
| | Public 4 | Private | College | Proprietary | All |
| Dependent Parental | \$31,923 | \$40,467 | \$23,148 | \$29,493 | \$32,227 |
| Independent | \$12,383 | \$18,901 | \$14,720 | \$19,492 | \$15,541 |

| Number of MAP Eligible Applicants Suspended Suspense/Release | Community | | | | |
|---|-----------|---------|---------|-------------|---------|
| | Public 4 | Private | College | Proprietary | All |
| FY06 – Sept 1 | 3,370 | 4,595 | 21,450 | 3,040 | 32,455 |
| FY07 – Aug 26 | 3,458 | 4,902 | 23,158 | 3,280 | 34,798 |
| FY08 – Aug 16 | 4,475 | 5,883 | 29,051 | 3,952 | 43,361 |
| FY09 – Jul 26 / Aug 6 | 5,651 | 7,460 | 41,865 | 4,870 | 59,846 |
| FY10 – May 15 / June 4 | 12,555 | 12,001 | 87,187 | 8,305 | 120,048 |
| FY11 – April 19 | 17,397 | 15,234 | 108,321 | 10,415 | 151,367 |
| FY12 – March 26 | 15,647 | 13,601 | 107,514 | 8,603 | 145,365 |
| FY13 – March 20 / April 2 | 20,225 | 17,605 | 121,754 | 9,011 | 168,595 |
| FY14 – March 2 / March 20 | 19,248 | 16,654 | 120,722 | 9,336 | 165,492 |
| FY15 – Feb 28 / March 6 | 20,245 | 15,929 | 115,604 | 8,317 | 160,095 |

*Full MAP suspense history beginning with FY1978 in Table 2.0d, and additional data in Table 2.0e of the 2015 ISAC Data Book.

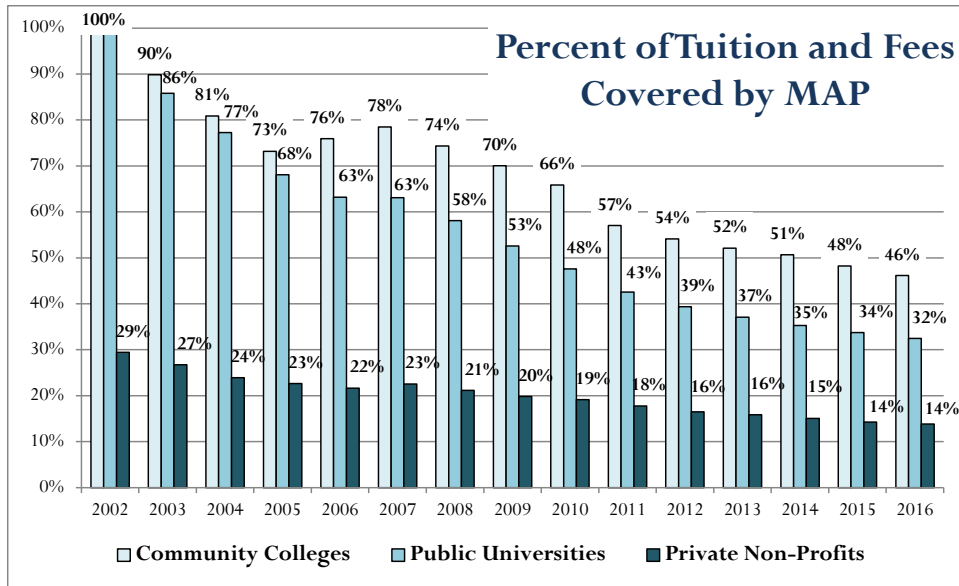
- MAP eligibility formula currently uses 03-04 T&F to represent costs. Incorporating 04-05 T&F would cost \$13M; 16-17 projected T&F and Pell would cost about \$47M.
- Projected weekly claims at FY2016 application volume rates: January \$50M; February \$34M; March \$11M; April \$8M; May through August \$5M; September and October \$2M.

MAP Grant Purchasing Power

- The percent of tuition and fees covered by a MAP grant continues to decline in all sectors. The FY2016 maximum MAP grant at Community Colleges covers 46% of tuition and fees, the maximum MAP grant at Public 4-Year Universities covers 32% of tuition and fees, and the maximum MAP grant at Private Institutions covers 14% of tuition and fees.

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

| Year | Community Colleges | | | Public Universities | | |
|--------|--------------------|---------|---------|---------------------|---------|---------|
| | T&F | Max MAP | Percent | T&F | Max MAP | Percent |
| FY2007 | \$2,465 | \$1,935 | 79% | \$7,875 | \$4,968 | 63% |
| FY2008 | \$2,603 | \$1,935 | 74% | \$8,553 | \$4,968 | 58% |
| FY2009 | \$2,762 | \$1,935 | 70% | \$9,452 | \$4,968 | 53% |
| FY2010 | \$2,939 | \$1,935 | 66% | \$10,442 | \$4,968 | 48% |
| FY2011 | \$3,307 | \$1,886 | 57% | \$11,386 | \$4,843 | 43% |
| FY2012 | \$3,397 | \$1,838 | 54% | \$11,990 | \$4,720 | 39% |
| FY2013 | \$3,527 | \$1,838 | 52% | \$12,732 | \$4,720 | 37% |
| FY2014 | \$3,626 | \$1,838 | 51% | \$13,382 | \$4,720 | 35% |
| FY2015 | \$3,809 | \$1,838 | 48% | \$13,984 | \$4,720 | 34% |
| FY2016 | \$3,980 | \$1,838 | 46% | \$14,535 | \$4,720 | 32% |



Special Purpose Programs

Illinois Veteran Grant Program

*Tables 5.0a and 5.0d of the FY2015 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.

| <i>Public Universities</i> | Paid by ISAC | Waived by Schools | Estimated Total Claims | Awards |
|----------------------------|--------------|-------------------|------------------------|--------|
| FY2011 | \$0 | \$24,265,948 | \$24,265,948 | 3,093 |
| FY2012 | \$9,249,373 | \$13,731,205 | \$23,160,578 | 3,276 |
| FY2013 | \$0 | \$22,730,523 | \$22,730,523 | 3,102 |
| FY2014 | \$0 | \$20,792,704 | \$20,792,704 | 2,744 |
| FY2015 | \$0 | \$19,071,056 | \$19,071,056 | 2,464 |

| <i>Community Colleges</i> | Paid by ISAC | Paid by ICCB | Waived by Schools | Estimated Total Claims | Awards |
|---------------------------|--------------|--------------|-------------------|------------------------|--------|
| FY2011 | \$0 | \$7,252,695 | \$3,221,335 | \$10,474,030 | 6,176 |
| FY2012 | \$1,964,291 | \$7,261,499 | \$579,994 | \$9,805,784 | 5,425 |
| FY2013 | \$0 | \$750,000 | \$9,206,854 | \$9,956,854 | 5,046 |
| FY2014 | \$0 | \$750,000 | \$9,438,146 | \$10,188,146 | 4,772 |
| FY2015 | \$0 | \$1,259,300 | \$7,830,408 | \$9,089,708 | 3,718 |

Illinois Veteran Grant Program, continued

| Fiscal Years | Public Universities | | Community Colleges | | Total | |
|--------------|---------------------|------------|--------------------|------------|--------------|------------|
| | Expenditures | Recipients | Expenditures | Recipients | Expenditures | Recipients |
| FY2011 | \$24,265,948 | 3,093 | \$10,474,030 | 6,176 | \$34,739,978 | 9,269 |
| FY2012 | \$23,160,578 | 3,276 | \$9,805,784 | 5,425 | \$32,966,362 | 8,701 |
| FY2013 | \$22,730,523 | 3,102 | \$9,956,854 | 5,046 | \$32,687,377 | 8,148 |
| FY2014 | \$20,792,704 | 2,744 | \$10,233,138 | 4,772 | \$31,025,842 | 7,516 |
| FY2015 | \$19,071,056 | 2,464 | \$7,830,408 | 3,718 | \$26,901,464 | 6,182 |

Illinois National Guard Grant Program

**Tables 5.0a and 5.0d of the FY2015 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.

| Fiscal Years | Public Universities | | Community Colleges | | Total | |
|--------------|---------------------|------------|--------------------|------------|--------------|------------|
| | Expenditures | Recipients | Expenditures | Recipients | Expenditures | Recipients |
| FY2011 | \$1,848,422 | 533 | \$873,500 | 761 | \$2,721,922 | 1,294 |
| FY2012 | \$4,870,952 | 804 | \$1,921,387 | 1,174 | \$6,792,339 | 1,978 |
| FY2013 | \$5,433,570 | 811 | \$2,048,021 | 1,045 | \$7,481,591 | 1,856 |
| FY2014 | \$5,400,547 | 821 | \$2,117,097 | 1,034 | \$7,517,644 | 1,855 |
| FY2015 | \$7,630,589 | 1,017 | \$2,325,759 | 1,087 | \$9,956,348 | 2,104 |

Golden Apple Scholars of Illinois Program

**Tables 5.0b and 5.0c of the FY2015 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.

| Fiscal Years | Expenditures | Recipients |
|--------------|--------------|------------|
| FY2013 | \$1,006,424 | 165 |
| FY2014 | \$1,294,166 | 360 |
| FY2015 | \$1,464,584 | 404 |

Minority Teachers of Illinois (MTI) Scholarship Program

* Tables 5.0a and 5.0c of the FY2015 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.

| | Public 4 | Private | Community College | Proprietary | All |
|---------------------|-------------|-----------|-------------------|-------------|-------------|
| <i>Expenditures</i> | | | | | |
| FY2011 | \$667,500 | \$477,422 | \$16,000 | \$0 | \$1,160,922 |
| FY2012 | \$961,443 | \$883,337 | \$38,404 | \$35,000 | \$1,918,184 |
| FY2013 | \$1,004,238 | \$925,002 | \$54,068 | \$9,166 | \$1,992,474 |
| FY2014 | \$900,000 | \$889,168 | \$39,035 | \$15,000 | \$1,843,203 |
| FY2015 | \$886,686 | \$860,455 | \$25,000 | \$15,000 | \$1,787,141 |
| <i>Recipients</i> | | | | | |
| FY2011 | 139 | 98 | 4 | 0 | 241 |
| FY2012 | 205 | 192 | 10 | 7 | 414 |
| FY2013 | 208 | 189 | 12 | 3 | 412 |
| FY2014 | 184 | 179 | 10 | 3 | 376 |
| FY2015 | 191 | 180 | 5 | 3 | 379 |

Illinois Teachers Loan Repayment Program

*Table 5.6 in FY2015 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.

| Fiscal Years | Expenditures | Recipients |
|--------------|--------------|------------|
| FY2011 | \$495,221 | 107 |
| FY2012 | \$499,836 | 110 |
| FY2013 | \$497,207 | 111 |
| FY2014 | \$499,052 | 110 |
| FY2015 | \$495,738 | 110 |

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

*Table 5.0b and 5.0c in FY2015 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 4 | Private | Community College | Proprietary | All | Proration |
|---------------------|-----------|-----------|-------------------|-------------|-------------|------------|
| <i>Expenditures</i> | | | | | | |
| FY2011 | \$332,965 | \$367,888 | \$75,534 | \$27,354 | \$803,741 | -- |
| FY2012 | \$456,132 | \$504,508 | \$50,134 | \$0 | \$1,010,774 | -- |
| FY2013 | \$515,073 | \$470,440 | \$63,776 | \$0 | \$1,049,289 | -- |
| FY2014 | \$442,863 | \$540,780 | \$57,962 | \$9,280 | \$1,050,886 | Summer 61% |
| FY2015 | \$435,761 | \$530,933 | \$52,200 | \$0 | \$1,018,894 | Summer 56% |
| <i>Recipients</i> | | | | | | |
| FY2011 | 32 | 21 | 33 | 1 | 87 | -- |
| FY2012 | 41 | 30 | 25 | 0 | 96 | -- |
| FY2013 | 42 | 30 | 23 | 0 | 95 | -- |
| FY2014 | 37 | 32 | 22 | 1 | 92 | -- |
| FY2015 | 38 | 30 | 17 | 0 | 85 | -- |

Optometric Education Scholarship Program

*Table 5.8 of the FY2015 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.

| Fiscal Years | Expenditures | Recipients |
|--------------|--------------|------------|
| FY2010 | \$50,000 | 10 |
| FY2011 | \$50,000 | 10 |
| FY2012 | \$50,000 | 10 |
| FY2013 | \$50,000 | 10 |
| FY2014 | \$50,000 | 10 |

*Appropriated spending authority.

Illinois Special Education Teacher Tuition Waiver (SETTW) Program

*Table 5.5 of the FY2015 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.

Illinois Special Education Teacher Tuition Waiver, continued

| Fiscal Years | Recipients |
|--------------|------------|
| FY2011 | 238 |
| FY2012 | 238 |
| FY2013 | 224 |
| FY2014 | 244 |
| FY2015 | 244 |

College Savings Bond Bonus Incentive Grant (BIG) Program

**Table 5.3 of the FY2015 ISAC Data Book contains BIG information.*

- Qualified applicants must have used 70% of the proceeds of an Illinois College Savings Bond to meet the educational expenses of a student at an eligible Illinois postsecondary institution.
- The program is not considered an entitlement and is subject to available funding.
- Illinois College Savings Bonds last issued in 2002.
- The BIG Program has not been funded since 2012.

| Fiscal Years | Expenditures | Recipients |
|--------------|--------------|------------|
| FY2011 | \$331,100 | 373 |
| FY2012 | \$324,660 | 378 |
| FY2013 | -- | -- |
| FY2014 | -- | -- |
| FY2015 | -- | -- |

Nurse Educator Loan Repayment Program

**Table 5.9 of the FY2015 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.

| Fiscal Years | Expenditures | Recipients |
|--------------|--------------|------------|
| FY2011 | \$297,236 | 61 |
| FY2012 | \$298,870 | 62 |
| FY2013 | \$300,000 | 60 |
| FY2014 | \$297,937 | 60 |
| FY2015 | \$286,061 | 60 |

Veterans' Home Nurses Loan Repayment Program

*Table 5.10 of the FY2015 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.

| Fiscal Years | Expenditures | Recipients |
|--------------|--------------|------------|
| FY2011 | \$14,319 | 4 |
| FY2012 | \$17,500 | 5 |
| FY2013 | \$30,000 | 6 |
| FY2014 | \$30,000 | 7 |
| FY2015 | \$30,000 | 6 |

John R. Justice Student Loan Repayment Program

*Table 5.11 of the FY2015 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.

| Fiscal Years | Expenditures | Recipients |
|--------------|--------------|------------|
| FY2011 | \$363,859 | 130 |
| FY2012 | \$198,386 | 81 |
| FY2013 | \$81,128 | 62 |
| FY2014 | \$77,322 | 74 |
| FY2015 | \$38,308 | 47 |

College Illinois! Prepaid Tuition Program

*Table 6.0 of the FY2015 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.

| | FY2011 | FY2012 | FY2013 | FY2014 | FY2015 |
|---------------------------------|--------|--------|--------|--------|--------|
| Number of Contracts Sold | 1,746 | 126 | 874 | 440 | 652 |
| Total Contract Sales (millions) | \$69.2 | \$6.6 | \$33.0 | \$11.1 | \$23.2 |

Utilization of Program Benefits

| Benefits Paid by Sector | FY2011 | FY2012 | FY2013 | FY2014 | FY2015 |
|-------------------------|---------------|---------------|---------------|---------------|---------------|
| IL Public 4-Year | \$156,145,267 | \$201,152,391 | \$249,673,173 | \$301,008,054 | \$353,987,086 |
| IL Community College | \$7,848,791 | \$9,986,479 | \$12,183,705 | \$14,515,942 | \$16,967,481 |
| IL Private | \$49,375,680 | \$64,124,698 | \$80,444,510 | \$97,790,227 | \$116,124,859 |
| Out-of-State | \$85,480,313 | \$116,298,961 | \$152,509,242 | \$193,582,104 | \$239,889,622 |

| Students by Sector | FY2011 | FY2012 | FY2013 | FY2014 | FY2015 |
|----------------------|--------|--------|--------|--------|--------|
| IL Public 4-Year | 7,804 | 8,878 | 10,202 | 11,500 | 12,739 |
| IL Community College | 2,559 | 2,901 | 3,383 | 3,873 | 4,323 |
| IL Private | 2,844 | 3,278 | 3,882 | 4,444 | 4,983 |
| Out-of-State | 4,690 | 5,738 | 6,939 | 8,253 | 9,635 |