**Section 2769.30 Program Procedures**

a) Preference shall be given to qualified applicants enrolled at an Illinois institution of higher learning.

b) A completed application for the Child Welfare Student Loan Forgiveness program must submitted to ISAC on or before March 1 immediately preceding the regular school year for which the forgivable loan is being requested, in order to receive priority consideration.

1) Applications are available from qualified institutions of higher learning, ISAC's Web site, Illinois State legislative and Illinois Congressional offices, ISAC (Springfield, Deerfield, and Chicago offices), as well as DCFS;

2) ISAC will make renewal applications available to all qualified students who were previously awarded forgivable loans but have not yet exceeded the two-year maximum rule (see subsection (c));

3) If the application is incomplete, ISAC will notify the applicant. The applicant will then have an opportunity to furnish the missing information; however, the application will only be considered for processing as of the date when the application is complete and received at ISAC's Deerfield office.

c) Benefits under this program are limited to a maximum of two academic years. The total number of forgivable loans in a given fiscal year is contingent upon available funding.

1) An undergraduate applicant may be awarded a forgivable loan of no more than $4,000 per academic year for a maximum of two academic years.

2) A graduate applicant may be awarded a forgivable loan of no more than $8,000 per academic year for a maximum of two academic years.

d) Prior to receiving loan funds under this Part, the qualified applicant must sign a Program Agreement/Promissory Note that is submitted to ISAC. The Program Agreement/Promissory Note shall include the following stipulations:

1) the recipient agrees to work for DCFS or a contracting agency on a full-time basis, one year for each year a forgivable loan is received;

2) any recipient who fails to work at DCFS or a contracting agency is responsible for repaying the loan, plus accrued interest, at 8% annually and, if applicable, reasonable collection costs;

3) the recipient agrees to begin working within one year following the completion of the degree program for which the recipient received a forgivable loan under this Part, and shall work on a continuous basis for the required period of time;

4) the recipient agrees to provide ISAC with evidence of compliance with program requirements if not provided by DCFS or a contracting agency; and

5) the recipient promises to use the proceeds of the loan for

educational expenses.

e) A recipient of a forgivable loan awarded under this Part shall not be in violation of the agreement entered into pursuant to subsection (d) during periods in which the recipient:

1) is enrolled on a full-time basis as a graduate student in a course of study related to the study of human/social services;

2) serves, for not more than three years, as a member of the United States Armed Forces;

3) is temporarily totally disabled, for not more than three years, as

established by the sworn affidavit of a licensed physician;

4) is actively seeking but unable to find full-time employment with DCFS or a contracting agency for one continuous period not to exceed two years, and is able to provide evidence of that fact; or

5) is taking additional courses, on at least a half-time basis, needed to obtain a degree that will allow the recipient the opportunity to satisfy his or her obligation under this program.

f) If a recipient is required to repay any portion of the forgivable loan, the repayment period shall be completed within ten years after repayment begins. This ten-year period may be extended if the recipient:

1) serves, for not more than three years, as a member of the United States Armed Forces;

2) is temporarily disabled, for not more than three years, as established by the sworn affidavit of a licensed physician;

3) is actively seeking but unable to find full-time employment, for one continuous period not to exceed two years, and is able to provide evidence of that fact;

4) withdraws from a course of study leading to a degree in the field of social/human services, but is enrolled full-time in another academic discipline; or

5) is pursuing a graduate course of study and is enrolled on a full-time basis for one continuous period of time not to exceed three years.

g) During the time a recipient qualifies for any of the extensions listed in subsection (f), he or she shall not be required to make payments and interest shall not accrue.

h) A recipient shall enter repayment status on the earliest of the following dates:

1) the first day of the first calendar month after the recipient has ceased to pursue a course of study leading to a degree that allows the recipient the right to be employed as a human/social services employee for DCFS or a contracting agency, but not before six months have elapsed after the conclusion of at least half-time enrollment in the course of study;

2) the date the recipient or DCFS informs ISAC that the recipient does not plan to fulfill the program's obligation; or

3) the day after the latest date upon which the recipient must have begun working after completing the postsecondary education for which the loan was awarded.

i) A recipient shall not be required to repay the amount of the loan received if he or she becomes permanently totally disabled, as established by the sworn affidavit of a qualified physician, or if his or her representative provides ISAC with a death certificate or other evidence that the recipient is deceased.