
HUMAN SERVICES PROFESSIONAL
LOAN REPAYMENT PROGRAM

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

PART 2752
HUMAN SERVICES PROFESSIONAL
LOAN REPAYMENT PROGRAM

Section

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AUTHORITY: Implementing the Human Services Professional Loan Repayment Program Act [110 ILCS 997] and authorized by Section 20(f) of the Higher Education Student Assistance Act [110 ILCS 947/20(f)].

SOURCE: Adopted at 47 Ill. Reg. 2461, effective February 6, 2023; amended at 48 Ill. Reg. 4463, effective March 8, 2024; amended at 50 Ill. Reg. 9495, effective June 25, 2026.

Section 2752.10 Summary and Purpose

- a) The Human Services Professional Loan Repayment Program is intended to provide loan repayment assistance *to qualified human services professionals in an effort to recruit and retain them to work for community-based human services providers and to address the high turnover rate and struggle to maintain consistent staffing levels at human services agencies.* [110 ILCS 997/5]
- b) This Part governs the Human Services Professional Loan Repayment Program. Additional rules and definitions are contained in General Provisions (23 Ill. Adm. Code 2700).

Section 2752.15 Definitions

“Professional” means an individual employed by a human services agency that contracts with, receives funding from or is grant-funded by a State agency for the purposes of providing direct or indirect services that ensure that individuals have the essential elements to build and maintain physical, emotional, and economic well-being at every phase of life.

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“Qualified program” means a program that offers an associate, bachelor’s, or master’s degree from an accredited college or university.

“State agency” means the Department of Human Services, the Department of Children and Family Services, the Department of Juvenile Justice, the Department on Aging and the Department of Public Health. [110 ILCS 997/10]

(Source: Amended at 48 Ill. Reg. 4463, effective March 8, 2024)

Section 2752.20 Applicant Eligibility

A qualified applicant shall be:

- a) *a resident of Illinois;*
- b) *a borrower with an outstanding balance due on an eligible educational loan;*
- c) *an individual who is not in default on a federally guaranteed educational loan and does not owe a refund on a grant or scholarship program administered by ISAC;*
- d) *an individual who has been a full-time employee for at least 24 consecutive months prior to applying for the grant and at the time of application, is employed full-time as a human services professional for a community-based human services agency that currently has or did have a contract with, receives funding from or is grant-funded by a State agency for the purpose of providing human services during the applicant’s 24 consecutive month tenure; and*
- e) *an individual who remains a full-time employee as a human services professional in the same community-based human services agency for at least 12 months after receiving this grant. [110 ILCS 997/30]*

(Source: Amended at 50 Ill. Reg. 9495, effective June 25, 2026)

Section 2752.30 Program Procedures

- a) Eligible educational loans include:
 - 1) Stafford Loans;
 - 2) Perkins Loans;
 - 3) Graduate PLUS Loans;

- 4) consolidation loans;
 - 5) Supplemental Loans for Students;
 - 6) alternative loans; and
 - 7) other types of government and institutional loans used for education expenses.
- b) Non-eligible loans include:
- 1) credit card payments;
 - 2) Parent PLUS Loans;
 - 3) loans that have been paid in full;
 - 4) loans from lending institutions that are not governed by State or federal regulations or loans from individuals or family members;
 - 5) any portion of a consolidated loan that cannot be directly attributed to the applicant; and
 - 6) non-education loans, such as home equity loans.
- c) All applicants annually must complete an ISAC application for the loan repayment program.
- 1) Applications are available on ISAC's website.
 - 2) If the application is incomplete, ISAC will notify the applicant, who will have an opportunity to furnish the missing information. The application will only be considered for processing as of the date the application, including all required documentation, is complete and received by ISAC. No applications will be considered for processing if received after the published date unless funds remain available for disbursement. ISAC reserves the right to request documentation to verify the data reported on the application.
- d) ISAC shall select the recipients from among those who have submitted complete applications, including qualified and timely new and renewal applicants who have

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supplied information required in subsection (c). Awarding preference may be granted to renewal applicants, then to applicants based on need or income levels.

- e) The total number of grants awarded in a given fiscal year and the amount of each award as limited by subsection (f) is contingent upon available funding. If funding is insufficient to pay all eligible applicants, awarding will be determined in the following order:
 - 1) renewal applicants, in the order in which they were received; then
 - 2) qualified timely new applicants; then
 - 3) qualified untimely new applicants.
- f) The amount repaid by ISAC to the grantee shall be no more than the borrower's remaining balance on all eligible educational loans and shall not exceed:
 - 1) \$25,000 per year for a master's degree or higher from a qualified program;
 - 2) \$15,000 per year for a bachelor's degree from a qualified program;
 - 3) \$3,000 per year for an associate degree from a qualified program; and
 - 4) \$5,000 per year add-on if applicant is independently licensed as a licensed clinical social worker, a licensed clinical professional counselor, a licensed practitioner of the healing arts, a licensed marriage and family therapist, a board-certified behavior analyst, or a registered behavior technician.
- g) Proceeds will be remitted directly to the holder of the loan(s) to be repaid when the beneficiary designates ISAC as the disbursing agent for this purpose.
- h) The recipient and loan holder shall submit information for eligible educational loans in sufficient time for ISAC to make payments for each year in which the funds are awarded.
- i) If the recipient's loan holder receives an overpayment, the loan holder shall return the amount of the overage to ISAC. A supplemental request must be made by the recipient and processed by ISAC for any funds to be paid to another holder.
- j) When multiple loans are held by a single lending institution, the loan holder shall distribute the payment to one loan until paid in full.

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

(Source: Amended at 48 Ill. Reg. 4463, effective March 8, 2024)