

ILLINOIS STUDENT ASSISTANCE COMMISSION
2026-27 Monetary Award Program Start-up
Dependent Student Annual Award Hand Calculation - Long Form

If SAI <= 0, enter 1800 (ISAC-Adjusted SAI) in Box F.3, enter 0 (SAI) in Box G.1, and proceed from there.

Dependent Student Information

1. Name _____

2. ID _____

3. School _____

Directions

1. If a field is blank or negative, use zero for computing unless stated otherwise.
2. Round calculations to the nearest whole number except where directed otherwise.
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 A: Calculate Dependent Student Contribution from Income

1. Dependent Student 2024 AGI (from 1040 tax form, line 11)
If taxes not filed, enter work earnings amount. If none, enter 0. _____

2. 2024 Federal Taxes paid
You can estimate using (A.1 - \$14,600) x 0.10; if <0 or taxes not filed, enter 0. _____

3. Estimated FICA tax allowance = A.1 x 0.0765 _____

4. Total Allowances = A.2 + A.3 + \$11,770 income protection allowance _____

5. Available Income = A.1 - A.4 _____

6. Student Contribution from Income = A.5 x 0.50 If < 0, enter 0. _____

Box C: Calculate Total Student Contribution

1. Student income contribution (A.6, must be >= 0) _____

2. Student asset contribution (B.4, must be >= 0) _____

3. Combined student contribution (C.1 + C.2) _____

4. Student Aid Index (SAI) from FAFSA Submission Summary or ISIR _____

5. Student contribution (lesser of C.3 and C.4) _____

Box D: Calculate ISAC-adjusted Student Contribution

1. Student minimum contribution _____ \$1,800

2. Student contribution (C.5) _____

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

Box B: Calculate Student Contribution from Assets

If parental AGI < \$60,000, or SAI <= 0, enter 0 in B.4 and continue to Box C.

1. Cash, savings, and checking accounts _____

2. Net worth of Investments plus adjusted net worth of business or farm _____

3. Net value of assets = B.1 + B.2 _____

4. Student Contribution from Assets = B.3 x 0.20 _____

Box E: Calculate ISAC-adjusted Parent Contribution

1. Student Aid Index (SAI) (C.4) _____

2. Student contribution (C.5) _____

3. Parent contribution = E.1 - E.2 (must be >= -1870) _____

4. Progressive adjustment factor = E.3 / 11000, round to 2 decimal places _____

5. ISAC adjustment factor = E.4 + 1.1 base adjustment factor, keep 2 decimals _____

6. ISAC-adjusted parent contribution = E.3 x E.5 _____

ILLINOIS STUDENT ASSISTANCE COMMISSION
2026-27 Monetary Award Program Start-up
Dependent Student Annual Award Hand Calculation - Long Form

| | |
|---|---------|
| Box F: Calculate ISAC-adjusted Family Contribution | |
| 1. ISAC-adjusted Student Contribution (D.3) | _____ |
| 2. ISAC-adjusted Parent Contribution (E.6) | _____ |
| 3. ISAC-adjusted Student Aid Index = F.1 + F.2 | _____ |
| Box G: Look Up Estimated Federal Pell Grant Amount | |
| 1. Student Aid Index (SAI) (C.4) | _____ |
| 2. Estimated 2021-22 Pell Grant amount from Table 1 | _____ |
| Box H: Calculate Maximum MAP Eligibility | |
| 1. School 2021-22 tuition and mandatory fees | _____ |
| 2. Living allowance | \$5,200 |
| 3. Assessed Pell Grant amount = G.2 x 0.80 | _____ |
| 4. ISAC-adjusted Student Aid Index (F.3) | _____ |
| 5. Maximum eligibility (H.1 + H.2 - H.3 - H.4) If < \$300, MAP award = \$0. | _____ |

| | |
|---|---------|
| Box I: Determine MAP Award | |
| 1. Maximum eligibility (H.5) | _____ |
| 2. Tuition and fees (H.1) | _____ |
| 3. Maximum award | \$8,400 |
| 4. Lowest of I.1, I.2, and I.3. If this is I.1, round using Table 2. | _____ |
| 5. Annual full-time MAP award* = I.4 x 0.96 (4% reduction) round to nearest dollar | _____ |
| * Term awards are prorated based on enrollment | |

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| Notes |
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ILLINOIS STUDENT ASSISTANCE COMMISSION
2026-27 Monetary Award Program Start-up
Dependent Student Annual Award Hand Calculation - Short Form

If SAI ≤ 0, enter 1800 (ISAC-Adjusted SAI) in Box D.3, enter 0 (SAI) in Box E.1, and proceed from there.

If SAI > 0, you will need the Parent Contribution and the Student Contribution from Income (which are now FTI data) to use this short form.

| | |
|---|--|
| <p>Dependent Student Information</p> <p>1. Name _____</p> <p>2. ID _____</p> <p>3. School _____</p> | <p>Directions</p> <p>1. If a field is blank or negative, use zero for computing unless directed otherwise.</p> <p>2. Unless stated otherwise, all calculations are rounded to the nearest whole number, up from 0.500 and down from 0.499.</p> <p>3. Box A uses variables (PC and SCI) that were categorized in early 2025 as Federal Tax Information (FTI). Without access to FTI data, you will need to use the long form.</p> <p>4. Students who have used 135 or more MAP Paid Credit Hours are not eligible for MAP.</p> <p>5. Students with a Federal SAI ≥ \$9,000 are not eligible for MAP.</p> |
| <p>Box A: Gather Data from ISIR (see #3 in Directions box)</p> <p>1. Student Aid Index SAI (ISIR field 18 col 176-181) _____</p> <p>2. Parent contribution PC (ISIR field 937 col 7745-7759) _____</p> <p>3. Student contribution SC from income (SCI) + from assets (SCA) (ISIR fields 944 col 7850-7864 and 3 col 3163-3174) _____</p> | <p>Box E: Look Up Estimated Federal Pell Grant Amount</p> <p>1. SAI (A.1) _____</p> <p>2. Estimated 2021-22 Pell Grant amount from Table 1 _____</p> |
| <p>Box B: Calculate ISAC-Adjusted Student Contribution</p> <p>1. Student minimum contribution ("self help") _____ \$1,800</p> <p>2. Student contribution (A.3); if SAI (A.1) ≤ 0 set B.2=0 _____</p> <p>3. ISAC-adjusted student contribution (greater of B.1 and B.2) _____</p> | <p>Box F: Calculate Maximum MAP Eligibility</p> <p>1. School 2021-22 tuition and mandatory fees _____</p> <p>2. Living allowance _____ \$5,200</p> <p>3. Assessed Pell Grant amount = E.2 x 0.80 _____</p> <p>4. ISAC-adjusted Student Aid Index (D.3) _____</p> <p>5. Maximum eligibility = F.1 + F.2 - F.3 - F.4; If < \$300, MAP award=0. _____</p> |
| <p>Box C: Calculate ISAC-Adjusted Parent Contribution</p> <p>1. Parent contribution (A.2) _____ <i>if SAI (A.1) ≤ 0, set C.1=0; if SAI (A.1) > 0 and PC (A.2) < 0, set C.1=0</i></p> <p>2. Progressive adjustment factor = C.1 / 11000, round to 2 decimals _____</p> <p>3. ISAC adjustment factor = 1.1 + C.2, keep 2 decimal places _____</p> <p>4. ISAC-adjusted parent contribution = C.1 x C.3 _____</p> | <p>Box G: Determine MAP Award</p> <p>1. Maximum eligibility (F.5) _____</p> <p>2. Tuition and fees (F.1) _____</p> <p>3. Maximum award _____ \$8,400</p> <p>4. Lowest of G.1, G.2, and G.3. If this is G.1, round using Table 2. _____</p> <p>5. Annual full-time MAP award* = G.4 x 0.96 (4% reduction) round to nearest dollar </p> <p><small>* Term awards are prorated based on enrollment</small></p> |
| <p>Box D: Calculate ISAC-Adjusted Student Aid Index</p> <p>1. ISAC-adjusted student contribution (B.3) _____</p> <p>2. ISAC-adjusted parent contribution (C.4) _____</p> <p>3. ISAC-adjusted Student Aid Index = D.1 + D.2 _____</p> | |
| <p>Notes:</p> | |
| <p>September 2025 Page 1 of 1</p> | |

ILLINOIS STUDENT ASSISTANCE COMMISSION
2026-27 Monetary Award Program Start-up
Independent Student Annual Award Hand Calculation Form

If SAI <= 0, enter 1800 (ISAC-Adjusted SAI) in Box A.7, enter 0 (SAI) in Box B.1, and proceed from there.

Independent Student Information

1. Name _____

2. ID _____

3. School _____

Directions

1. If a field is blank or negative, use zero for computing unless directed otherwise.
2. Unless stated otherwise, all calculations are rounded to the nearest whole number 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 A: Calculate ISAC Adjusted Student Contribution

1. Student Aid Index (SAI) from FAFSA Submission Summary or ISIR _____

2. Base adjustment factor _____ 1.10

3. Progressive adjustment factor = A.1 / 11000, round to 2 decimals _____

4. ISAC adjustment factor = A.2 + A.3, keep 2 decimal places _____

5. ISAC-adjusted student contribution = A.1 x A.4 _____

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

7. ISAC-adjusted student contribution (greater of A.5 or A.6) _____

Box C: Calculate Maximum MAP Eligibility

1. School 2021-22 tuition and mandatory fees _____

2. Living allowance _____ \$5,200

3. Assessed Pell Grant amount = B.2 x 0.80 _____

4. ISAC-adjusted student contribution (A.7) _____

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

Box D: Determine MAP Award

1. Maximum eligibility (C.5) _____

2. Tuition and fees (C.1) _____

3. Maximum award _____ \$8,400

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

5. Annual full-time MAP award* = D.4 x 0.96 (4% reduction) round to nearest dollar

* Term awards must be prorated based on enrollment

Box B: Look Up Estimated Federal Pell Grant Amount

1. Student Aid Index (A.1) _____

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

Notes

**ILLINOIS STUDENT ASSISTANCE COMMISSION
2026-27 Monetary Award Program Start-up Tables**

Table 1: Estimated 2021-22 Pell Grant

| <u>SAI Ranges</u> | | | <u>Amount</u> |
|-------------------|----|---------|---------------|
| -\$1500 to \$0 | to | \$0 | ==> \$6,495 |
| \$1 | to | \$100 | ==> \$6,445 |
| \$101 | to | \$200 | ==> \$6,345 |
| \$201 | to | \$300 | ==> \$6,245 |
| \$301 | to | \$400 | ==> \$6,145 |
| \$401 | to | \$500 | ==> \$6,045 |
| \$501 | to | \$600 | ==> \$5,945 |
| \$601 | to | \$700 | ==> \$5,845 |
| \$701 | to | \$800 | ==> \$5,745 |
| \$801 | to | \$900 | ==> \$5,645 |
| \$901 | to | \$1,000 | ==> \$5,545 |
| \$1,001 | to | \$1,100 | ==> \$5,445 |
| \$1,101 | to | \$1,200 | ==> \$5,345 |
| \$1,201 | to | \$1,300 | ==> \$5,245 |
| \$1,301 | to | \$1,400 | ==> \$5,145 |
| \$1,401 | to | \$1,500 | ==> \$5,045 |
| \$1,501 | to | \$1,600 | ==> \$4,945 |
| \$1,601 | to | \$1,700 | ==> \$4,845 |
| \$1,701 | to | \$1,800 | ==> \$4,745 |
| \$1,801 | to | \$1,900 | ==> \$4,645 |
| \$1,901 | to | \$2,000 | ==> \$4,545 |
| \$2,001 | to | \$2,100 | ==> \$4,445 |
| \$2,101 | to | \$2,200 | ==> \$4,345 |
| \$2,201 | to | \$2,300 | ==> \$4,245 |
| \$2,301 | to | \$2,400 | ==> \$4,145 |
| \$2,401 | to | \$2,500 | ==> \$4,045 |
| \$2,501 | to | \$2,600 | ==> \$3,945 |
| \$2,601 | to | \$2,700 | ==> \$3,845 |
| \$2,701 | to | \$2,800 | ==> \$3,745 |
| \$2,801 | to | \$2,900 | ==> \$3,645 |
| \$2,901 | to | \$3,000 | ==> \$3,545 |
| \$3,001 | to | \$3,100 | ==> \$3,445 |
| \$3,101 | to | \$3,200 | ==> \$3,345 |
| \$3,201 | to | \$3,300 | ==> \$3,245 |
| \$3,301 | to | \$3,400 | ==> \$3,145 |
| \$3,401 | to | \$3,500 | ==> \$3,045 |
| \$3,501 | to | \$3,600 | ==> \$2,945 |
| \$3,601 | to | \$3,700 | ==> \$2,845 |
| \$3,701 | to | \$3,800 | ==> \$2,745 |
| \$3,801 | to | \$3,900 | ==> \$2,645 |
| \$3,901 | to | \$4,000 | ==> \$2,545 |
| \$4,001 | to | \$4,100 | ==> \$2,445 |
| \$4,101 | to | \$4,200 | ==> \$2,345 |
| \$4,201 | to | \$4,300 | ==> \$2,245 |
| \$4,301 | to | \$4,400 | ==> \$2,145 |
| \$4,401 | to | \$4,500 | ==> \$2,045 |
| \$4,501 | to | \$4,600 | ==> \$1,945 |
| \$4,601 | to | \$4,700 | ==> \$1,845 |
| \$4,701 | to | \$4,800 | ==> \$1,745 |
| \$4,801 | to | \$4,900 | ==> \$1,645 |
| \$4,901 | to | \$5,000 | ==> \$1,545 |
| \$5,001 | to | \$5,100 | ==> \$1,445 |
| \$5,101 | to | \$5,200 | ==> \$1,345 |
| \$5,201 | to | \$5,300 | ==> \$1,245 |
| \$5,301 | to | \$5,400 | ==> \$1,145 |
| \$5,401 | to | \$5,500 | ==> \$1,045 |
| \$5,501 | to | \$5,600 | ==> \$945 |
| \$5,601 | to | \$5,700 | ==> \$845 |
| \$5,701 | to | \$5,800 | ==> \$745 |
| \$5,801 | to | \$5,846 | ==> \$672 |
| \$5,847 and up | | | ==> \$0 |

Table 2: Maximum Eligibility Award Rounding Chart

| <u>Rounding Ranges</u> | | | <u>Amount</u> |
|------------------------|----|---------|---------------|
| \$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 and up | | | ==> \$8,400 |