



ISAC
FAFSA
SYMPOSIUM

A Guide to the 2026- 2027 Alternative Application

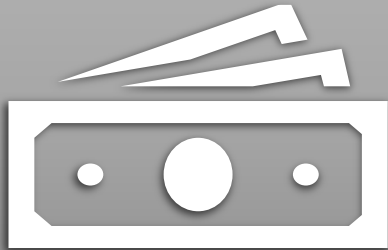
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About ISAC



“Providing Illinois students with information and assistance to help make education beyond high school accessible and affordable”



We administer scholarships and grants to students across the State of Illinois



We provide professional development offerings on navigating the financial aid process, resources and support for underrepresented students, and understanding student loan repayment/forgiveness programs

Agenda

1. Retention of Illinois Students and Equity (RISE) Act Overview
2. Eligibility Criteria
3. The Alternative Application for Illinois Financial Aid
4. Getting Started and Pre-Screening Questions
5. Application Walk-through

Retention of Illinois Students and Equity (RISE) Act Overview

RISE Act

- Signed into law on June 21st, 2019
- Lifted the 75 MAP Paid Credit Hour (MPCH) cap for students that have not reached junior level
- Provides a pathway for eligible undocumented students who are disqualified from federal student aid to apply for state funded financial aid programs

Public Act 104-0164 – RISE Act Expansion

- Expands eligibility for financial aid to qualifying students
- Qualifying students may apply for all state, local government, or public university financial aid program, including:
 - MAP grants,
 - Scholarships
 - Tuition Waivers,
 - Room and board assistance, etc.

Summary of the RISE Act

- Provides for an alternative Monetary Award Program (MAP) application process for students who are unable to apply for Federal Student Aid (FSA) programs
- Relies on criteria already in state law that's used to determine eligibility for in-state tuition at public institutions
- Impacts all Illinois colleges – public and private, two-and four-year institutions
- Applies to all state, local government, or public university financial aid programs
- Provides access to other state funded financial aid programs, including scholarships

Eligibility Criteria

Public Act 103-0876 – In-State Tuition Eligibility Criteria

- Effective date of July 1, 2026
- This act expands and extends rules for when students are considered Illinois residents for in-state tuition purposes if they meet all the requirements of either pathway
 1. High School Route
 2. High school and community college Route

Pathway 1: High School Route

1. Resided with parent or guardian while attending an Illinois public or private high school;
2. Graduated from a public or private high school or received the equivalent of a high school diploma in Illinois;
3. Attended a public or private high school in Illinois for at least 2 *years* before enrolling at the university;
4. Not established a residence outside of Illinois; and
5. Provides the institution with an affidavit stating that the individual will file an application to become a permanent resident of the United States at the earliest opportunity the individual is eligible to do so.

Pathway 2: High School + Community College Route

1. Attended an Illinois high school and or/community college for at least 3 years total, with at least 2 years in one institution;
2. Graduated from an Illinois high school or received an equivalent of a high school diploma and earned an associate degree or at least 60 transferrable credit hours from an Illinois community college;
3. Resided in Illinois during schooling;
4. Has not established residency outside of Illinois; and
5. Agrees to swear and affirm to the university that the individual will file an application to become a permanent resident of the United States at the earliest opportunity if the individual is eligible to do so and is not a citizen or lawful permanent resident of the United States.

MAP Eligibility

- Application:
 - Complete the FAFSA or Alternative Application for Illinois Financial Aid
- Other Criteria:
 - Meet Illinois residency requirement
 - Demonstrate financial need
 - Be enrolled for a minimum of three (3) credit hours per term in a degree or certificate program
 - Meet Satisfactory Academic Progress (SAP) as defined by the institution
 - Be enrolled in an Illinois MAP approved school
 - Be at undergraduate status

MAP Residency Eligibility

- Dependent Student
 - The parents who are required to report data on the Alternative Application, must physically reside in Illinois
 - Illinois must be the parent's fixed and permanent home
- Independent Student
 - Student must reside in Illinois at the time of application
 - Must have resided in Illinois for 12 continuous months prior to the start of the academic year for which aid is requested

Alternative Application Process

Complete Pre-Screening Questions

Determine if students are eligible to complete the FAFSA or Alternative Application



Create Student Profile

The applicant creates a student profile, and an ISAC ID number is assigned to the student



Provide Student and Parent Data

There are seven sections in the application which collect demographic and financial information about the applicant and their parent(s), if applicable



Review Sign and Submit

Students and parents sign the application electronically using a Personal Identification Number (PIN) provided by ISAC

The Alternative Application for Illinois Financial Aid


Information Needed for the 2026-27 Alternative Application

- **Student Profile for the Alternative Application**
- **Student and Parent email address (for dependents)** – Parent and student must each have their own email address
- **Records of income** – 2024 Federal Income Tax Return (1040), W-2s, other records of income earned from work, business, child support received, and any other untaxed income
- **Information about investments** – Savings, certificates of deposit, stock options, bonds, 529 plans and other college savings programs, and investment real estate, business, and farms
- **A PIN to sign electronically**

Alternative Application Sections

| | |
|------------------|--|
| Section 1 | Student Demographics |
| Section 2 | Student Financials |
| Section 3 | Dependency Status |
| Section 4 | Parent Demographic, Financial, and Household Information |
| Section 5 | Student Household Size (Independent) |
| Section 6 | School Selection |
| Section 7 | Sign and Submit |

Features of the Alternative Application

- Generates a Student Aid Index (SAI) used to determine MAP eligibility
- Students can save data and return later to sign application
- Some questions will be pre-populated based on previous answers
- Access more information about a question, through  feature
- Applicants can make corrections to their completed Alternative Application
- Applicants can troubleshoot their username and password using the challenge questions they created



Getting Started and Pre-Screening Questions

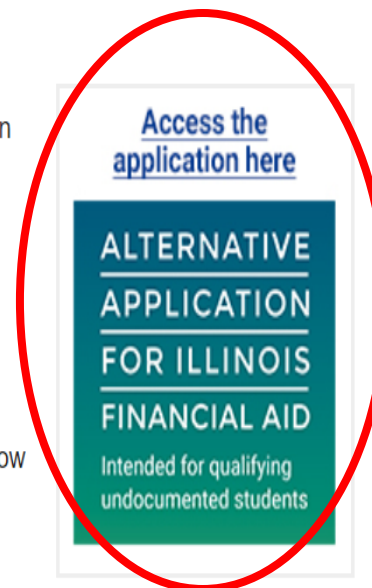
Getting Started

- Navigate to the featured section of the ISAC website and select The Alternative Application for Illinois Financial Aid
- Under the Application Process for MAP, students can find the application

Application Process for MAP

The following describes in general terms the steps of application completion and the process used to determine MAP eligibility.

- The Alternative Application is accessible online through the area to the right.
- Pre-screening questions at the beginning of the application help students determine which application (Alternative Application vs. FAFSA) should be completed.
- If an applicant's answers to the pre-screening questions show the Alternative Application should **not** be completed, a message will advise them to consult their high school counselor, a financial aid professional, or an ISACorps member for assistance in completing the FAFSA.
- Similar to the FAFSA, students will only complete the application questions that are relevant to them.
- A Student Aid Index (SAI) will be calculated from the information submitted on the Alternative Application, which will be used in determining a student's eligibility for MAP.
- MAP award amounts will be calculated for eligible students and provided to colleges by ISAC.
- As with all MAP awards, eligibility notification will be provided to the student by the college, not ISAC.



Alternative Application Home Page

- User guide and resources
- First-time applicants
 - Pre-screening questions
- Returning applications
 - Make corrections
 - Troubleshoot
- Submit parent signatures for dependent students

ALTERNATIVE APPLICATION FOR ILLINOIS FINANCIAL AID
Intended for qualifying undocumented students

Alternative Application to apply for Illinois MAP Grants

The Alternative Application for Illinois Financial Aid allows qualifying undocumented students who are not otherwise eligible for federal financial aid to apply for Illinois Monetary Award Program (MAP) grants to attend eligible Illinois colleges, universities, and career education programs.

The pre-screening questions in this application will help you determine if you are a qualifying undocumented student who is not eligible for federal financial aid.

[See our User Guide & Resources for this program >>](#)

Select Academic Year - Select -

Are you a First-time or Returning Applicant? - Select -

Select **First-time Applicants** if you have never created an Alternative Application for Illinois Financial Aid Student Profile and did not receive an ISAC ID Number for purposes of applying for the Monetary Award Program (MAP).

Select **Returning Applicants** if, at some time in the past, you created an Alternative Application for Illinois Financial Aid Student Profile and received an ISAC ID Number for purposes of applying for the Monetary Award Program (MAP). You must use the same e-mail address that was used for your previous application to file a new application, unless you changed your e-mail address on your Student Profile.

First-Time Applicants

- Click on the "Start" button to start a new Alternative Application for Illinois Financial Aid
- Do not submit multiple applications for the same academic year

START

Returning Applicants

Complete or correct a Alternative Application for Illinois Financial Aid

[Forgot Username?](#)

[Forgot Password?](#)

LOGIN

Submit Parent Signature

Click on the "Parent Signature" button to provide your parent's signature (required for dependent students)

PARENT SIGNATURE

Welcome Message

- Students will see information on:
 - MAP
 - Alternative App or FAFSA
 - Confidentiality
 - Privacy

STUDENT

Welcome!

Completion of the Alternative Application for Illinois Financial Aid is required to determine Monetary Award Program (MAP) grant eligibility for RISE Act (Public Act 101-0021) eligible students. For more information on the RISE Act see the [User Guide](#) or visit our [website](#). Your application will be processed by the Illinois Student Assistance Commission (ISAC).

Before you complete the application, the following questions will determine whether this is the MAP application for you, or whether you should fill out the Free Application for Federal Student Aid (FAFSA®). Your responses to these questions are **for ISAC's use only** and will not be shared with your school or third parties (**even after you complete the application**). ISAC has strict security and confidentiality policies and procedures in place to protect the integrity of student records.

To ensure your data is secure be sure to log out and close your browser when completed. In some instances, data can be cached even after just logging out, and your browser could potentially still be storing personally identifiable information.

[CONTINUE](#)

Pre-Screening: Determining Citizenship Status

- File a FAFSA if you are an Eligible noncitizen
 - U.S. Permanent Resident Card
 - Conditional Green Card
 - Holder of Arrival Departure Record (I-94 Form) from the Department of Homeland Security (DHS) showing:
 - Refugee
 - Asylum Granted
 - Parolee – paroled for a minimum of one year and has not expired
 - Cuban-Haitian Entrant
 - T-Visa Holder (T-1, T-2, T-3, etc.)
 - Has documentation from DHS meeting the definition of [Battered Immigrant-Qualified Alien](#)

STUDENT

This application is for individuals who are not eligible for federal student financial aid because they are qualified undocumented applicants.

The following questions will help determine if you may be eligible to apply for [federal](#) student aid or whether you are eligible to use this application to apply [only for state](#) student financial aid. You are encouraged to speak with a financial aid counselor at your school or an ISAC counselor to assist you with determining which application to file.

You may be eligible for [federal](#) student aid if you are a U.S. citizen (U.S. national) or what the federal government calls an "eligible noncitizen."

If you are a U.S. citizen (U.S. national), skip to the bottom of this page and select "Yes."

If you are not a U.S. citizen, you may still be eligible for [federal](#) financial aid if you are what the federal government calls an "eligible noncitizen." Select "Yes" at the bottom of this page if any of the descriptions of an "eligible noncitizen" below apply to you:

- U.S. permanent resident, with a Permanent Resident Card (formerly known as an Alien Registration Receipt Card or "Green Card")
- Conditional permanent resident (I-551C)
- Other eligible noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Indefinite Parole," "Humanitarian Parole," or "Cuban-Haitian Entrant"
- A citizen of the Republic of Palau (PW), the Republic of the Marshall Islands (MH), or the Federated States of Micronesia (FM).
- Hold a T nonimmigrant status ("T-visa") (for victims of human trafficking) or your parent holds a T-1 nonimmigrant status
- A "battered immigrant-qualified alien" who is a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act (VAWA).

Are you a U.S. citizen (U.S. national) or someone who meets the description of an eligible noncitizen in one of the dot points above

- Yes
 No

CONTINUE

Other Common Statuses

- Other common statuses that some of your students may have
 - I-94 forms stamped with another endorsement not found in the eligible noncitizen section such as Temporary Protected Status (TPS),
 - J-1, J-2 Visas,
 - F-1, F-2 Visas,
 - DACA (Deferred Action for Childhood Arrivals), or
 - U-Visa holders
- While these students are not eligible for federal student aid, they may be eligible to complete the Alternative Application if they meet the criteria of the RISE Act

Pre-Screening: Eligibility Criteria

- Student will answer citizenship question and must meet all five requirements to be considered an Illinois resident
 - Not eligible to complete
 - Eligible to start application

In order to be eligible to apply for a MAP grant through this application, you must meet *all* of the following criteria under Section 1 OR Section 2:

Section 1.

1. you attended a public or private high school in Illinois for at least 2 years;
2. you graduated from a public or private high school, or received the equivalent of a high school diploma, in Illinois;
3. you attended high school while residing in Illinois and have not established residency outside of Illinois; and ;

by signing the Alternative Application for Illinois Financial Aid you will be providing an affidavit stating that you will file an application to become a permanent resident of the United States at the earliest opportunity you are eligible to do so and that you are not a citizen or lawful resident of the United States.

Do you meet all of the above criteria under Section 1?

- Yes
 No

Based on the responses you provided, you are **eligible** to file a Alternative Application for Illinois Financial Aid.

Click on the "Start Application" button below to begin your application.

[START APPLICATION >](#)

Based on the responses you provided, you are **not** eligible to file a Alternative Application for Illinois Financial Aid.

The **Free Application for Federal Student Aid (FAFSA®)** is the application that determines eligibility for federal aid, state aid [including the Illinois Monetary Award Program (MAP)], and institutional assistance.

We encourage you to speak with your high school guidance counselor, an administrator in the financial aid office of the school you plan to attend, or an **ISACorps member** for further guidance.

Click the "View FAFSA® Website" button below to access the FAFSA® website.

[VIEW FAFSA® WEBSITE >](#)

Pre-Screening: FAFSA Completion

- Has student filed a FAFSA?
- Student qualifies for MAP through Alternative Application
- Reach out to financial aid office to process the correct application
- Start application

Have you already filed a Free Application for Federal Student Aid (FAFSA®) for the 2026-2027 academic year?

Yes
 No

BACK

STUDENT

Based on the responses you provided, you are eligible to file an Alternative Application for Illinois Financial Aid.

Your answer so far indicates that you have already filed a 2022-2023 FAFSA®, you may want to contact your school's financial aid office or an ISAC Call Center representative before completing this Alternative Application for Illinois Financial Aid. You can contact an ISAC Call Center representative at 800.899.ISAC (4722), Option 3.

If you are ready to proceed in completing this 2022-2023 Alternative Application for Illinois Financial Aid, click on the "Start Application" button below.

To finalize your Alternative Application for Illinois Financial Aid, you must do the following:

1. Complete and submit your application as soon as possible. The earlier in the year you apply, the better your chances of receiving assistance.
2. Remember to tell the financial aid office of the school you will be attending that you filed both the FAFSA® and the Alternative Application.

START APPLICATION >

STUDENT

Based on the responses you provided, you are eligible to file a Alternative Application for Illinois Financial Aid.

Click on the "Start Application" button below to begin your application.

START APPLICATION >

Important Notice: Privacy and Data Sharing in the Alternative Application

Student Information

Important Notice About Your Personal Information

To determine your eligibility for Illinois financial aid, ISAC collects information on the Alternative Application for Illinois Financial Aid (called the Alt App for short) and shares it with every college you list on the form. The information ISAC shares with schools includes information that can personally identify you, including your name, address, email address and personal financial information. If you provide information about your parents (or your spouse if you are married), this information will also be shared with the colleges you list. ISAC is required to keep your information for at least seven years.

ISAC takes data security very seriously and collects, stores, and shares your data in a secure manner. However, it is important to understand that even though there are currently laws in place in Illinois to protect your privacy, new and changing federal policies may impact the privacy of your data. It is very important for students and their families to understand the risks of sharing your personal information on this application.

I have reviewed the information on this page. For the 2026-2027 Alternative Application:

Yes, I WILL proceed with completing the application.

YES

No, I WILL NOT proceed with completing the application.

NO

Application Walk-Through


Student Profile

- All fields are required
- Cannot use the same email address for the ISAC student portal profile
- ISAC ID number will be assigned after student profile has been created
 - This will be a unique ID number for the student
 - Remains the same for subsequent years

Student Profile ✕

| | |
|--|--|
| <p>Account Information</p> <p>First Name* <input type="text"/></p> <p>Last Name* <input type="text"/></p> <p>E-mail* <input type="text"/></p> <p>Confirm E-mail* <input type="text"/></p> <p>Password* <input type="text"/></p> <p>Confirm Password* <input type="text"/></p> | <p>Personal Information</p> <p>Challenge Question* <input type="text"/></p> <p>Challenge Answer* <input type="text"/></p> <p><small>The e-mail address you provide here will be used each year you apply for ISAC-administered financial aid programs, and to access your application in the future. Make sure to provide a personal, permanent e-mail address (such as gmail, yahoo or hotmail) rather than a school-provided e-mail address that will change when you change schools.</small></p> |
|--|--|

Password must be 8~20 characters, with at least 1 number, 1 upper case letter, 1 lower case letter, and 1 of the following special symbols @#\$%&+*

I'm not a robot 

CREATE ACCOUNT

Alternative Application Introduction Page

ALTERNATIVE APPLICATION FOR ILLINOIS FINANCIAL AID 2026-2027

Introduction

[Expand All](#)

This application should take approximately one hour to complete depending on your answers and whether or not you have the necessary information available.

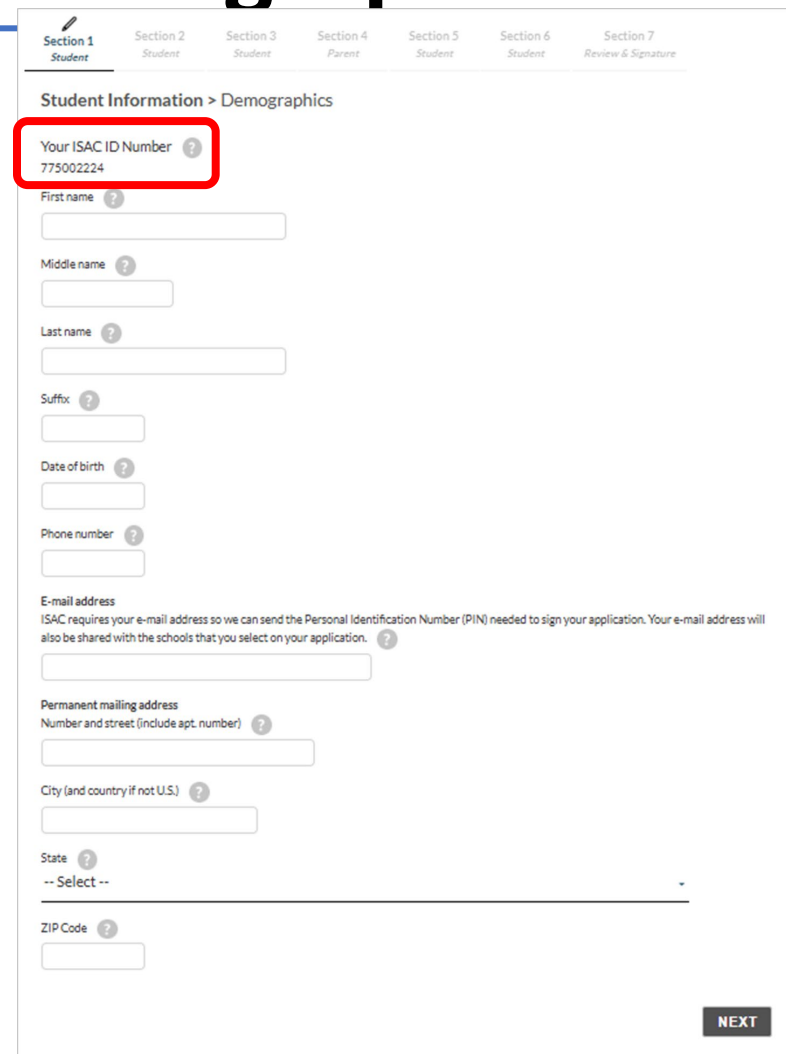
Red messaging will indicate if you have not provided information for a required field, and you won't be able to proceed to the next page until information has been entered in the required field.

- › Documents needed to complete the Alternative Application for Illinois Financial Aid
- › How can I get help completing my Alternative Application?
- › Can I save my Alternative Application if I can't finish it?
- › Signing the Alternative Application
- › What if I need to make a correction to my Alternative Application?

[CONTINUE TO APPLICATION](#)

Section 1: Student Demographics

- First and last name along with an email address will be auto-populated based on the student's profile information
- PIN will be sent to the email address listed in the student demographic section



Section 1 Student | Section 2 Student | Section 3 Student | Section 4 Parent | Section 5 Student | Section 6 Student | Section 7 Review & Signature

Student Information > Demographics

Your ISAC ID Number [?]
775002224

First name [?]

Middle name [?]

Last name [?]

Suffix [?]

Date of birth [?]

Phone number [?]

E-mail address
ISAC requires your e-mail address so we can send the Personal Identification Number (PIN) needed to sign your application. Your e-mail address will also be shared with the schools that you select on your application. [?]

Permanent mailing address
Number and street (include apt. number) [?]

City (and country if not U.S.) [?]

State [?]
-- Select --

ZIP Code [?]

NEXT

Section 1: Student Demographics (continued)

ALTERNATIVE APPLICATION FOR ILLINOIS FINANCIAL AID 2026-2027 SAVE

Section 1 *Student* Section 2 *Student* Section 3 *Student* Section 4 *Parent* Section 5 *Student* Section 6 *Student* Section 7 *Review & Signature*

Student Information > Personal Information

Student's current marital status as of today ?

Single (Never married)

Married (Not separated)

Remarried

Separated

Divorced

Widowed

Student's state of residence? ?

-- Select --

Date the student became a resident of this state ?

PREVIOUS NEXT

Section 1: Student Demographics (cont. 2)

- Student's college grade level
- Questions about pursuing teacher certification
- Parent's education status
- Student's high school completion status

ALTERNATIVE APPLICATION FOR ILLINOIS FINANCIAL AID 2026-2027 SAVE

Section 1 Student ✓ Section 2 Student Section 3 Student Section 4 Parent Section 5 Student Section 6 Student Section 7 Review & Signature

Student Information > Education Background

When the student begins the 2026-27 school year, what will their college grade level be? ?

First year undergraduate (freshman)

Second year undergraduate (sophomore)

Other undergraduate (junior year and beyond)

Master's, doctorate, or graduate certificate program (MA, MBA, MD, JD, PhD, EdD, etc.)

When the student begins the 2026-27 school year, will they have their first bachelor's degree? ?

Yes

No

Will the student be pursuing an initial teaching certification at the elementary or secondary level? ?

Yes

No

Did either of the student's parents attend or complete college? ?

Neither parent attended college

One or both parents attended college, but neither parent completed college

One or both parents completed college

Don't know

If you are eligible to complete this application because you indicated in the pre-screening section that you meet the RISE Act eligibility criteria as an undocumented student, you must meet the following criteria:

- you graduated from a public or private high school or received the equivalent of a high school diploma in Illinois, and
- you attended school in Illinois for at least 2 years as of the date you graduated from high school or received the equivalent of a high school diploma.

What will the student's high school completion status be at the beginning of the 2026-27 school year? ?

Diploma from an Illinois high school

State-recognized high school equivalent (e.g., GED certificate)/GED from an Illinois Community College Board-approved provider

Home schooled

None of the above

Update on Asset and Investments

- The OBBBA updates the Student Aid Index (SAI) asset calculation to exclude, the following from current net worth of business and farms and should not be reported as assets on the FAFSA/Alternative App if:
 - The net worth of a **family-owned business** with 100 or fewer full-time (or full-time equivalent) employees
 - The net worth of a **farms on which the family resides**
 - The net worth of a **commercial fishing business** and related expenses, owned and controlled by a family

Section 2: Student Financials

- 2024 IRS Tax Information
 - Tax return filing status
 - Type of tax return filed
 - Income earned from work
 - Student (spouse's) Adjusted Gross Income (AGI)
 - Student (and spouse's) income tax paid
 - Education credits
 - Schedule A,B,D,E,F or H filing status

ALTERNATIVE APPLICATION FOR ILLINOIS FINANCIAL AID 2026-2027 SAVE

Section 1 Student ✓
Section 2 Student ✎
Section 3 Student
Section 4 Parent
Section 5 Student
Section 6 Student
Section 7 Review & Signature

Student Information > Tax Information

Answer these questions about yourself, the student. If you are married or remarried, and you did not file a joint tax return with your spouse, you will be asked to provide additional information about your spouse following the student questions.

Did or will the student file a 2024 IRS Form 1040 or 1040-NR? ?

Yes
 No

These questions ask about the student's financial information in 2024. This information may be found on W-2 forms or on the tax return you may have filed. If you are married and filed a joint tax return with your spouse, answer these questions about both you and your spouse. Convert all currency to U.S. dollars. If the answer is zero or does not apply, enter 0. If the answer is negative, enter a negative sign to indicate that.

Income earned from work (IRS Form 1040 [or 1040-NR]: line 1z + Schedule 1: lines 3 + 6) ?

Did the student receive the earned income credit (EIC)? (IRS Form 1040: line 27) ?

Yes
 No
 Don't Know

Education credits (American Opportunity and Lifetime Learning credits)(IRS Form 1040 Schedule 3: line 3 +IRS Form 1040: line 29.) ?

Section 2: Student Financials (continued)

- Financials
 - Total cash, savings, and checking accounts
 - Net worth of investments, including real estate but not including home in which the student lives in
 - Net worth of student's business and/or investment farms

Update:

ALTERNATIVE APPLICATION FOR ILLINOIS FINANCIAL AID 2026-2027 SAVE

Section 1 Student ✓ Section 2 Student ✓ Section 3 Student Section 4 Parent Section 5 Student Section 6 Student Section 7 Review & Signature

Student Information > Current Financials

Student Assets -- If you indicated that that you are "Married" or "Remarried," enter the combined amounts held by the student and their spouse. If the answer is zero, or the question does not apply, enter 0.

Current total of cash, savings, and checking accounts (Don't include financial aid, retirement accounts, or investments.) ?

Current net worth of investments, including real estate (Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.) ?

Current net worth of businesses and farms (Enter the net worth of the student's businesses and income-producing farms. Net worth is the value of the businesses and farms minus any debts owed against them. Don't include a family business with 100 or fewer full-time employees, farms where the family resides, or a commercial fishing business and related expenses.) ?

PREVIOUS NEXT

Section 2: Student Financials (continued)

- Additional financial information
 - Annual child support received
 - If the student's parent is receiving child support that is reported in the parent section

ALTERNATIVE APPLICATION FOR ILLINOIS FINANCIAL AID 2026-2027 SAVE

Section 1 Student ✓
Section 2 Student ✓
Section 3 Student
Section 4 Parent
Section 5 Student
Section 6 Student
Section 7 Review & Signature

Student Information > Additional Financials

Annual Child Support Received -- Enter the total amount the student received in child support for the last complete calendar year. If you indicated that you are "Married" or "Remarried," enter the combined amount the student and their spouse received. If the answer is zero or the question does not apply, enter 0. ?

Student Information > Untaxed Income

These questions ask about the student's financial information in 2024. If you are married and filed a joint tax return with your spouse, answer these questions about both you and your spouse. This information may be found on W-2 forms or on the tax return you may have filed. Convert all currency to U.S. dollars. If the answer is zero or does not apply, enter 0.

Tax exempt interest income (IRS Form 1040: line 2a) ?

Untaxed portions of IRA distributions (IRS Form 1040: line 4a minus 4b) ?

IRA rollover into another IRA or qualified plan ?

Untaxed portions of pensions (IRS Form 1040: 5a minus 5b) ?

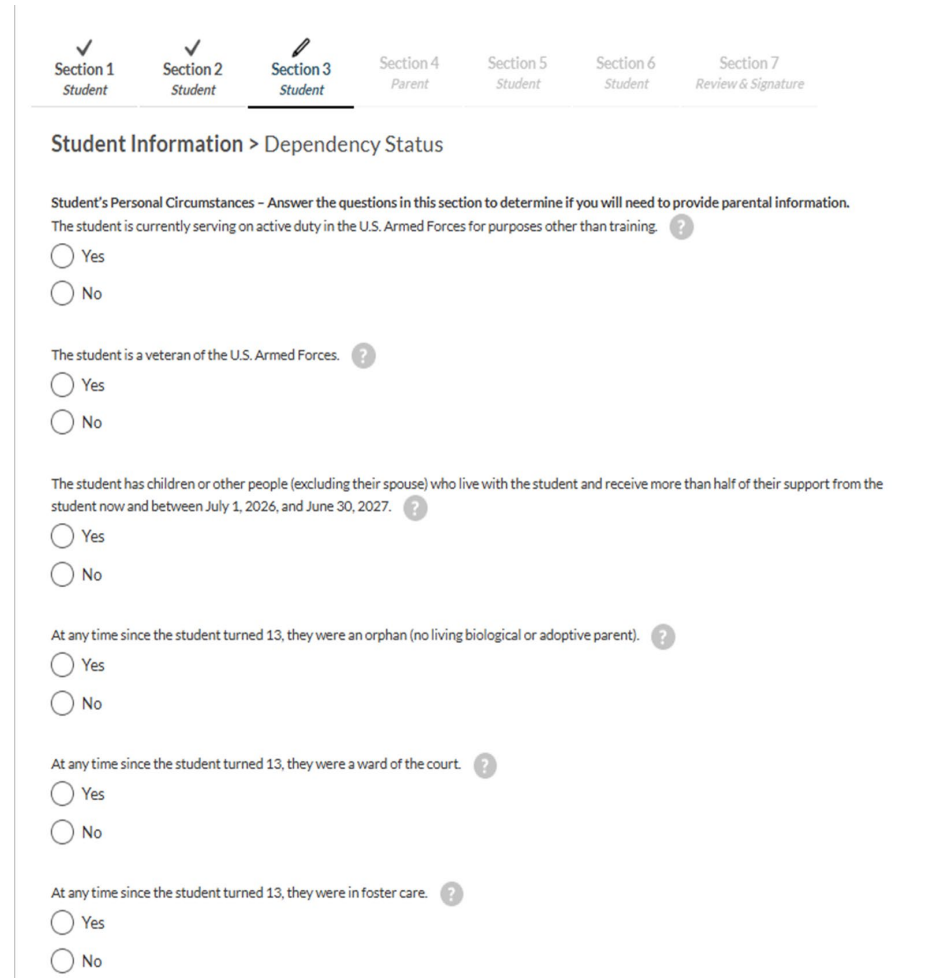
Pension rollover into an IRA or other qualified plan ?

IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans (IRS Form 1040 Schedule 1: total of lines 16 + 20) ?

Foreign earned income exclusion (IRS Form 1040 Schedule 1: line 8d) ?

Section 3: Dependency Status

- The questions in this section determine whether the student must provide parent information
- Student's personal circumstances
 - Active duty in U.S. Armed Forces
 - Veteran of U.S Armed Forces
 - Children or other dependents
 - Orphan, ward of the court, or in foster care since age 13
 - Emancipated minor



The screenshot shows the navigation bar at the top with seven sections: Section 1 Student (checked), Section 2 Student (checked), Section 3 Student (pencil icon), Section 4 Parent, Section 5 Student, Section 6 Student, and Section 7 Review & Signature. Below the navigation bar, the page title is "Student Information > Dependency Status". The main content area contains several questions with radio button options and help icons:

Student's Personal Circumstances - Answer the questions in this section to determine if you will need to provide parental information.
The student is currently serving on active duty in the U.S. Armed Forces for purposes other than training. ?
 Yes
 No

The student is a veteran of the U.S. Armed Forces. ?
 Yes
 No

The student has children or other people (excluding their spouse) who live with the student and receive more than half of their support from the student now and between July 1, 2026, and June 30, 2027. ?
 Yes
 No

At any time since the student turned 13, they were an orphan (no living biological or adoptive parent). ?
 Yes
 No

At any time since the student turned 13, they were a ward of the court. ?
 Yes
 No

At any time since the student turned 13, they were in foster care. ?
 Yes
 No

Section 3: Dependency (continued)

- Student in legal guardianship with court determination
- Unaccompanied and homeless youth determination
 - Director/designee of an emergency/transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness
 - Homeless district liaison
 - Director/designee of a project supported by TRIO/GEAR UP
 - Financial Aid Administrator (FAA)
- Unusual circumstances that prevent a student from providing parent information

The student is or was a legally emancipated minor, as determined by a court in their state of residence. ?

Yes

No

The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence. ?

Yes

No

At any time on or after July 1, 2025, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of homeless? ?

Yes

No

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student? ?

Yes

No

Section 3: Dependency (cont. 3)

Student Information

Based on your answers to the dependency status questions, you are considered a dependent student. This means you are expected to provide parental information.

Select "I will provide information about my parent(s)" and click Next to continue completing your application.

If you have an unusual circumstance and are unable to provide parental information, under very limited circumstances you may be able to complete the application process for Illinois financial aid without providing parent information, however, you must discuss your unusual circumstances with the financial aid office at the school you will be attending. The financial aid office will evaluate your situation and let you know if, based on their school policies, they can override the need for parent information.

If you choose to continue your application without parental information, select "I am unable to provide parental information" below.

Please note that these situations on their own are not considered unusual circumstances:

- You do not live with your parents.
- Your parents do not provide you with financial support.
- Your parents refuse to contribute to your college expenses.
- Your parents do not claim you as a dependent on their income tax return.
- Your parents do not want to provide their information on your Alternative Application.

I will provide information about my parent(s)

I am unable to provide information about my parent(s)

OK

support, even if the student does not live with them. If this parent is remarried as of today, answer the questions about that parent and the

Dependency Status

- Dependent students are required to provide parental information

| Status based on Alternative Application | Report income and investments |
|--|----------------------------------|
| Dependent | Student Parent(s) |
| Independent (additional information may be required) | Student Spouse, if applicable |

Unable to Provide Parent Information

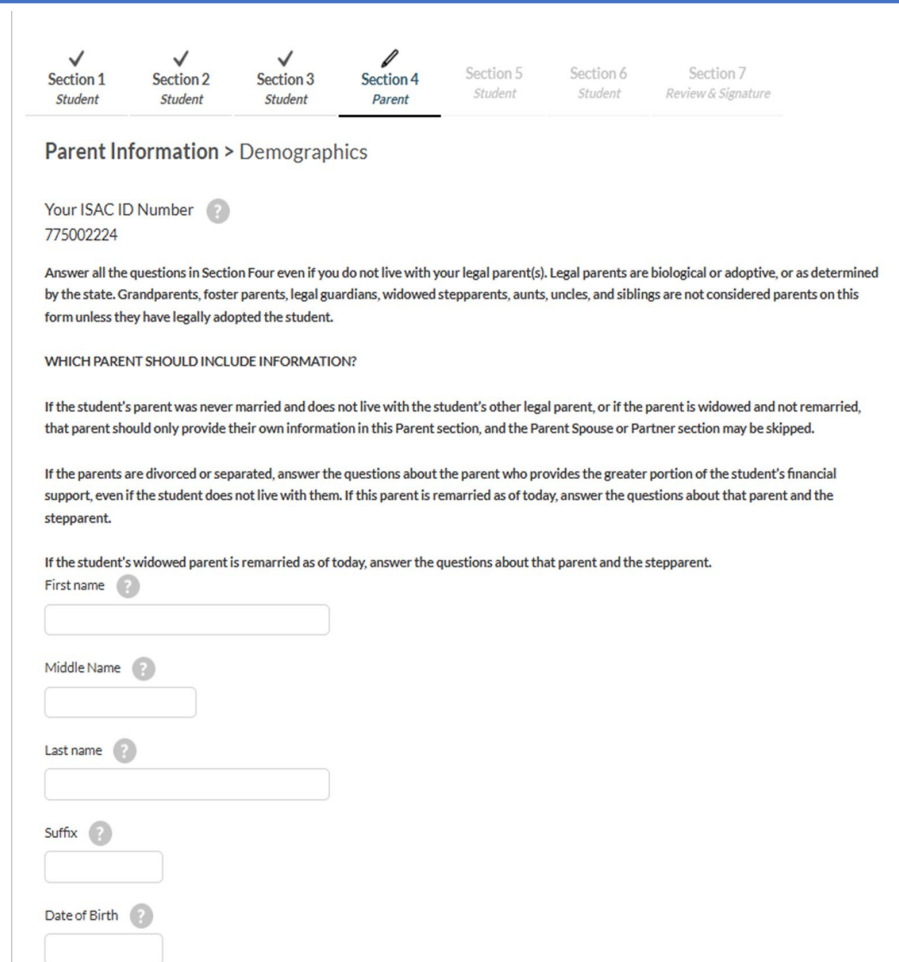
- Dependent students may still be eligible to complete the Alternative Application without parental information if they have an unusual circumstance
- **Unacceptable** reasons for not providing parental information:
 - Parents unwilling to provide information
 - Parents refuse to pay for college
 - Parents do not claim student on taxes
 - Student does not live with parents

Who is a Parent for Purposes of the Alternative Application?

1. Biological
 2. Adoptive
 3. Stepparent – while married to biological or adoptive parent
- Parents living together must both provide information on the Alternative Application – regardless of marital status
 - For divorced parents:
 - Report the parent who provided the most financial support within the last 12 months
 - If the financial support is equal, then report the parent with greater income and assets

Section 4: Parent Demographics

- Collects same data elements as the FAFSA
 - Name
 - Date of Birth
 - Address
 - Marital Status
 - State of residence (not immigration status)
 - Date residency was established
- Does not collect SSN or ITIN



✓ Section 1 Student ✓ Section 2 Student ✓ Section 3 Student ✎ Section 4 Parent Section 5 Student Section 6 Student Section 7 Review & Signature

Parent Information > Demographics

Your ISAC ID Number [?]
775002224

Answer all the questions in Section Four even if you do not live with your legal parent(s). Legal parents are biological or adoptive, or as determined by the state. Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are not considered parents on this form unless they have legally adopted the student.

WHICH PARENT SHOULD INCLUDE INFORMATION?

If the student's parent was never married and does not live with the student's other legal parent, or if the parent is widowed and not remarried, that parent should only provide their own information in this Parent section, and the Parent Spouse or Partner section may be skipped.

If the parents are divorced or separated, answer the questions about the parent who provides the greater portion of the student's financial support, even if the student does not live with them. If this parent is remarried as of today, answer the questions about that parent and the stepparent.

If the student's widowed parent is remarried as of today, answer the questions about that parent and the stepparent.

First name [?]

Middle Name [?]

Last name [?]

Suffix [?]

Date of Birth [?]

Section 4: Parent's Household

- Family size:
 - Parents
 - Student
 - Other children
 - Other dependents
- Number in college
- Federal benefit programs
 - Earned-Income credit (EIC)
 - Federal housing assistance
 - Free or reduced lunch
 - Medicaid
 - Social Security Income (SSI)
 - Supplemental Nutrition Assistance Program (SNAP)
 - Temporary Assistance for Needy Families (TANF)
 - Women, Infants, and Children (WIC)

✓
Section 1
Student

✓
Section 2
Student

✓
Section 3
Student

✓
Section 4
Parent

Section 5
Student

Section 6
Student

Section 7
Review & Signature

Parent Information > Household Information

How many people are in the parent's family? Include the parent (and spouse or partner), the student, the parent's dependent children (even if they live apart due to college enrollment), and other people living with the parent now. Include these dependent children and other people only if the parent will provide more than half of their support between July 1, 2026, and June 30, 2027. ?

How many people in the parent's family will be in college between July 1, 2026, and June 30, 2027? Do not include parent(s). ?

At any time during 2024 or 2025, did the parent or anyone in their family receive benefits from any of the following federal programs? Family includes the parent's spouse, children, and other dependents. Select all that apply.

Earned income credit (EIC) ?

Yes

No

Federal housing assistance ?

Yes

No

Free or Reduced Price School Lunch ?

Yes

No

Medicaid ?

Yes

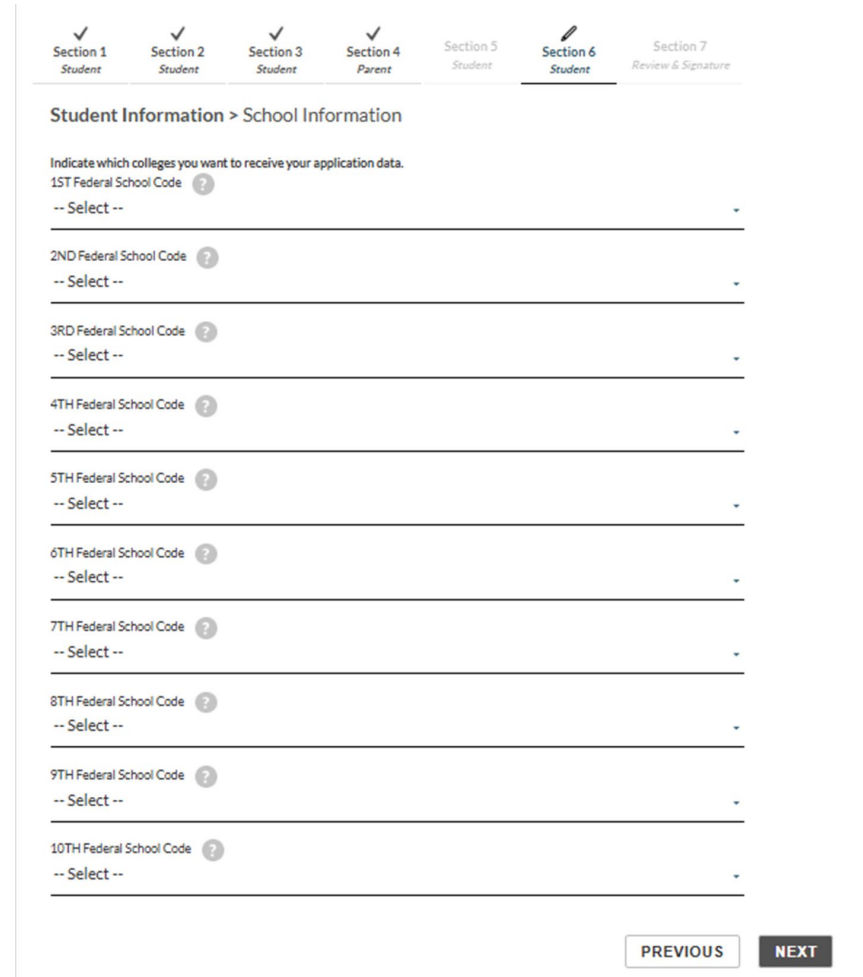
No

Section 4 and Section 5

- Section 4 also collects tax and current financial information about the parent(s)
- May require parent spouse or partner data, depending on marital and tax filing status
 - Will not require two parent signatures & an email will be required for at least one parent
- Section 5 independent student's household information
 - Household size:
 - Student
 - Children
 - Other dependents
 - Number in college
 - Federal means-tested benefit programs

Section 6: School Selection

- Students can select up to 10 schools Illinois MAP approved schools
 - Student can change their school choices



Section 1 Student ✓ Section 2 Student ✓ Section 3 Student ✓ Section 4 Parent ✓ Section 5 Student Section 6 Student Section 7 Review & Signature

Student Information > School Information

Indicate which colleges you want to receive your application data.

1ST Federal School Code ?
-- Select --

2ND Federal School Code ?
-- Select --

3RD Federal School Code ?
-- Select --

4TH Federal School Code ?
-- Select --

5TH Federal School Code ?
-- Select --

6TH Federal School Code ?
-- Select --

7TH Federal School Code ?
-- Select --

8TH Federal School Code ?
-- Select --

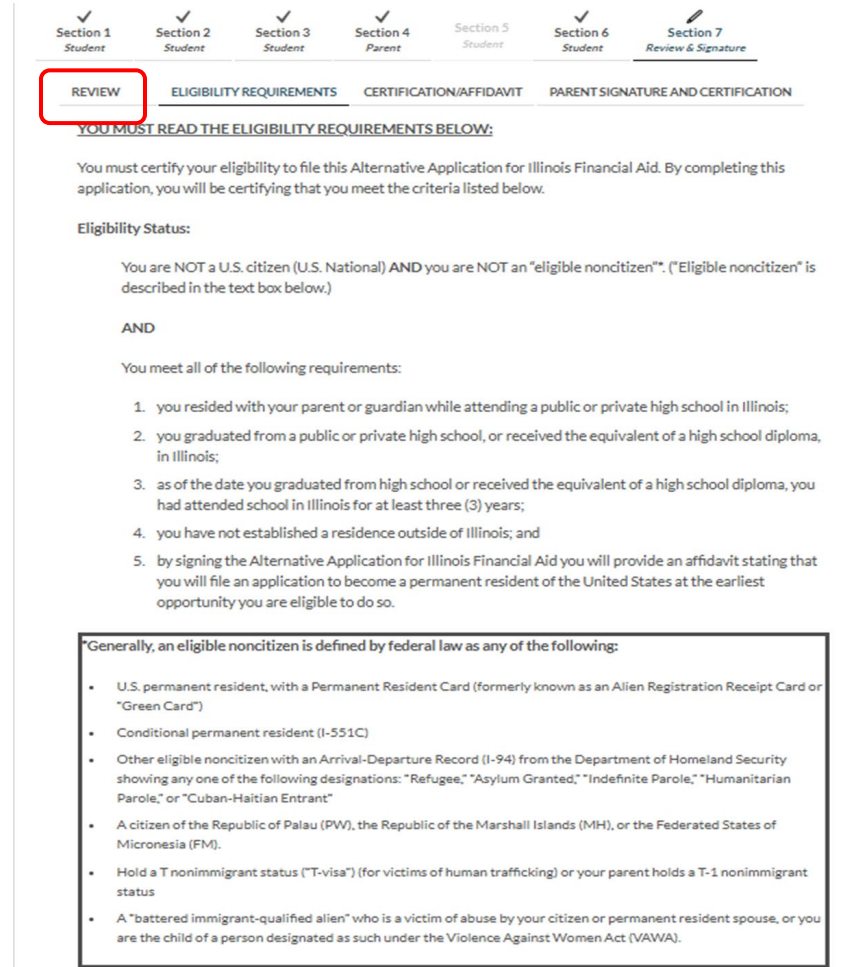
9TH Federal School Code ?
-- Select --

10TH Federal School Code ?
-- Select --

PREVIOUS NEXT

Section 7: Review

- Review the application and make edits as needed
- Application may be printed



The screenshot shows the 'REVIEW' section of the application process. At the top, there are seven tabs: Section 1 Student, Section 2 Student, Section 3 Student, Section 4 Parent, Section 5 Student, Section 6 Student, and Section 7 Review & Signature. The 'REVIEW' tab is highlighted with a red box. Below the tabs, the text reads: 'YOU MUST READ THE ELIGIBILITY REQUIREMENTS BELOW:'. This is followed by a paragraph stating that the user must certify their eligibility to file the Alternative Application for Illinois Financial Aid. Below this, the 'Eligibility Status:' section contains two main parts: a statement that the user is NOT a U.S. citizen AND NOT an 'eligible noncitizen', and a list of four requirements: 1. residing with a parent/guardian in Illinois; 2. graduating from a high school in Illinois; 3. attending school in Illinois for at least three years; 4. not establishing a residence outside of Illinois. A final requirement states that by signing the application, the user will provide an affidavit to become a permanent resident of the United States. A separate box at the bottom defines an 'eligible noncitizen' as any of the following: U.S. permanent resident, conditional permanent resident, other eligible noncitizen with specific designations, citizen of Palau, Marshall Islands, or Micronesia, T nonimmigrant status, or a battered immigrant-qualified alien.

Section 1 Student ✓
Section 2 Student ✓
Section 3 Student ✓
Section 4 Parent ✓
Section 5 Student
Section 6 Student ✓
Section 7 Review & Signature ✍

REVIEW ELIGIBILITY REQUIREMENTS CERTIFICATION/AFFIDAVIT PARENT SIGNATURE AND CERTIFICATION

YOU MUST READ THE ELIGIBILITY REQUIREMENTS BELOW:

You must certify your eligibility to file this Alternative Application for Illinois Financial Aid. By completing this application, you will be certifying that you meet the criteria listed below.

Eligibility Status:

You are NOT a U.S. citizen (U.S. National) AND you are NOT an "eligible noncitizen". ("Eligible noncitizen" is described in the text box below.)

AND

You meet all of the following requirements:

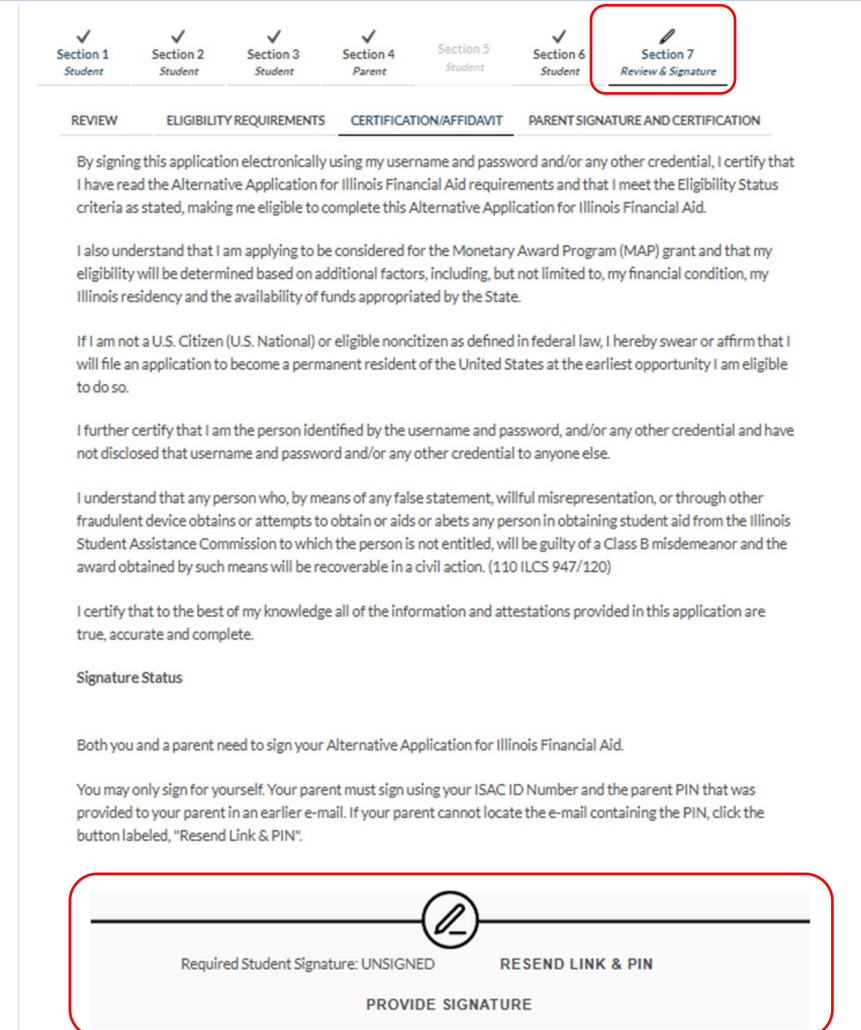
1. you resided with your parent or guardian while attending a public or private high school in Illinois;
2. you graduated from a public or private high school, or received the equivalent of a high school diploma, in Illinois;
3. as of the date you graduated from high school or received the equivalent of a high school diploma, you had attended school in Illinois for at least three (3) years;
4. you have not established a residence outside of Illinois; and
5. by signing the Alternative Application for Illinois Financial Aid you will provide an affidavit stating that you will file an application to become a permanent resident of the United States at the earliest opportunity you are eligible to do so.

Generally, an eligible noncitizen is defined by federal law as any of the following:

- U.S. permanent resident, with a Permanent Resident Card (formerly known as an Alien Registration Receipt Card or "Green Card")
- Conditional permanent resident (I-551C)
- Other eligible noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Indefinite Parole," "Humanitarian Parole," or "Cuban-Haitian Entrant"
- A citizen of the Republic of Palau (PW), the Republic of the Marshall Islands (MH), or the Federated States of Micronesia (FM).
- Hold a T nonimmigrant status ("T-visa") (for victims of human trafficking) or your parent holds a T-1 nonimmigrant status
- A "battered immigrant-qualified alien" who is a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act (VAWA).

Section 7: Certification/Affidavit and Signature

- Certification/Affidavit
 - RISE Act eligible students must certify that they meet all five requirements **and**
 - Certify that they will file an application to become a permanent resident at the earliest opportunity they are eligible to do so
- Provide student signature via PIN



Section 1 Student ✓ Section 2 Student ✓ Section 3 Student ✓ Section 4 Parent ✓ Section 5 Student ✓ Section 6 Student ✓ Section 7 Review & Signature ✍️

REVIEW ELIGIBILITY REQUIREMENTS **CERTIFICATION/AFFIDAVIT** PARENT SIGNATURE AND CERTIFICATION

By signing this application electronically using my username and password and/or any other credential, I certify that I have read the Alternative Application for Illinois Financial Aid requirements and that I meet the Eligibility Status criteria as stated, making me eligible to complete this Alternative Application for Illinois Financial Aid.

I also understand that I am applying to be considered for the Monetary Award Program (MAP) grant and that my eligibility will be determined based on additional factors, including, but not limited to, my financial condition, my Illinois residency and the availability of funds appropriated by the State.

If I am not a U.S. Citizen (U.S. National) or eligible noncitizen as defined in federal law, I hereby swear or affirm that I will file an application to become a permanent resident of the United States at the earliest opportunity I am eligible to do so.

I further certify that I am the person identified by the username and password, and/or any other credential and have not disclosed that username and password and/or any other credential to anyone else.

I understand that any person who, by means of any false statement, willful misrepresentation, or through other fraudulent device obtains or attempts to obtain or aids or abets any person in obtaining student aid from the Illinois Student Assistance Commission to which the person is not entitled, will be guilty of a Class B misdemeanor and the award obtained by such means will be recoverable in a civil action. (110 ILCS 947/120)

I certify that to the best of my knowledge all of the information and attestations provided in this application are true, accurate and complete.

Signature Status

Both you and a parent need to sign your Alternative Application for Illinois Financial Aid.

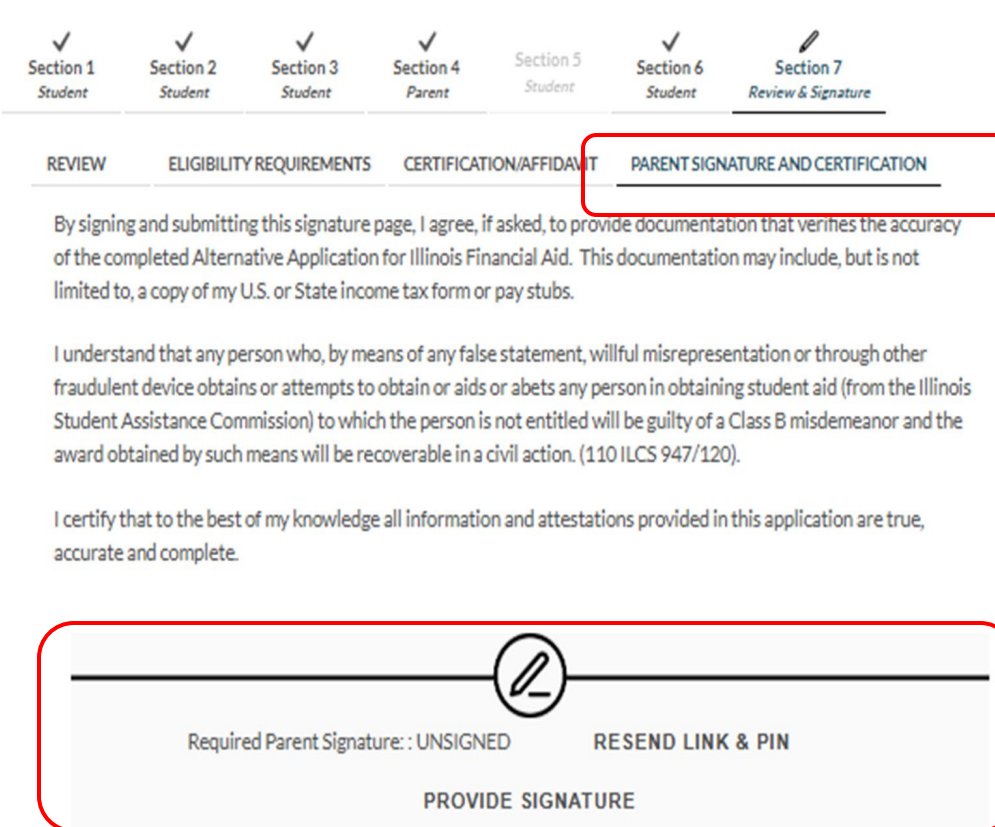
You may only sign for yourself. Your parent must sign using your ISAC ID Number and the parent PIN that was provided to your parent in an earlier e-mail. If your parent cannot locate the e-mail containing the PIN, click the button labeled, "Resend Link & PIN".

Required Student Signature: UNSIGNED RESEND LINK & PIN

PROVIDE SIGNATURE

Section 7: Parent Signature and Certification

- Certification
 - Certifying the accuracy of the information on the Alternative App
- Affidavit
 - Parents **do not** need to sign affidavit
- Provide parent signature with PIN



Section 1 Student ✓
Section 2 Student ✓
Section 3 Student ✓
Section 4 Parent ✓
Section 5 Student
Section 6 Student ✓
Section 7 Review & Signature ✎

REVIEW ELIGIBILITY REQUIREMENTS CERTIFICATION/AFFIDAVIT **PARENT SIGNATURE AND CERTIFICATION**

By signing and submitting this signature page, I agree, if asked, to provide documentation that verifies the accuracy of the completed Alternative Application for Illinois Financial Aid. This documentation may include, but is not limited to, a copy of my U.S. or State income tax form or pay stubs.

I understand that any person who, by means of any false statement, willful misrepresentation or through other fraudulent device obtains or attempts to obtain or aids or abets any person in obtaining student aid (from the Illinois Student Assistance Commission) to which the person is not entitled will be guilty of a Class B misdemeanor and the award obtained by such means will be recoverable in a civil action. (110 ILCS 947/120).

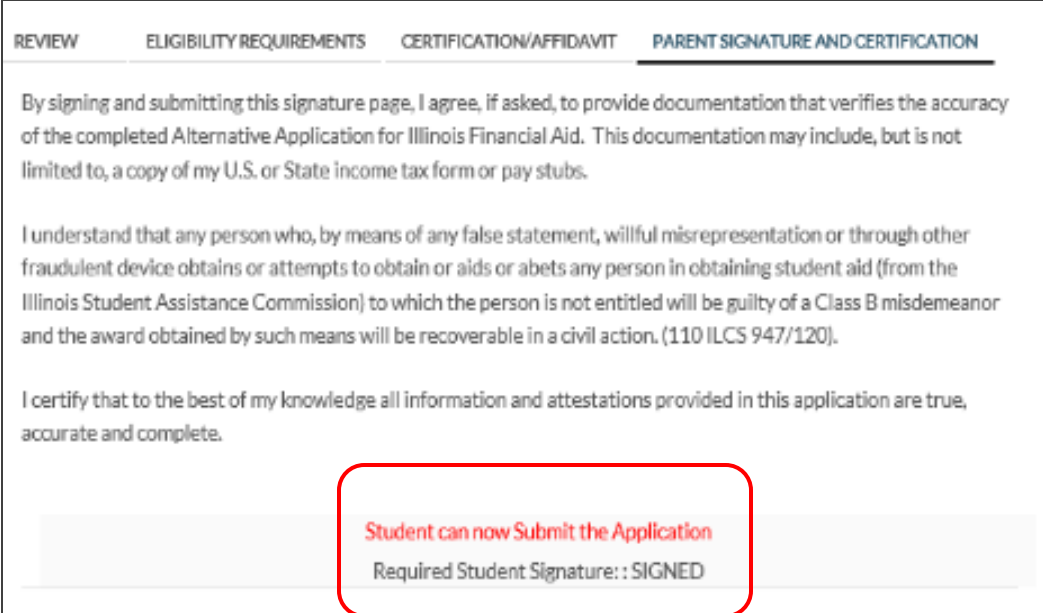
I certify that to the best of my knowledge all information and attestations provided in this application are true, accurate and complete.

Required Parent Signature: : UNSIGNED RESEND LINK & PIN

PROVIDE SIGNATURE

Section 7: Sign and Submit

- Dependent Student
 - Student and Parent must sign
 - Student cannot submit application without parent signature
- Independent student
 - Student must sign and submit



REVIEW ELIGIBILITY REQUIREMENTS CERTIFICATION/AFFIDAVIT PARENT SIGNATURE AND CERTIFICATION

By signing and submitting this signature page, I agree, if asked, to provide documentation that verifies the accuracy of the completed Alternative Application for Illinois Financial Aid. This documentation may include, but is not limited to, a copy of my U.S. or State income tax form or pay stubs.

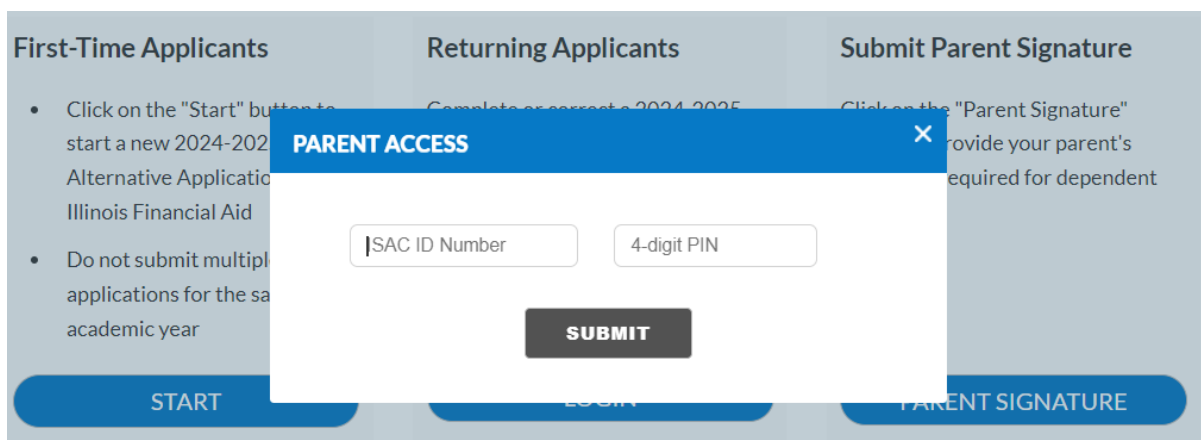
I understand that any person who, by means of any false statement, willful misrepresentation or through other fraudulent device obtains or attempts to obtain or aids or abets any person in obtaining student aid (from the Illinois Student Assistance Commission) to which the person is not entitled will be guilty of a Class B misdemeanor and the award obtained by such means will be recoverable in a civil action. (110 ILCS 947/120).

I certify that to the best of my knowledge all information and attestations provided in this application are true, accurate and complete.

Student can now Submit the Application
Required Student Signature: : SIGNED

Parent Access to the Application

- Parent may sign the application after the student has signed either during the same session or at a separate time
- Requires the student's ISAC ID Number and the parent's 4-digit PIN sent to their email address



The screenshot displays the ISAC FAFSA application interface with a 'Parent Access' modal form overlaid. The background interface is divided into three sections: 'First-Time Applicants', 'Returning Applicants', and 'Submit Parent Signature'. The 'Parent Access' modal form contains the following elements:

- Header:** PARENT ACCESS (with a close button 'X')
- Input Fields:** ISAC ID Number and 4-digit PIN
- Action:** SUBMIT button

The background interface includes the following text:

- First-Time Applicants:**
 - Click on the "Start" button to start a new 2024-2025 Alternative Application Illinois Financial Aid
 - Do not submit multiple applications for the same academic year
- Returning Applicants:** Complete or correct a 2024-2025
- Submit Parent Signature:** Click on the "Parent Signature" provide your parent's required for dependent


Buttons at the bottom of the interface are labeled: START, LOGIN, and PARENT SIGNATURE.

Section 7: Confirmation

- ISAC ID Number
- What Happens Next
 - Email
 - Corrections
 - Information sent to institutions listed

Note: The student will not receive a SAI; they will find out their MAP eligibility through their financial aid offers

Application Submission Confirmation

 Congratulations, TANIA

ISAC ID Number : 842006867

Important

- Be sure to retain and secure your ISAC ID Number. The number - which does not change - serves as your individual student identifier at ISAC and at your college.
- Keep your e-mail address current in your Student Profile. You will need your Profile e-mail address to access, update, or correct your Alternative Application in the future.

What Happens Next

- Your Alternative Application information will be made available to the school(s) you listed on your application. The information will be used to determine the financial aid, including MAP; you will be eligible to receive.
- Your school(s) will contact you if more information is needed and/or to inform you about your financial aid award package.
- If you have questions about your financial aid award package, contact your school(s).
- If you need to make corrections to the information you submitted, log in to your application through the "Returning Applicants Login" button, using your user name and password. Correct the necessary item(s) and then sign and submit the application by entering the provided PIN.

An abbreviated version of your confirmation page has been sent to you at the e-mail address: ;GMAIL.COM

[PRINT THIS PAGE](#)



ALTERNATIVE APPLICATION FOR ILLINOIS FINANCIAL AID
Intended for qualifying undocumented students

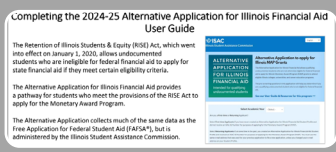
Alternative Application to apply for 2024-2025 Illinois MAP Grants

The Alternative Application for Illinois Financial Aid allows qualifying undocumented students who are not otherwise eligible for federal financial aid to apply for Illinois Monetary Award Program (MAP) grants at select, eligible Illinois colleges, universities, and career education programs.

The pre-screening questions in this application will help you determine if you are a qualifying undocumented student who is not eligible for federal financial aid.

See our User Guide & Resources for this program >>

<https://studentportal.isac.org/en/alternativeapp>



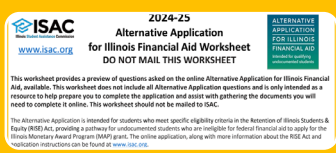
Completing the 2024-25 Alternative Application for Illinois Financial Aid User Guide

The Rejection of Illinois Students & Equity (RISE) Act, which went into effect on January 1, 2023, allows undocumented students who are ineligible for federal financial aid to apply for state financial aid if they meet certain eligibility criteria.

The Alternative Application for Illinois Financial Aid provides a pathway for students who meet the provisions of the RISE Act to apply for the Monetary Award Program.

The Alternative Application collects much of the same data as the Free Application for Federal Student Aid (FAFSA), but is administered by the Illinois Student Assistance Commission.

Alternative Application User Guide



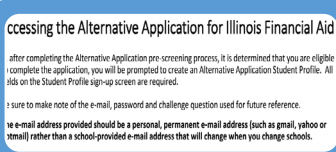
ISAC
www.isac.org

2024-25 Alternative Application for Illinois Financial Aid Worksheet
DO NOT MAIL THIS WORKSHEET

This worksheet provides a preview of questions asked on the online Alternative Application for Illinois Financial Aid. Available. This worksheet does not include all alternative application questions and is only intended as a resource to help prepare you to complete the application and assist with gathering the documents you will need to complete it online. This worksheet should not be mailed to ISAC.

The Alternative Application is intended for students who meet specific eligibility criteria in the Rejection of Illinois Students & Equity (RISE) Act, providing a pathway for undocumented students who are ineligible for federal financial aid to apply for the Illinois Monetary Award Program (MAP) grant. The online application, along with more information about the RISE Act and application instructions can be found at www.isac.org.

Alternative Application Worksheet



Processing the Alternative Application for Illinois Financial Aid

After completing the Alternative Application pre-screening process, it is determined that you are eligible to complete the application, you will be prompted to create an Alternative Application Student Profile. All jobs on the Student Profile sign-up screen are required.

Be sure to make note of the e-mail, password and challenge question used for future reference.

The e-mail address provided should be a personal, permanent e-mail address (such as gmail, yahoo or hotmail) rather than a school-provided e-mail address that will change when you change schools.

Alternative Application Troubleshooting Guide



UNIVERSITY UNDOCUMENTED STUDENT LIAISONS NAMES & CONTACT INFORMATION
Contact List (PDF)

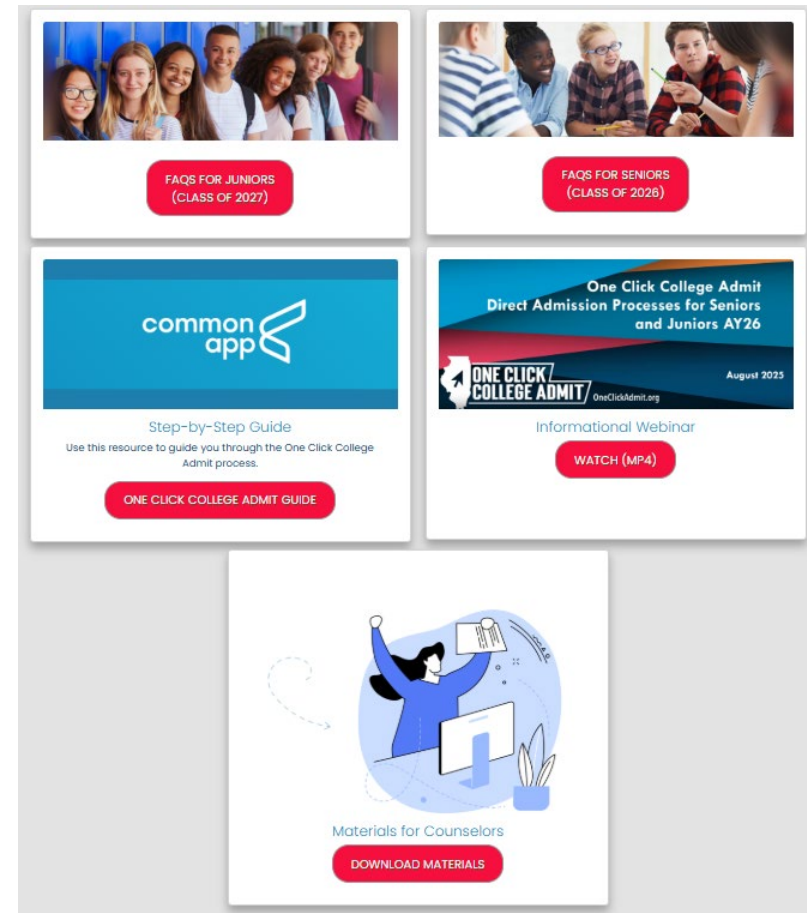
COMMUNITY COLLEGE UNDOCUMENTED LIAISONS NAMES AND CONTACT INFORMATION
Contact List (PDF)

STATE OF ILLINOIS STATUTE
More Information

Undocumented Student Liaisons

One Click College Admit Resources

- One Click College Admit is the only state-administered Direct Admissions initiative in Illinois
- Resources to help families navigate One Click College Admit
 - FAQs for juniors
 - FAQs for seniors
 - Step-by-Step Guide
 - Informational webinar recording
 - Downloadable materials for counselors



Year-Round Help




- The ISACorps are near-peer mentors that support students and families with:
 - Postsecondary and career exploration
 - Scholarship searches
 - Completion of financial aid applications
- To find your local ISACorps member you may enter your zip code or schedule a virtual meeting by using [ISAC Booking](#)

Thinking about education after high school? Complete your 2025-26 financial aid application!

If you are applying to college for 2025-26, you will want to complete the 2025-26 Free Application for Federal Student Aid, or FAFSA® so you can get money to help pay for the college or certificate program that is right for you! Find the FAFSA at fafsa.gov. Some students may complete the 2025-26 Alternative Application for Illinois Financial Aid to apply for state financial aid only. Find the Alt App at isac.org/AlternativeApp.

There's free help available from the ISACorps to help you complete your application in as little as 30 minutes! Schedule an appointment for a free one-on-one virtual meeting at isac.org/booking to complete your financial aid application, or attend a free financial aid application completion workshop in your community. Check out [ISAC Events](#) for more info.

62701

| | | |
|---|--|---|
|  |  |  |
| Alexandria Gudgel community college district assigned to: LINCOLN LAND COMMUNITY COLLEGE Alex.Gudgel@illinois.gov (217) 720-8758 | Kaylee Wobig community college district assigned to: LINCOLN LAND COMMUNITY COLLEGE Kaylee.Wobig@illinois.gov (217) 836-4573 | Raymundo Martinez community college district assigned to: LINCOLN LAND COMMUNITY COLLEGE Raymundo.Martinez@illinois.gov (217) 970-0095 Additional Language: Spanish |

First Generation Scholars Network

- To join the **First Generation Scholars Network (FGSN)**, students can click the **JOIN NOW!** button on the ISAC Student Portal
- Joining allows students to:
 - Connect with an FGSN mentor
 - Find an FGSN program on campus
 - Join “check-in” events with other first-generation students
- Services are free!

Join the Network

Ready to join?

You can join using our online form

JOIN NOW!

Have questions? Email us at

ISAC.FirstGen@illinois.gov

Illinois College Access Network

- IllinoisCAN is a network of college access practitioners that strives to improve postsecondary access and success for low-income, first-generation students
- [Join](#) IllinoisCAN today to be a member of this vibrant professional community!
- IllinoisCAN focuses on four objectives:
 1. Increasing visibility of Illinois' college access programs and services;
 2. Disseminating college access research and best practices;
 3. Providing professional development and technical assistance for college access providers;
 4. Facilitating communication and collaboration among college access providers.

CE/PD Requests

- Please provide your feedback for today's session by completing an evaluation
 - To request **CE and/or PD hours**, an evaluation must be submitted by **11:59 p.m. on Thursday, March 26, 2026**.
 - If you are *requesting PD hours*, you must submit your Illinois Educator Identification Number (EIN)
- To access the evaluation, use the link posted in the chat – PD staff will follow up with the completed forms via emails



Thank You!

Questions? Contact the Professional Development team at isac.outreachtraining@illinois.gov!

Sign up for ISAC's e-Messaging service to receive the latest news and updates at www.isac.org/emessaging