



HUMAN SERVICES PROFESSIONAL LOAN REPAYMENT PROGRAM FREQUENTLY ASKED QUESTIONS

**HUMAN SERVICES PROFESSIONAL
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FREQUENTLY ASKED QUESTIONS (FAQs)**

1. **Question:** Is this program just for direct providers, or does it also include support staff that work for the provider (i.e. Communications staff, policy staff, operations, etc.)?
 - a. **Response:** Yes, eligibility for this program is granted to any professional who is working in an approved agency full-time. As long as your pay is from the organization that receives the funding from one of the five agencies
2. **Question:** Does that include contractors?
 - a. **Response:** Yes
3. **Question:** How many applicants are there annually, generally speaking?
 - a. **Response:** For the 2024 fiscal year ISAC had 621 applicants. We are expecting about the same or more for fiscal year 2025. More than half of all applicants received an award in 2024.
4. **Question:** Of those that didn't, was it due to them not fitting the criteria? Or are there applicants that fit the criteria but are not awarded due to need being lesser than other applicants?
 - a. **Response:** Applicants who were not awarded were not eligible for the program due to not having all the required criteria.
5. **Question:** If an employee was affected by layoffs in 2025 but then rehired by the same organization within a few weeks to months, are they eligible to apply or does the timeline for 2 years of full-time employment start over?
 - a. **Response:** The maximum gap in employment within the 24-month eligibility requirement is 30 days. The employee would need to be rehired within 30 days to be eligible to apply.
6. **Question:** Is this only for federal loans? Can it apply to private loans?
 - a. **Response:** These loans are eligible for repayment:
 - i. Stafford Loans;
 - i. Perkins Loans;
 - ii. Graduate PLUS Loans;
 - iii. consolidation loans;
 - iv. Supplemental Loans for Students;
 - v. Alternative loans; and

- vi. Other types of government and institutional loans used for educational expenses.
7. **Question:** Does the Full-time employment for 24 months prior to application, have to be at the current organization you are with or just employed in the field for 24 months?
- a. **Response:** You may have more than one employer if the gap between jobs is less than 30 days. There is room on the application to submit employer information for more than one employer.
8. **Question:** Is it up to \$15,000 for grad degrees or an "automatic" \$15,000?
- a. **Response:** Up to. It depends on the amount of the loan.
9. **Question:** Can you clarify the 12 months qualification? Is this is both for first-time applicants and renewal applicants or just renewal?
- a. **Response:** The qualification to be eligible is 24 months. For renewal candidates, you must still meet the 24-month qualification, so you technically cannot apply until the 12 months have passed from your first application.
10. **Question:** Are hospitals considered a human service agency? Are school districts (not school level) considered human service?
- a. **Response:** Safety net hospitals and mental health hospitals/behavioral health centers that are private or non-profit are eligible. School districts are not eligible. Hospitals and schools are not currently considered human service agencies.
11. **Question:** Where do we get the employment verification form?
- a. **Response:** You can get the form on ISAC's website: Here is a link to the form: <https://www.isac.org/students/after-college/documents/HSPLRP-Employer-Verifiatiion-Instructions-FY26.pdf>
12. **Question:** Can we still apply and receive funding if we are in an administrative forbearance (because of SAVE plan), or do we need to have "active" monthly payments?
- a. **Response:** You can still apply if needed.
13. **Question:** Does working 20 hours in human services plus an unpaid internship 20 hours a week in human services count as full time for 40 hours, or do you need to be paid for 40 hours a week?

- a. **Response:** Your employer determines what 40hours / full-time entails.
14. **Question:** This student was unable to complete the 12-months of employment after receiving the loan repayment. What happens?
- a. **Response:** If you do not meet the renewal requirements then you would not be eligible.
15. **Question:** Is there an income limit for eligibility?
- a. **Response:** There is no income eligibility limit, however applicants will be prioritized based on need as a measure of income and student loan debt burden.
16. **Question:** What if i took maternity leave will that affect the 24 consecutive months?
- a. **Response:** Employees may be entitled to certain types of leave under federal or state law—such as FMLA or some forms of military service—which are mandatory. Other types of leave may be voluntary and provided at the employer’s discretion. If an employer has documented an approved leave and the employee continues to be considered a full-time employee by the agency, the leave, whether mandatory or voluntary, should not be grounds for ineligibility under the HSP or CB programs.
17. **Question:** What are the requirements after receiving funds?
- a. **Response:** You must remain 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.
18. **Question:** If you work two jobs and one is not in Human Services, do we need to turn in income verification from all employers? I also work as a waitress.
- a. **Response:** You should only submit the information for the Human Services employment.
19. **Question:** What if your degree isn't what you work in now? I have a degree in communications but am a social worker.
- a. **Response:** A degree is required, but a specific field is not required.
20. **Question:** If a person receives the award and then does NOT stay with their organization (either by choice or laid off) for the 12 months after the award, would they need to pay the award back or would they just be ineligible for renewal?
- a. **Response:** You would not be considered eligible for the award.

21. **Question:** I worked for over 24 consecutive months, but I switched jobs and was off between qualifying jobs, can I still apply?

- a. **Response:** Yes. If you've worked for over 24 consecutive months at approved facilities but changed positions or employers, the maximum allowable gap between jobs is 30 days.

22. **Question:** I have multiple loans; do I have to choose one?

- a. **Response:** No, you can submit information on multiple loans when applying for HSPLRP. When possible, all loans held at a single lending institution will be paid in full before awarding is distributed to another loan holder. If multiple loans are held by a single lending institution, the award will be distributed to one loan at a time, until that loan is paid in full. Upload the information on the loans in the order in which you want them repaid.

23. **Question:** I received HSPLRP awarding last year, can I reapply?

- a. **Response:** Yes, applicants can reapply, but renewal applicants must wait a full 12 months from the date of their application per the eligibility requirements. For example, if you applied in May 2024, you must wait until May 2025 to reapply for the 12-month work commitment to count.

24. **Question:** I have been awarded. When will I receive funds?

- a. **Response:** There is a minimum 12-week turnaround from notification of award to disbursement of funds. ISAC will send a lump-sum payment equal to the maximum award or the amount you owe on your award (if less than the maximum) directly to your servicer. You are encouraged to communicate with your loan servicer to ensure that it has been properly applied to your account – they will not confirm this information with ISAC staff.

25. **Question:** Why wasn't my loan verification form accepted?

- a. **Response:** You must provide a current loan account statement dated within 30 days of application that includes your full first and last names and address from your loan holder/servicer showing outstanding balances for each eligible educational loan. Contact your loan holder for assistance with downloading the appropriate statement.

26. **Question:** I disagree with my ineligible application reason, what are my next steps?

- a. **Response:** You may submit a written appeal to ISAC within 60 days of receipt of an ineligible letter. Proof and a brief description describing your reasons for appealing must be included in the appeal. Send your appeal by mail or to isac.studentservices@illinois.gov

27. **Question:** How do I find my most recent loan statement?

- a. **Response:** The required loan statement might not be your latest billing account statement. The date on the submitted documents must be within the last 30 days. Instead, look for a link to “**Printable Account Information**”. This can be found on the Tools page of many lender websites.

28. **Question:** Can I apply for both the Human Services Loan Repayment Program and the Community Behavioral Health Care Professional Loan Repayment Program at the same time?

- a. **Response:** You can apply for both, but you are only able to receive one award from ISAC. If you are eligible for both, review the program information, eligibility and award information carefully to determine which is the best fit for you. ISAC encourages you to apply for the one program you believe is the best fit for you to minimize delays in processing.

29. **Question:** I am on-track to complete my master’s degree in a few months. Can I list that degree now, or do I need to wait until I have graduated?

- a. **Response:** You can only include degrees, licenses or certifications on the application that you currently hold, not those you anticipate earning.

30. **Question:** I have questions about the application, need to correct or update my information or need other types of help. Who can I contact for assistance?

- a. **Response:** Please contact the Student Engagement and Support Services team for assistance at 800.899.4722.

31. **Question:** Will I need to apply to this program each year?

- a. **Response:** Assuming continued funding for the program, yes, if you wish to be considered for another award you can apply as a renewal to the program each year. ISAC’s loan repayment program applications typically launch between July-September.

32. **Question:** Am I eligible for this program if I did not complete my degree?

- a. **Response:** To be eligible, an applicant must have at least one of the listed degrees (associates, bachelors, masters) and outstanding student loan debt. A person may still be eligible for the program if they completed an undergraduate degree but did not complete/are working toward their graduate degree AND has student loans in repayment.

33. **Question:** Is there a maximum number of years in which I can apply for the award?

- a. **Response:** Currently, the statutory language does not list a maximum number of years someone is eligible to receive an award. You may be eligible for a renewal award as long as you still have outstanding student loan balances, remain employed at your human services agency and meet all other eligibility requirements.

34. **Question:** Does it matter who my lender is for my student loans?

- a. **Response:** ISAC works with all 20+ major loan holders/servicers. If you have an eligible loan, it is likely serviced by one of the major servicers. ISAC staff review all applications and will communicate with you if they need additional information about your loan/loan servicer.

35. **Question:** I am in the PSLF program. Will this impact my participation in PSLF?

- a. **Response:** Under current law, borrowers that are participating in the Public Service Loan Forgiveness (PSLF) Program may receive credit toward their 120 qualifying payments for payments that are made in a lump sum. However, the amount of the lump sum that will apply to the 120 qualifying payments depends on the borrower's individual account. Per guidance from Federal Student Aid, lump sum payments are first applied to any months during which a borrower missed a payment and then would apply to future months up to the next income-driven payment (IDR) plan certification date or 12 months. (Please see "Can I get PSLF sooner than 10 years?" question at <https://studentaid.gov/pslf/>). Borrowers should contact their loan servicer directly to learn if this applies to their account. ISAC cannot provide information to any borrowers about their loan terms, qualifying payments or how funds are applied to a borrower's account.