

Illinois State Aid Cheat Sheet (2027-2028)

For counselors and families. Class of 2027.

Counselors: this sheet covers the Class of 2027, who file 2027-2028 forms during the 2026-2027 school year. Illinois runs on need, not merit, and the largest program asks for no grades and no test scores. What costs families money here is timing. Illinois publishes no MAP deadline, only a funding cliff announced after it passes, and that cliff has moved five months earlier in four years. Two things on older handouts are now wrong: the Minority Teachers of Illinois Scholarship has been replaced by the Teachers of Illinois Scholarship, which can pay up to full cost of attendance, and direct admission now requires a junior year opt-in.

The Programs at a Glance

Program	What it pays and who qualifies
MAP Grant (need-based, the big one)	\$300 to \$8,400 a year, tuition and mandatory fees only. The 2026-2027 effective maximum was \$8,064 after a 4 percent reduction. No grades or test scores. Runs on a Student Aid Index (SAI) below \$9,000, Illinois residency, and at least 3 credit hours at an approved Illinois college. Paid on a 15 hour scale, capped at 135 lifetime hours, no summer awards. The FAFSA is the application.
AIM HIGH (state funded, campus run)	\$1,000 to full tuition, set by each of 12 public universities. State ceiling is household income no greater than 8 times the federal poverty guideline, about \$264,000 for a family of four on 2026 guidelines. Each campus then sets a tighter income and GPA bar, and the campus number is the one that decides. Requires an Illinois high school, Illinois residency, full-time and first-time enrollment at that campus. No separate application at most campuses.
Teachers of Illinois (TISP, replaced MTI)	Up to the total cost of attendance for up to four years, the largest state award an Illinois undergraduate can get. Takes a 2.5 GPA and attendance at any point in K-12 at a qualifying Illinois public district, meaning 70 percent or higher free and reduced lunch eligibility plus a teacher vacancy rate at or above the state average. ISAC publishes the list. It is a promissory note: no Illinois teaching, and the balance converts to a loan plus interest.
Golden Apple Scholars (future teachers)	Up to \$2,500 a year in Scholar years 1 and 2, up to \$5,000 in years 3 through 5. Covers tuition, fees, and room and board or a commuter allowance, so it is one of the few Illinois programs that reaches housing. Requires five years teaching at an Illinois School of Need. Selected by the Golden Apple Foundation, not ISAC.
SETTW, IVG, ING (waivers and service)	SETTW waives tuition and mandatory fees for special education licensure. IVG covers honorably discharged veterans meeting Illinois residency and service conditions, ING covers active Illinois National Guard members. All are separate applications in the ISAC Student Portal, and all are applied before MAP by rule.
One Click College Admit (admission, not aid)	Free automatic admission to participating Illinois public universities on GPA alone. No fee, no essay, no recommendations. It moves no money. Starting with the Class of 2027 it requires an online opt-in completed in junior year , with offers arriving in senior fall.
Also worth knowing	Illinois State Scholar is recognition with no state money, but several colleges convert it to cash, including DePaul at \$25,000. Narrower ISAC programs: Nursing Education, School Social Work, iGROW Tech, ECACE, HELP license plate, dependents of police, fire, and correctional officers, MIA/POW, and Exonerees.

Deadlines to Post on Your Wall

Program	Deadline	Where it is submitted
MAP Grant	None published. File the FAFSA in October, the month it opens. Awards stop at the suspense date.	FAFSA at studentaid.gov
MAP priority, returning recipients	Announced annually. It was March 1 for 2026-2027. Applies only to students who already received MAP.	FAFSA at studentaid.gov
AIM HIGH	Set by each campus. Observed range is November 15 to March 15.	University financial aid office
Teachers of Illinois	Mid September priority, for the year already underway. It was September 18, 2026 for 2026-2027.	ISAC Student Portal + FAFSA
One Click College Admit	Junior year opt-in, in the spring. It was May 22, 2026 for the Class of 2027. Offers arrive the following fall.	oneclickadmit.org
Golden Apple, SETTW, IVG, ING	Separate applications on their own calendars. Check each program page annually.	ISAC Student Portal, or the Golden Apple Foundation

Say this out loud to every senior: there is no Illinois deadline to meet. There is a cliff to beat, and nobody tells you where it is until you have already gone over it. File in October.

The Rules That Trip Families Up

- **Fifteen hours, not twelve.** Full time in Illinois is 12 credit hours. MAP pays one fifteenth of the award per credit hour, up to 15. A full-time student at 12 hours receives exactly 80 percent of what they qualified for, every term. At the 2026-2027 maximum that is \$1,612.80 a year, about \$6,451 across four years.
- **There is no deadline, so nobody feels late.** MAP award announcements were suspended after September 23 in 2023, August 21 in 2024, June 5 in 2025, and April 23 in 2026. The 2027-2028 date is not announced and will be announced after it passes. At NIU, missing it also removes AIM HIGH from the aid offer.
- **Other ISAC tuition benefits are applied before MAP, by rule.** If a student also qualifies for IVG, ING, SETTW, or the police, fire, or correctional dependent grants, those are used first and only the remaining tuition and fees can draw a partial MAP award. Families cannot decline one to protect a larger MAP grant.
- **The 135 hour cap cannot be bought back.** Repeated courses and multiple major changes spend MAP paid credit hours permanently. Repaying the money does not restore them. Community college hours count against the same cap, which matters most for transfer students.
- **MAP measures your college against 2021-2022 prices.** The formula budgets using 2021-2022 reported tuition and fees. That five-year freeze is the mechanism behind the squeeze families feel, and it is why MAP covered more for the class ahead of this one.

AIM HIGH: Check These Things Early

1. The state ceiling is not the number that decides.

The state sets one rule: household income no greater than 8 times the federal poverty guideline, about \$173,120 for a household of two, \$218,560 for three, and \$264,000 for four on 2026 guidelines. Almost no Illinois family is excluded by that. Every campus writes a tighter rule on top, and that is the one that applies. Governors State and SIU Carbondale still publish a six times figure left over from the pilot years; if a family is near the line at either, call the office.

2. Year one decides everything.

A student who does not receive AIM HIGH in the first year at a campus cannot pick it up later, though transfers are still eligible because the rule is first time at that campus rather than first time in college. In the other direction, ISAC states a renewal will be no less than the first-year award while eligibility holds, and NIU freezes the income figure from the initial application for the life of the award even if income later rises.

What each campus requires and pays. Same state program, twelve different doors.

University	Award	Academic gate	Filing preference
Northern Illinois (Huskie Pledge)	Full tuition and general fees	3.0 GPA, plus \$115,000 income and asset tests	Confirm with the office
Eastern Illinois (EIU Promise)	Full remaining tuition and fees, to 15 hours	Family income \$80,000 or less	Confirm with the office
UIC (Chancellor's Fellows)	\$7,500 freshman, \$5,000 transfer	3.70 GPA and 33 ACT or 1450 SAT	Admission Nov 1, FAFSA Feb 15
Chicago State	\$6,000	2.5 GPA or 18 ACT	Admission and FAFSA timeline
Western Illinois	\$4,000 at 3.0, \$6,000 at 3.5	3.0 GPA	March 1, summer and fall
UI Springfield	\$1,000 to \$3,000	2.5 GPA	Confirm with the office
Illinois State	Up to \$2,000	Priority to 4.0 and above	November 15
Governors State	\$3,000 to \$5,000 (transfer)	Full admission criteria	Confirm with the office

Four campuses publish no current award figure and are left off rather than estimated: SIU Edwardsville (2.75 GPA gate), UIUC (March 15 filing preference), SIU Carbondale, and Northeastern Illinois. Two questions get both answers in one call: what is the AIM HIGH award range here, and what is the filing preference date.

Counselor Calendar: What to Tell Students When

When	What has to happen
Sophomore and junior year	Complete the One Click College Admit opt-in. This is a junior year task and it does not reopen in senior year. Create the ISAC Student Portal account: personal email, name exactly as on the Social Security card, login written where a parent can find it. Watch the GPA, which gates One Click, every campus AIM HIGH award, and every automatic college scholarship, though not MAP.
Senior fall, September and October	One Click direct admission offers issue. Create both FSA IDs, student and the parent whose information goes on the FAFSA, before the form opens, since each takes a few days to verify. Then file the FAFSA in October, the month it opens. This is the highest-value action in the Illinois calendar and there is no reward for waiting.
November to March	Campus dates cluster, and this is where the largest checks are decided. Nov 1: UIC admission for Chancellor's Fellows, Illinois State priority admission. Nov 15: Illinois State AIM HIGH, DePaul early action. Dec 1: Loyola Chicago, SIU Edwardsville, Northern Illinois. Feb 1: Loyola admission deadline for scholarship consideration. Feb 15: UIC FAFSA priority. Mar 1: Western Illinois. Mar 15: UIUC AIM HIGH and Illinois Commitment.
Spring, then once enrolled	The 2027-2028 MAP suspense date lands in the spring and is announced after the fact, so any family who has not filed should file today. Once enrolled: refile every October, check remaining MAP paid credit hours before dropping a class or changing majors, and watch the mid September Teachers of Illinois priority date.

Three Mistakes That Cost Illinois Students Money

- **Self-excluding from AIM HIGH on income.** Families hear merit, assume they earn too much, and never look. The state ceiling reaches \$264,000 for a family of four, and campus ceilings like NIU's \$115,000 or EIU's \$80,000 still cover most Illinois households. The FAFSA is the application, so skipping it forfeits AIM HIGH as well as MAP.
- **Registering for 12 hours.** The transcript says full time and the grant pays 80 percent. Ask the aid office to show the award at 12 and at 15 hours side by side before registration. Most families only ever see the 12 hour number.
- **Treating admission as funding.** One Click can deliver several automatic offers in senior fall, which feels like the hard part is done. It moves no money. A student can hold every offer and still have no state aid in April because the FAFSA was never filed.

The deadline that is not there

Every other state prints a date and families pace themselves to it. Illinois prints nothing, so nobody feels late and the money simply runs out. ISAC stops announcing awards when projections say the appropriation is spent, then publishes the cutoff days later. It has moved from September 23 to August 21 to June 5 to April 23 across four aid years. A family filing in May is eligible on paper and funded with nothing. Treat October as the deadline, because functionally it is the only one Illinois has.

Free Resources: No Account, No Cost, No Data Collection

All Illinois programs and official rules	isac.org
MAP formula, suspense dates, and award rules	isac.org/isac-gift-assistance-programs/map
Direct admission opt-in, and free FAFSA help via ISACorps	oneclickadmit.org · isac.org
Our Illinois state aid guide, and scholarships at 400+ colleges	collegereadyparent.org/illinois

Produced by CollegeReadyParent.org, an independent, parent-built resource. No paywall, no accounts, no lead forms, no student data collection. Counselors and educators: you may freely copy, print, and distribute this sheet. Corrections: leo@collegereadyparent.org. Verified against ISAC and IBHE, August 2026. Illinois resets the MAP formula each fall and campus AIM HIGH terms annually, so confirm details with ISAC at 800-899-4722 and the college's financial aid office. College figures come from the CRP scholarship database.