

2012-13

SOUTH CAROLINA TEACHER LOAN PROGRAM

Annual Report



**SC EDUCATION
OVERSIGHT COMMITTEE**

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Annual Report on the South Carolina Teacher Loan Program

The Teacher Quality Act of 2000 directed the Education Oversight Committee (EOC) to conduct an annual review of the South Carolina Teacher Loan Program and to report its findings and recommendations to South Carolina General Assembly. Pursuant to Section 59-26-20(j) of the South Carolina Code of Laws, the annual report documenting the program in Fiscal Year 201-13 follows. Reports from prior years can be found on the EOC website at www.eoc.sc.gov.

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Section I

Overview of the South Carolina Teacher Loan Program

The South Carolina Teacher Loan Program was established through action of the South Carolina General Assembly with the passage of the Education Improvement Act (EIA) of 1984. According to Section 59-26-20(j),

the Commission on Higher Education, in consultation with the State Department of Education and the staff of the South Carolina Student Loan Corporation, shall develop a loan program whereby talented and qualified state residents may be provided loans to attend public or private colleges and universities for the sole purpose and intent of becoming certified teachers employed in the State in areas of critical need. Areas of critical need shall include both geographic areas and areas of teacher certification and must be defined annually for that purpose by the State Board of Education.

The intent of the program was to encourage prospective college students from South Carolina to remain in the state to become teachers by offering loans that could be cancelled (or forgiven) if the recipient taught in a critical needs area. The program was one of a number of incentive programs included in the original EIA legislation. Beginning with an initial EIA appropriation of \$1.5 million, the annual appropriation for the Teacher Loan Program has varied from \$1.2 to \$5.4 million since inception. In Fiscal Years 2010-11 through 2012-13 the General Assembly appropriated \$4,000,722 in EIA revenues for the program. In Fiscal Year 2013-14, the legislature appropriated \$5,089,881 to the program. The South Carolina Student Loan Corporation (SCSL) administers the program for the state of South Carolina.

Eligibility

According to regulations promulgated by the Commission on Higher Education (R. 62-120) and communicated by the SCSL on its website, eligible applicants for the South Carolina Teacher Loan program must meet the following criteria:

- Complete an application and sign a promissory note;
- Be a citizen or permanent resident of the United States;
- Be a resident of South Carolina as defined by state laws that determine residency for tuition and fee purposes at public colleges and universities in the state;
- Be enrolled in good standing and making satisfactory academic progress at an accredited public or private college or university on at least a half-time basis;
- Be enrolled in a program of teacher education or have expressed intent to enroll in such a program;
- For freshman applicants, be ranked the top 40 percent of their high school graduating class and have an SAT or ACT score equal to or greater than the South Carolina average for the year of high school graduation;
- For enrolled undergraduate students, have a cumulative grade point average of at least 2.75 on a 4.0 scale and must have taken and passed the Praxis I Exam. Students with an SAT score of 1100 or greater (1650 or greater for exams taken on or after March 1, 2005 when the Writing Section was added to the SAT) or an ACT score of 24 or greater are exempt from the Praxis I requirement;

- For entering graduate students, have an undergraduate cumulative grade point average of at least 2.75 on a 4.0 scale;
- For enrolled graduate students who have completed at least one term, have a grade point average of 3.5 or better on a 4.0 scale; and
- If the applicant had previously been certified to teach, the applicant must be seeking **initial** certification in a **critical subject area**.¹

Students must reapply every year to the program with priority given to borrowers who are renewing their loans. There is no expedited process for existing loan recipients. Furthermore, according to SCSL, changes in federal laws regarding student loans have not impacted the administration of the South Carolina Teacher Loan program.

Loan Amounts and Forgiveness

College freshmen and sophomores may receive loans for up to \$2,500 per year, while juniors, seniors, and graduate students may borrow up to \$5,000 per year. The cumulative maximum amount is \$20,000. The loan can be used for any purpose at the discretion of the recipient; it is not designated for tuition, room, board, books, etc. Loans may not exceed the cost of attendance as determined by the college Financial Aid Office.

Under current guidelines, teacher loans may be cancelled at the rate of 20 percent annually or \$3,000, whichever is greater, for each full year of teaching in a critical subject **or** a critical geographic area within the state. Should both criteria be met, teaching in a critical subject **and** in a critical geographic area simultaneously, the loan may be cancelled at an annual rate of 33 1/3 percent or \$5,000, whichever amount is greater for each full year of teaching. As stated on the application, “the subject areas deemed critical at the time of application will be honored for forgiveness when teaching begins; critical geographic areas must be deemed critical at the time of employment.” The State Board of Education annually reviews potential need areas and makes designations; therefore, areas of critical need may change from year to year.

If the loan recipient fails to teach in an area of critical need, either subject or geographic area, the recipient must repay the full amount borrowed plus accrued interest. The interest rate for the Teacher Loan Program is the maximum interest rate on the Federal Stafford Loan, which is currently 6.8 percent, plus 2 percent.

After a borrower has signed a contract to teach in a critical need area or areas, the teacher submits a completed “SC Teachers Loan Forgiveness/Interest Rate Reduction Request”(Form 9250) to SCSL. After receipt and approval of the form, payments are deferred for the school year. Prior to the end of the school year, the borrower is mailed instructions for completing the “SC Teachers Loan and Governor’s Teaching Scholarship Confirmation Form” (Form 9260). If the borrower fails to complete the form, the borrower is mailed another 9260 form with instructions to complete the form by August 1. If the form has not been received by August 1, another form 9260 with instructions is mailed. Upon receiving and reviewing the completed form, SCSL calculates the forgiveness benefit and applies it to the outstanding balance of the respective loan. Both Forms 9250 and 9260 include sections that must be completed and certified by the district personnel officer or the school district superintendent. The forms are also available on SCSL’s website.

¹ South Carolina Student Loan Corporation. Accessed on May 2, 2014.
<<http://www.scstudentloan.org/students/loanprograms/scteacheersloanprograms.aspx>>.

Funding of the Teacher Loan Program

With funds from the Education Improvement Act Trust Fund, the General Assembly has appropriated monies to support the loan program in the amounts shown in Table 1. Data in the table also include the administrative costs of the program and the amount of funds utilized from repayments. Total administrative costs have declined annually since 2004-05. In 2012-13, 7.0 percent of all funds expended for the program were spent on administration.

Table 1
SC Teacher Loan Program: Revenues and Loans Over Time

Year	EIA Appropriation	Legislatively Mandated Transfers or Reductions	Revolving Funds from Repayments	Total Dollars Available	Administrative Costs	Percent of Total Dollars Spent on Administration	Amount Loaned
1984-85	1,500,000	0	0	1,500,000	124,033	8.3	300,000
1985-86	1,250,000	0	0	1,250,000	71,214	5.7	1,008,115
1986-87	1,943,059	75,000 ¹	0	1,943,059	84,376	4.3	1,776,234
1987-88	2,225,000	75,000 ¹	100,000	2,325,000	98,976	4.3	2,277,402
1988-89	2,925,000	75,000 ¹	350,000	3,275,000	126,941	3.9	2,889,955
1989-90	3,300,000	0	300,000	3,600,000	154,927	4.3	3,284,632
1990-91	4,600,000	1,000,000 ²	300,000	4,900,000	210,741	4.3	3,978,476
1991-92	4,600,000	1,000,000 ²	900,000	5,500,000	217,981	4.0	4,350,908
1992-93	4,775,000	1,175,000 ²	1,350,000	6,125,000	248,703	4.1	4,628,259
1993-94	4,775,000	1,175,000 ²	1,350,000	6,125,000	254,398	4.2	4,805,391
1994-95	5,016,250	1,233,750 ²	1,135,000	6,151,250	272,260	4.4	4,761,397
1995-96	3,016,250	0	1,885,000	4,901,000	219,058	4.5	3,999,053
1996-97	3,016,250	0	1,108,500	4,124,500	222,557	5.4	3,936,538
1997-98	3,016,250	0	2,067,000	5,083,000	248,704	4.9	4,393,679
1998-99	3,016,250	1,000,000 ³	2,565,000	4,581,250	295,790	6.5	4,423,446
1999-2000	3,016,250	1,000,000 ³	2,550,000	4,566,250	272,115	5.0	4,240,693
2000-2001	3,916,250	0	3,000,000	6,916,250	279,800	4.1	5,556,854
2001-2002	3,016,250	145,216*	3,265,000	6,136,034	321,058	5.2	5,815,382
2002-2003	2,863,826	144,471*	2,950,000	5,669,355	346,601	6.1	5,332,946
2003-2004	3,016,250	129,980*	2,953,266	5,863,826	362,600	6.2	5,476,936
2004-2005	3,209,270	0	1,821,610	5,030,880	392,375	7.8	4,638,505
2005-2006	5,367,044	0	354,175	5,721,219	402,300	7.0	5,318,915
2006-2007	5,367,044	0	939,900	6,306,944	437,885	6.9	5,869,059
2007-2008	5,367,044	81,325*	1,801,962	7,087,681	415,216	5.9	6,672,465
2008-2009	5,054,521	841,460*	3,500,000	7,713,061	413,739	5.4	7,299,322
2009-2010	4,000,722	0	3,000,000	7,000,722	360,619	5.2	6,640,103
2010-2011	4,000,722	0	1,000,000	5,000,722	345,757	6.9	4,654,965
2011-2012	4,000,722	0	1,000,000	5,000,722	359,201	7.2	4,641,521
2012-2013	4,000,722	0	1,000,000	5,000,722	351,958	7.0	5,648,764
2013-2014	5,089,881						

Source: South Carolina Student Loan Corporation, 1995-2013.

*Mid-year budget cuts.

¹Transferred to SC State for Minority Recruitment.

²Transferred to Governor's Teaching Scholarship Program. ³Transferred to SDE for Technology and GT Identification

In Fiscal Year 2012-13 the General Assembly appropriated \$4,000,722 in EIA revenues to the Teacher Loan Program, which represents the same level of funding as in the prior two fiscal years. To supplement the number of loans available, SCSL used approximately \$1,000,000 in revolving funds to make loans in 2012-13. The Revolving Fund includes monies collected by SCSL from individuals who do not qualify for cancellation. At the end of Fiscal Year 2011-12, the Revolving Fund had balance of \$9,588,106. At the end of Fiscal Year 2012-13, the balance was \$11,208,916. The total amount of monies loaned in 2012-13 was \$5,648,764 with the average loan amount of \$4,028. Thirty-three (33) loan applications were denied due to insufficient funding in 2012-13. The cost of funding these 33 applications would have been approximately \$132,924.

Critical Need Identification

The statute assigns the responsibility of defining the critical need areas to the State Board of Education (SBE): “Areas of critical need shall include both rural areas and areas of teacher certification and shall be defined annually for that purpose by the State Board of Education.” Beginning in the fall of 1984, the SBE has defined the certification and geographic areas considered critical and subsequently those teaching assignments eligible for cancellation. Only two subject areas – mathematics and science - were designated critical during the early years of the programs, but teacher shortages in subsequent years expanded the number of certification areas.

To determine the subject areas, the South Carolina Center for Educator Recruitment, Retention and Advancement (CERRA) conducts a Supply and Demand Survey of all regular school districts, the South Carolina Public Charter School District, Palmetto Unified, the Department of Juvenile Justice, and the South Carolina School for the Deaf and the Blind. CERRA publishes an annual report documenting the number of: teacher positions, teachers hired; teachers leaving; and vacant teacher positions. The survey results are provided to the South Carolina Department of Education (SCDE). SCDE then determines the number of teaching positions available in the school year that were vacant or filled with candidates not fully certified in the particular subject area. Table 2 documents the critical need subject areas since 2009-10 as approved by the State Board of Education. In 2012-13 the subject area of Art was added while Speech Language Therapist, Drama and Industrial Technology were eliminated from the list (Table 2). It should be noted that the number of critical need subject areas continues to decline over time; however, vacancies in secondary mathematics, science, English and Special Education continue to exist.

Table 2
Critical Need Subject Areas

(Ranked in Order of Greatest Number of Positions Vacant or Filled by not Fully Certified Candidates)

	2009-10	2010-11	2011-12	2012-13
1	Business Education	Business Education	Agriculture	Business Education
2	Family/Consumer Science	Speech and Drama, Theater	Media Specialist	Family/Consumer Science
3	Media Specialist	Industrial Technology	Business Education	Science (Biology, Chemistry, Physics, and Science)
4	Speech and Drama, Theater	Media Specialist	Dance	Media Specialist
5	Agriculture	Science (Biology, Chemistry, Physics, and Science)	Health	Theater
6	Science (Biology,	Mathematics	Family/Consumer	Agriculture

	2009-10	2010-11	2011-12	2012-13
	Chemistry, Physics, and Science)		Science	
7	Dance	Family/Consumer Science	Science (Biology, Chemistry, Physics, and Science)	Secondary Mathematics
8	Foreign Languages (French, Spanish, Latin, and German)	Foreign Languages (French, Spanish, Latin, and German)	Drama and Theatre	Secondary English
9	Speech Language Therapist	All Middle-level areas	Middle-Level areas (language arts, mathematics, science, social studies)	Art
10	Industrial Technology	English	English	Foreign Languages (French, Spanish, Latin, and German)
11	English	Agriculture	Industrial Technology	Health
12	All Middle-level Areas	Special Education – All Areas	Special Education-All Areas	Special Education – All areas
13	Special Education – All Areas	Speech Language Therapist	Mathematics	Middle-Level areas (language arts, mathematics, science, social studies)
14	Physical Education	Art	Foreign Language (Spanish, French, Latin, and German)	
15	Art	Physical Education	Speech Language Therapist	
16	Health	Music		
17	Mathematics			
18	Music			

Source: SCDE and CERRA

Table 3 below summarizes the total number of vacant positions for the past six years as well as the total number of allocated teacher positions as documented by CERRA in its annual Teacher/Administrator Supply and Demand Survey.² Between the fall of 2012 and the fall of 2013, the number of teacher positions declined. But a large portion of the decline is likely attributed to the fact that, unlike in 2012, the South Carolina Public Charter School District did not respond to the fall 2013 survey. As pointed out by CERRA, on average “5,200 South Carolina public school teachers leave the classroom each year, including nearly 1,200 who retired from the profession. The average number of teachers leaving annually constitutes more than 10% of the state’s total teacher population.”³ CERRA also points out “that another area of concern related to high turnover rates is the percentage of teachers who leave soon after entering the profession. Of those who leave, 30% do so in the first five years of their career and 11% after just one year or less in the classroom.”⁴ Year after year, districts have difficulty filling vacant teacher positions in the same subject areas: special education (across all school levels),

² Fall 2013 Teacher/Administrator Supply and Demand Survey, January 2014, Center for Educator Recruitment, Retention, & Advancement, <http://cerra.org/media/documents/2014/1/2013_Supply_Demand_Report2.pdf. >

³ Ibid, p. 5.

⁴ Ibid.

and mathematics and sciences in both middle and high schools. Over the last three school years, unfilled positions in these three critical need areas have explained anywhere from 34% up to 46% of all statewide teacher vacancies.”⁵

CERRA points out that in the fall of 2013 vacancies occurred in the areas of early childhood or elementary certification. In 2013 “the largest share (38%) of vacancies occurred in primary and elementary schools this year, with more than half falling in special education or early childhood/elementary certification.”⁶

Table 3
Teacher and Supporting Staff Positions in Fall of *:

	2008	2009	2010	2011	2012	2013
Number of Vacant Teacher Positions **	296.6	203.75	189.75	170.8	272.4	270.83
Total Number of Allocated Teacher Positions	52,420.76	50,889.69	48,744.71	48,094.85	50,395.50	49,641.5

Source: CERRA

** Note: Typically, between two and three school districts do not participate in the survey.*

*** Number of Vacant Teacher Positions is reported in full-time equivalents (FTEs)*

The criteria used in designating critical geographic schools have evolved over time. The State Board of Education has considered multiple factors, including degree of wealth, distance from shopping and entertainment centers, and faculty turnover. For the 2000-01 school year, the SBE adopted the criteria established for the federally funded Perkins Loan Program as the criteria for determining critical need schools. The Perkins Loan Program used student participation rates in the Federal free and reduced price lunch program to determine schools eligible for loan forgiveness and included special schools, alternative schools, and correctional centers. Section 59-26-20(j) was amended in 2006 to redefine geographic critical need schools to be: (1) schools with an absolute rating of Below Average or At-Risk/Unsatisfactory; (2) schools with an average teacher turnover rate for the past three years of 20 percent or higher; and (3) schools with a poverty index of 70 percent or higher. Table 4 documents the number of geographic critical need schools in South Carolina since 2008-09.

⁵ Ibid.

⁶ Ibid, p.3.

**Table 4
Critical Geographic Need Schools**

Year	Total Schools	Type of School					Qualification		
		Career Centers	Primary Schools	Elementary Schools	Middle Schools	High Schools	Absolute Rating	Teacher Turnover	Poverty Index
2008-09	754	3	26	402	200	111	470	266	629
2009-10	785	3	29	420	209	106	476	286	669
2010-11	751	6	30	429	184	102	255	284	684
2011-12	742	2	34	455	204	103	174	218	706
2012-13	810	7	35	445	203	114	192	187	765

Source: South Carolina Department of Education

Note: Some schools may be designated in more than one category (i.e., middle and high).

In 2012-13 there were 810 schools that were classified as critical geographic need schools. For comparison purposes, in school year 2012-13 there was a total of 1,240 schools in the state.⁷ Therefore, sixty-five (65) percent of all schools were critical geographic need schools. It should be further noted that the state poverty index in 2012-13 was 70 percent. As the poverty index of schools increases, the number of schools classified as critical geographic need schools will increase.

⁷ Includes all charter schools, Felton Lab, SC School for the Deaf and Blind, Department of Juvenile Justice, Palmetto Unified, and Wil Lou Gray. <<http://ed.sc.gov/agency/programs-services/128/>>.

Section II

Applications to the Teacher Loan Program

During the first ten years of the Teacher Loan Program, 11,387 individuals received a loan through the Teacher Loan Program; however, specific demographic information is not available for these recipients. Information on applicants since 1994-95 is available.

Since 1994-95, the South Carolina Student Loan Corporation has received and processed 36,320 applications for the Teacher Loan Program (Table 5). The number of applicants is a duplicated count as one applicant could have applied for loans in multiple years. Of the 36,320 applications, 68 percent were approved; 25 percent were denied, and 6 percent cancelled by the applicant. Applications generally were denied for several reasons. Since 1994-95 41 percent of all denials were due to the failure of the applicant to meet the academic grade point criteria. Inadequate funds accounted for another 28 percent of all denials.

Table 5
Status of Applicants

Year	Total Applied*	Approved	Cancelled	Denied	Reason for Denial				
					Academic Reason	Credit Problem	Inadequate Funds	No EEE Praxis	Other**
1994-95	2,242	1,416	176	650	241	48	240	69	52
1995-96	2,024	986	176	862	229	8	490	115	20
1996-97	1,446	982	118	346	262	5		51	28
1997-98	1,545	1,117	119	309	201	3		63	42
1998-99	1,569	1,138	128	303	182	10		54	57
1999-00	1,532	1,121	85	326	206	6		69	45
2000-01	2,028	1,495	112	421	244	16		86	75
2001-02	2,297	1,536	106	655	312	8	157	122	56
2002-03	2,004	1,332	110	562	219	3	126	139	75
2003-04	1,948	1,345	118	485	189	1	104	125	66
2004-05	1,735	1,101	93	541	148	1	267	65	60
2005-06	1,902	1,299	154	449	145	2	111	102	89
2006-07	2,033	1,466	150	417	206	3	37	78	93
2007-08	2,451	1,711	169	571	249	10	114	122	76
2008-09	2,676	1,888	126	662	263	10	193	118	78
2009-10	2,228	1,555	92	581	147	13	300	75	46
2010-11	1,717	1,114	97	506	89	4	308	72	33
2011-12	1,471	1,086	81	304	116	1	80	62	45
2012-13	1,472	1,112	85	275	134	1	37	64	39
TOTAL	36,320	24,800	2,295	9,225	3,782	153	2,564	1,651	1,075

Source: South Carolina Student Loan Corporation, 1995 - 2013

*This is a duplicated count of individuals because the same individuals may apply for loans in multiple years.

***"Other" reasons include (1) not a SC resident, (2) enrollment less than half time, (3) ineligible critical area, (4) not seeking initial certification, (5) received the maximum annual and/or cumulative loan and (6) application in process.

In 2012-13 the number of applications to the Teacher Loan Program was essentially the same as in the prior year. Of the 275 applications denied in 2012-13, 37 or approximately 14 percent were due to inadequate funding, the lowest number denied for financial reasons since Fiscal year 2006-07. The South Carolina Student Loan Corporation estimates that an additional \$132,924 would have been needed to fund all eligible applications in 2012-13.

Description of Applicants

In the 1990s several states, including members of the Southern Regional Education Board (SREB), implemented policies to attract and retain minorities into the teaching force. South Carolina specifically implemented minority teacher recruitment programs at Benedict College and South Carolina State University. Currently, only the South Carolina Program for the Recruitment and Retention of Minority Teachers (SC-PRRMT) at South Carolina State University remains in operation. The General Assembly in 2012-13 appropriated by proviso \$339,482 in EIA revenues to the program. SC-PRRMT promotes “teaching as a career choice by publicizing the many career opportunities and benefits in the field of education in the State of South Carolina. The mission of the Program is to increase the pool of teachers in the State by making education accessible to non-traditional students (teacher assistants, career path changers, and technical college transfer students) and by providing an academic support system to help students meet entry, retention, and exit program requirements.”⁸ The program “also administers an EIA Forgivable Loan Program and participates in state, regional, and national teacher recruitment initiatives.”⁹

In 2003, the EIA and Improvement Mechanisms Subcommittee of the Education Oversight Committee requested that staff develop goals and objectives for the Teacher Loan Program. An advisory committee was formed with representatives from CERRA, SCSL, the Division of Educator Quality and Leadership at the State Department of Education, and the Commission on Higher Education. After review of the data, the advisory committee recommended the following three goals and objectives for the Teacher Loan Program (TLP) in 2004.

- The percentage of African American applicants and recipients of the TLP should mirror the percentage of African Americans in the South Carolina teaching force.
- The percentage of male applicants and recipients of the TLP should mirror the percentage of males in the South Carolina teaching force.
- Eighty percent of the individuals receiving loans each year under the TLP should enter the South Carolina teaching force.

Historically, applicants for the program have been overwhelmingly white and/or female (Tables 6 and 7). This trend continued in 2012-13 with 79 percent of all applicants female and 78 percent, white. However, the number of African Americans who applied for the loan was up by 13 percent over last year. For comparison purposes, in the 2011-12 school year, approximately 79 percent of all public school teachers in the state were white and 79 percent female.¹⁰ The

⁸ 2012-13 EIA Program Report as provided to the EOC by the South Carolina Program for the Recruitment and Retention of Minority Teachers, September 28, 2012. <<http://www.eoc.sc.gov/reportsandpublications/Pages/2012-13EIAProgramReport.aspx>>.

⁹ Ibid.

¹⁰ Original Source South Carolina Department of Education. Accessed on February 28, 2013. <http://www.cerra.org/media/documents/2013/1/TeacherRaceGender_1112.pdf>.

data also show that the number of black male teachers employed in public schools in school year 2011-12 was approximately 5,858 or 12 percent of all teachers.

Table 6
Distribution of Applicants to the Teacher Loan Program by Gender

Year	# Applications	Male	%	Female	%	Unknown	%
1994-95	2,242	246	11.0%	1,476	65.8%	520	23.2%
1995-96	2,024	305	15.1%	1,692	83.6%	27	1.3%
1996-97	1,446	195	13.5%	1,189	82.2%	62	4.3%
1997-98	1,545	247	16.0%	1,241	80.3%	57	3.7%
1998-99	1,569	261	16.6%	1,267	80.8%	41	2.6%
1999-00	1,532	263	17.2%	1,212	79.1%	57	3.7%
2000-01	2,028	299	14.7%	1,628	80.3%	101	5.0%
2001-02	2,297	288	12.5%	1,769	77.0%	240	10.4%
2002-03	2,004	246	12.3%	1,599	79.8%	159	7.9%
2003-04	1,948	253	13.0%	1,480	76.0%	215	11.0%
2004-05	1,735	261	15.0%	1,413	81.4%	61	3.5%
2005-06	1,902	282	14.8%	1,305	68.6%	315	16.6%
2006-07	2,033	328	16.1%	1,482	72.9%	223	11.0%
2007-08	2,451	410	16.7%	1,845	75.3%	196	8.0%
2008-09	2,676	483	18.0%	2,102	78.6%	91	3.4%
2009-10	2,228	418	18.8%	1,763	79.1%	47	2.1%
2010-11	1,717	316	18.4%	1,324	77.1%	77	4.5%
2011-12	1,471	281	19.1%	1,122	76.3%	68	4.6%
2012-13	1,472	244	16.6%	1,168	79.3%	60	4.1%
TOTAL:	36,320	5,626	15.5%	28,077	77.3%	2,617	7.2%

Source: South Carolina Student Loan Corporation, 1995 - 2013.

Table 7
Distribution of Applicants to the Teacher Loan Program by Race/Ethnicity,

Year	# Applications	Ethnicity							
		African American		Other		White		Unknown	
		#	%	#	%	#	%	#	%
1994-95	2,242	210	9	20	1	1,580	70	432	19
1995-96	2,024	271	13	31	2	1,664	82	58	3
1996-97	1,446	236	16	14	1	1,115	77	81	6
1997-98	1,545	258	17	12	1	1,195	77	80	5
1998-99	1,569	301	19	9	1	1,193	76	66	4
1999-00	1,532	278	18	14	1	1,164	76	76	5
2000-01	2,028	310	15	25	1	1,555	77	138	7
2001-02	2,297	361	16	15	1	1,630	71	291	13
2002-03	2,004	280	14	14	1	1,506	75	204	10
2003-04	1,948	252	13	13	<1	1,426	73	257	13
2004-05	1,735	263	15	17	1	1,357	78	98	6
2005-06	1,902	267	14	28	1	1,416	74	191	10
2006-07	2,033	356	17	20	1	1,495	74	162	8
2007-08	2,451	401	16	37	1	1,823	74	190	8
2008-09	2,676	453	17	54	2	2,059	77	110	4
2009-10	2,228	317	14	38	2	1,802	81	71	3
2010-11	1,717	228	13	35	2	1,373	80	81	5
2011-12	1,471	215	15	20	1	1,171	80	65	4
2012-13	1,472	242	16	23	2	1,149	78	58	4
TOTAL	36,320	5,499	15	439	1	27,673	76	2,709	7

Source: South Carolina Student Loan Corporation, 1995 - 2013.

One approach to increase the supply of highly qualified teachers is school-to-college partnerships that introduce students early on to teaching as a career. In South Carolina the Teacher Program, which is coordinated by the Center for Educator Recruitment, Retention, and Advancement (CERRA) at Winthrop University, has impacted the applicant pool. As reported by CERRA, the mission of the Teacher Cadet Program "is to encourage academically talented or capable students who possess exemplary interpersonal and leadership skills to consider teaching as a career. An important secondary goal of the program is to provide these talented future community leaders with insights about teaching and school so that they will be civic advocates of education." Teacher Cadets must have at least a 3.0 average in a college preparatory curriculum, be recommended in writing by five teachers, and submit an essay on why they want to participate in the class. In 2012-13, 556 or 38 percent of all applicants to the Teacher Loan Program were participants in the Teacher Cadet Program. The number of applicants who were Teacher Cadets was down from the previous year (Table 8)

Table 8
Distribution of Applicants to the Teacher Loan Program by Teacher Cadet Program

Year	Number Applications	Teacher Cadets	%	Not Teacher Cadets	%	UNKNOWN	%
1994-95	2,242	761	34	1,348	60	133	6
1995-96	2,024	751	37	1,203	59	70	3
1996-97	1,446	537	37	864	60	45	3
1997-98	1,545	545	35	946	61	54	4
1998-99	1,569	577	37	939	60	53	3
1999-00	1,532	560	37	896	58	76	5
2000-01	2,028	685	34	1,245	61	98	5
2001-02	2,297	773	34	1,369	60	155	7
2002-03	2,004	727	36	1,209	60	68	3
2003-04	1,948	669	34	1,186	61	93	5
2004-05	1,735	567	33	1,051	60	117	7
2005-06	1,902	580	31	1,006	53	316	17
2006-07	2,033	695	34	1,269	62	69	3
2007-08	2,451	792	32	1,523	62	136	6
2008-09	2,676	819	31	1,670	62	187	7
2009-10	2,228	811	36	1,352	61	65	3
2010-11	1,717	662	39	1,024	60	31	2
2011-12	1,471	601	41	830	56	40	3
2012-13	1,472	556	38	871	59	45	3
TOTAL	36,320	12,668	35	21,801	60	1,851	5

Source: South Carolina Student Loan Corporation, 1995-2013

Overwhelmingly, applicants to the Teacher Loan Program are undergraduates. Table 9 showcases the number of applicants by academic level. While historically only 18 percent of program applicants are freshmen, consistently 60 percent are continuing undergraduates. In 2012-13 two-thirds of all applicants were continuing undergraduates. Students may be more willing to commit to a professional program after their initial year of post-secondary education. Anecdotal information provided by financial aid counselors about potential graduate student loan applicants identified a hesitancy to participate in the program because they were uncertain about where they might be living after completing their degrees.

Table 9
Distribution of Applicants to the Teacher Loan Program by Academic Level

Year	Number Applied	Academic Level Status									
		Freshman		Continuing Undergrad		1 st Semester Graduate		Continuing Graduate		Unknown	
		#	%	#	%	#	%	#	%	#	%
1994-95	2,242	491	22	1,403	60	76	3	171	8	101	5
1995-96	2,024	435	21	1,280	60	92	4	155	8	62	3
1996-97	1,446	261	18	897	60	73	10	164	11	51	4
1997-98	1,545	272	18	876	60	138	10	202	13	57	4
1998-99	1,569	295	19	856	60	146	10	224	14	48	3
1999-00	1,532	331	22	863	60	135	10	196	13	7	<1
2000-01	2,028	440	22	1,087	50	194	10	300	15	7	1
2001-02	2,297	545	24	1,241	54	215	9	291	13	5	<1
2002-03	2,004	336	17	1,183	59	205	10	277	14	3	<1
2003-04	1,948	298	15	1,177	60	194	10	263	14	16	<1
2004-05	1,735	232	13	1,068	62	162	9	256	15	17	1
2005-06	1,902	281	15	1,083	57	231	12	248	13	59	3
2006-07	2,033	363	18	1,157	57	209	10	251	12	53	3
2007-08	2,451	445	18	1,471	60	186	8	233	9	116	5
2008-09	2,676	428	16	1,534	57	265	10	278	10	171	6
2009-10	2,228	404	18	1,370	61	204	9	207	9	43	2
2010-11	1,717	230	13	1,136	66	140	8	195	11	16	1
2011-12	1,471	246	17	961	65	112	8	140	10	12	1
2012-13	1,472	230	16	992	67	98	7	131	9	21	1
TOTAL	36,320	6,563	18	21,635	60	3,075	8	4,182	12	865	2

Source: South Carolina Student Loan Corporation, 1995-2013.

Section III Recipients of a South Carolina Teacher Loan

Over time, approximately two-thirds of all applicants to the Teacher Loan Program have qualified and received a South Carolina Teacher Loan. In 2012-13 of the 1,472 applications received, 1,112 or 76 percent received a Teacher Loan with the average loan amount being \$4,028.

Table 10 documents the distribution of loan recipients over time by academic level. In 2012-13 85 percent of all Teacher Loan Program recipients were undergraduate students. Looking at the undergraduate recipients, 65 percent were juniors or seniors, the same levels as in the prior year. Across years the data show that there is an annual decline in loan recipients between freshman and sophomore years. There are several possible reasons for the decline: (1) individuals may decide that they do not want to become teachers; (2) some students may leave college after freshman year; and (3) some individuals may no longer meet the qualifications to receive the loans. There are two primary reasons sophomores may no longer qualify for the loan: their GPA is below a 2.5 and/or they have not passed the Praxis I test required for entrance into an education program. No data exist on how many of the applicants were rejected for not having passed or how many had simply not taken the exam. Either way, the applicant would not qualify for additional TLP loans until the Praxis I was passed.

**Table 10
Distribution of Recipients of the Teacher Loan Program by Academic Level Status**

	Freshmen	Sophomores	Juniors	Seniors	5 th Year Undergrads	1 st year Graduates	2 nd Year Graduates	3+ Year Graduates
1994-95	268	143	290	381	37	64	41	12
1995-96	8	108	246	395	34	91	45	3
1996-97	137	71	228	359	31	70	67	18
1997-98	173	105	225	338	37	165	45	22
1998-99	292	107	228	330	34	168	67	8
1999-00	225	93	205	324	36	143	88	7
2000-01	291	145	278	376	48	231	104	19
2001-02	318	166	306	400	35	208	82	8
2002-03	183	143	274	396	31	218	72	13
2003-04	168	114	317	386	55	187	86	26
2004-05	121	69	248	392	50	118	82	20
2005-06	185	89	230	419	67	203	85	21
2006-07	221	148	267	441	61	212	92	15
2007-08	344	195	345	469	61	207	80	8
2008-09	328	225	426	459	59	284	85	22
2009-10	286	165	362	452	48	157	76	9
2010-11	126	120	254	379	43	107	62	23
2011-12	191	109	292	312	22	122	37	1
2012-13	173	138	270	345	22	118	43	3

Source: South Carolina Student Loan Corporation, 1995 - 2013

Table 11 compares the academic status of applicants to actual recipients in 2012-13. The data show that generally the percentage of applicants who are undergraduate reflects the percentage of recipients who were undergraduates.

**Table 11
Comparisons by Academic Level of Applicants and Recipients, 2012-13**

	Undergraduate	Graduate	Unknown	TOTAL
Applicants	1,222 (83%)	229 (16%)	21 (1%)	1,472
Recipients	948 (85%)	164 (15%)	--	1,112

Teacher Loan recipients attended forty universities and colleges in 2012-13 of which twenty-eight or 70 percent were South Carolina institutions with a physical campus. For comparison purposes, the Commission on Higher Education reports that there are 59 campuses of higher learning in South Carolina: 13 public senior institutions; 4 public two-year regional campuses in the USC system; 16 public technical colleges; 24 independent or private senior institutions; and 2 independent two-year- colleges.¹¹ Table 12 documents the number of Teacher Loan recipients attending South Carolina public and private institutions.

**Table 12
Teacher Loan Recipients by Institution of Higher Education, 2012-13**

	Institution	Number Recipients
1	American Public University System	1
2	Anderson University	56
3	Brevard College	1
3	Capella University	1
4	Charleston Southern University	12
5	Clemson University	113
6	Coastal Carolina University	41
7	Coker College	39
8	College of Charleston	105
9	Columbia College	10
10	Columbia International University	2
11	Converse College	43
12	Covenant College	1
13	Emory and Henry College	1
14	Erskine College	7
16	Francis Marion University	50
17	Furman University	22
18	Lander University	45
19	Liberty University	3
20	Limestone College	5
21	Mars Hill College	2
22	Newberry College	26
23	North Greenville University	23

¹¹ Commission on Higher Education
<http://www.che.sc.gov/Students,FamiliesMilitary/LearningAboutCollege/SCCollegesUniversities.aspx>

	Institution	Number Recipients
24	Presbyterian College	15
25	SC State University	11
26	Southern Wesleyan University	11
27	The Citadel	11
28	University of Nebraska at Kearney	1
29	University of Phoenix	2
30	USC-Aiken	40
31	USC-Beaufort	4
32	USC-Lancaster	1
33	USC-Upstate	52
34	USC-Columbia	218
35	USC-Salkehatchie	1
36	University of West Alabama	2
37	Western Carolina University	1
38	Western Governors university	4
39	Winthrop University	128
40	Wofford College	<u>1</u>
TOTAL		1,112

Source: South Carolina Student Loan Corporation, 2013

The number of loan recipients at historically African American institutions continues to be decline. According to the Commission on Higher Education and SCSL, in 2012-13 there were a total of 11 teacher loans given to students attending South Carolina State University (Table 13).

Table 13
Teacher Loans to Historically African American Institutions

Institution	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08
Benedict College	0	0	0	2	6	14
Clafin University	0	1	0	1	7	2
Morris College	0	0	0	0	0	2
S.C. State University	11	11	9	9	22	24
TOTAL:	11	12	9	12	35	42

Source: South Carolina Student Loan Corporation, 2013

Recipients of the Teacher Loan Program also receive other state scholarships provided by the General Assembly to assist students in attending institutions of higher learning in South Carolina. The other scholarship programs include the Palmetto Fellows Program, the Legislative Incentive for Future Excellence (LIFE) Scholarships, and the Hope Scholarships. The Palmetto Fellows Program, LIFE Scholarships, and Hope award scholarships to students based on academic achievement, but are not directed to teacher recruitment. In 1999 the General Assembly created the Teaching Fellows Program to recruit up to 200 high achieving high school seniors each year into teaching. Students who receive a Teaching Fellows award go through a rigorous selection process, which includes an online application (scholastic profiles, school and community involvement, references, and an interest paragraph), an interview and presentation

in front of a team of three educators, and a scored written response. Teaching Fellows are awarded up to \$6,000 per year to attend one of eleven Teaching Fellows Institutions in the state of South Carolina as long as they continue to meet criteria for participation. Teaching Fellows must maintain a minimum GPA of 2.75, attend regular Teaching Fellows meetings on their campus, engage in service learning activities, and participate in advanced professional development. Recipients agree to teach in South Carolina at least one year for each year they receive an award, and they sign a promissory note that requires payment of the scholarship should they decide not to teach. In addition to being an award instead of a loan, the Teaching Fellows Program differs from the Teacher Loan Program in that recipients are not required to commit to teaching in a critical need subject or geographic area to receive the award.

Data provided by the Center for Educator Recruitment, Retention and Advancement (CERRA) on the Teaching Fellows Program documents that between 2000 and 2009 there have been 1,659 Teaching Fellows awards made. Of these awards, 1,275 or 76.9 percent of the students who initially received the fellowship graduated. Of the 1,275 Fellows who graduated, 921 are employed in 74 public school districts in South Carolina as of March 2014. Below is a chart that describes the information in greater detail.¹²

Table 14
Breakdown of Teaching Fellows Graduates (2000-2009 Cohorts)

Teaching in SC public school district for loan forgiveness	448
Loan satisfied through teaching service, and still employed in SC public school district	473
In repayment	178
In deferment	63
Loan satisfied through teaching service, but no longer employed in SC public school district	<u>113</u>
Total	1,275

Source: CERRA

Working with the Commission on Higher Education, the South Carolina Student Loan, and the South Carolina Department of Education, specific data files from the three organizations were merged and cross-referenced to determine how the scholarship programs interact with the Teacher Loan Program. Table 15 shows over the last thirteen years the number of Teacher Loan recipients who also participated in the Hope, LIFE, or Palmetto Fellows programs and who were later employed by public schools. The merged data found a total of 2,895 loan recipients who were also LIFE, Palmetto Fellows or Hope Scholarships recipients and employed in public schools in South Carolina in 2012-13, an 11 percent increase above the prior year and a 37 percent increase since Fiscal Year 2009-10.

¹² “Teaching Fellows Program, Data from 2000- 2009 Cohorts,” CERRA, provided in an email from Jane Turner to Melanie Barton, April 15, 2014.

Table 15
Loan Recipients Serving in SC schools and Received these Scholarships

Fiscal Year	LIFE	Palmetto Fellows	Hope	Total
1998-1999	11	*		11
1999-2000	93	*		93
2000-2001	227	*		227
2001-2002	370	*		370
2002-2003	533	2	**	535
2003-2004	701	10	0	711
2004-2005	898	27	0	925
2005-2006	1,069	39	0	1,108
2006-2007	1,306	59	5	1,370
2007-2008	1,552	72	26	1,650
2008-2009	1,775	93	49	1,917
2009-2010	1,932	116	67	2,115
2010-2011	2,097	145	93	2,335
2011-2012	2,331	171	110	2,612
2012-2013	2,582	188	125	2,895

Source: Commission on Higher Education, 2013

*Data Not Available

**Hope Scholarship established in 2002-03.

Policymakers have also questioned how the state's scholarship programs generally impact the number of students pursuing a teaching career in the state. Table 16 shows the total number of scholarship recipients each year. It is a duplicated count across years.

Table 16
Total Number of Scholarship Recipients for the Fall Terms

Year	LIFE	Palmetto Fellows	Hope
1998	14,618	**	
1999	16,374	**	
2000	16,560	**	
2001	19,469	2,606	
2002	23,330	2,915	2,085 *
2003	25,450	3,358	2,324
2004	27,105	3,663	2,343
2005	27,832	4,316	2,449
2006	28,362	4,755	2,408
2007	29,140	5,148	2,615
2008	29,943	5,516	2,590
2009	31,607	5,894	2,716
2010	32,125	6,122	2,844
2011	32,600	6,410	2,853
2012	33,580	6,666	2,925

Source: Commission on Higher Education, 2013.

* Program started in the 2002-03 academic year.

** Program was in existence but data were not available.

Of these individuals receiving scholarships in the fall of 2012, the following had declared education as their intended major (Table 17).

Table 17
Comparison of Scholarship Recipients and Education Majors, Fall 2012

Scholarship	# of Education Majors	# of Scholarships	Percent
Hope	385	2,925	13.2%
LIFE	3,222	33,580	9.6%
Palmetto Fellows	399	6,666	6.0%
Total	4,006	43,171	9.3%

In the first year of the LIFE Scholarships 7.2 percent of the scholarship recipients declared as education majors (Table 18). In the fall of 2012, 9.6 percent of LIFE scholarship recipients had declared education as their major, down slightly from the prior year. However, the percent of Hope scholarship recipients who had declared education as their major was up in 2012. Overall, in the fall of 2012, 9.3 percent of all Hope, LIFE and Palmetto Fellows scholarship recipients had declared education as a major. The data, however, show a downward trend in the percentage of these very talented students initially declaring education as a major since the fall of 2005. With the policy goal on improving the quality of teachers in classrooms, this trend raises concerns.

Table 18
Percent of Students that Received Scholarships for each Fall Term
and had Declared an Education Major

Fall	LIFE	Palmetto Fellows	Hope	Total
1998	7.2	**	*	7.2
1999	7.7	**	*	7.7
2000	7.4	**	*	7.4
2001	11.0	5.9	*	10.4
2002	11.4	6.1	14.3	11.1
2003	12.1	7.0	13.9	11.7
2004	12.1	6.3	13.2	11.5
2005	12.2	7.1	15.1	11.7
2006	11.7	7.1	14.7	11.3
2007	11.3	6.8	14.6	10.9
2008	11.0	6.4	13.1	10.4
2009	11.1	6.5	14.4	10.6
2010	11.0	6.7	12.7	10.5
2011	10.2	6.3	9.9	9.6
2012	9.6	6.0	13.2	9.3

Source: Commission on Higher Education, 2013.

* Program started in the 2002-03 academic year.

** Program was in existence but data were not available.

Finally, over time, average SAT scores of loan recipients have increased. In 1998-99 the mean SAT score for Teacher Loan recipients was 961. Individuals who received the loan in the academic year 2012-13 had a mean SAT score of 1,181.4. These scores reflect the mean for the critical reading and mathematics portions of the SAT (Table 19). And, if a student took the test more than once, the most recent score is used. In 2012-13, the average SAT score of 1,181.4 was well above the 2012 national SAT average of 1010 in critical reading and mathematics.

Table 19
Mean SAT Scores¹³

Year	Teacher Loan Program Recipients	SC
1998	961.1	951
1999	960.9	954
2000	971.3	966
2001	997.9	974
2002	1,024.1	981
2003	1,056.9	989
2004	1,069.6	986
2005	1,076.7	993
2006	1,076.8	986
2007	1,081.2	984
2008	1,095.6	985
2009	1,091.4	982
2010	1,107.0	979
2011	1,153.8	972
2012	1,181.4	969

Source: South Carolina Student Loan Corporation, 2013 and College Board.

Repayment or Cancellation Status

South Carolina Student Loan (SCSL) reports that as of June 30, 2013, “16,806 borrowers were in a repayment or cancellation status.”¹⁴ The following table is a comprehensive list of the status of all borrowers:

Table 20
Borrowers as of June 30, 2013

Number Borrowers	% of Borrowers	Status
2,546	15%	Never eligible for cancellation and are repaying loan
398	2%	Previously taught but not currently teaching
1,295	8%	Teaching and having loans cancelled
6,836	41%	Have loans paid out through monthly payments, loan consolidation or partial cancellation
110	1%	Loan discharged due to death, disability or bankruptcy
86	1%	In Default
<u>5,535</u>	33%	Loans cancelled 100% by fulfilling teaching requirement
16,806		

Source: South Carolina Student Loan Corporation, 2013

¹³ The composite score is the sum of the average Verbal and Math Score (1998-2005) and the Critical Reading score average and the Mathematics score average (2006-2013).

¹⁴ 2013-14 EIA program Report as provided to the EOC by the South Carolina Student Loan Corporation, October 2013.

Teacher Loan Program Recipients Employed in Public Schools of South Carolina

What information exists about the current employees of public schools in South Carolina who had received a Teacher Loan? Data files from SCSL and South Carolina Department of Education (SCDE) were merged. There were 7,160 Teacher Loan recipients employed by public schools in 2012-13, an increase of 304 or 4 percent over the prior year. Like the applicants, the Teacher Loan recipients who were employed in South Carolina's public schools were overwhelmingly white and female (Table 21).

Table 21
Loan Recipients in South Carolina Schools by Gender and Ethnicity, 2012-13

Gender	Number	Percent
Male	916	12.8
Female	6,197	86.6
Unknown	47	0.7
Total	7,160	

Ethnicity	Number	Percent
African American	936	13.1
Caucasian	6,016	84.0
Asian	18	0.3
Hispanic	42	0.6
American Indian	3	0.0
Unknown	145	2.0
Total	7,160	

These, 7,160 individuals served in a variety of positions in 2012-13 (Table 22).

Table 22
Loan Recipients Employed in SC Public Schools as of 2012-13 by Position

Position Code	Description	Number	Position Code	Description	Number
1	Principal	105	47	Director, Athletics	2
2	Assistant Principal, Coprincipal	191	48	Assistant Superintendent, Noninstruction	1
3	Special Education (Itinerant)	21	49	Assistant Superintendent, Instruction	3
4	Prekindergarten (Child Development)	125	50	District Superintendent	1
5	Kindergarten	316	53	Director, Instruction	2
6	Special Education (Self-Contained)	368	57	Director, Career and Technology Education	3
7	Special Education (Resource)	440	58	Director, Special Services	10
8	Classroom Teacher	4,694	65	Coordinator, English	2
9	Retired Teacher	5	72	Coordinator, Mathematics	3
10	Library Media Specialist	286	75	Educational Evaluator	1
11	Guidance Counselor	155	78	Coordinator, Special Education	12
12	Other Professional Instruction-Oriented	83	83	Coordinator, Parenting/Family Literacy	2
13	Director, Career & Technology Education Center	1	84	Coordinator, Elementary Education	1
16	Director, Adult Education	5	85	Psychologist	12
17	Speech Therapist	149	86	Support Personnel	2
19	Temporary Instruction-Oriented Personnel	10	89	Title I Instructional Paraprofessional	5
23	Career Specialist	11	90	Library Aide	3

Position Code	Description	Number	Position Code	Description	Number
27	Technology/IT Personnel	6	92	Kindergarten Aide	5
28	Director, Personnel	7	93	Special Education Aide	5
29	Other Personnel Positions	2	94	Instructional Aide	6
30	Director, Maintenance	1	97	Instructional Coach	43
33	Director, Technology	3	98	Adult Education Teacher	4
35	Coordinator, Federal Projects	3	99	Other District Office Staff	18
38	Orientation/Mobility Instructor	1			
41	Director, Student Services	2	TOTAL		7,160
43	Other Professional Noninstructional Staff	20			
44	Teacher Specialist	4			

Analyzing the data in another way, two-thirds of the recipient graduates were employed in public schools as regular classroom teachers, another 12 percent were working in special education classrooms, and another 6 percent in four-year-old child development and kindergarten classes (Table 23). Approximately 8 percent were employed in other positions, working in public schools in typically administrative rather than direct instructional capacities.

Table 23
Loan Recipients Employed in Public Schools By Various Functions, 2012-13

Position Code	Description	# Positions	Percent
04	Prekindergarten	125	2%
05	Kindergarten	316	4%
03, 06, 07	Special Education	829	12%
08	Classroom Teachers	4,694	66%
10	Library Media Specialist	286	4%
11	Guidance Counselor	155	2%
17	Speech Therapist	149	2%
All Others	Principals, Assistant Principals, Directors, Coordinators, etc.		8%
	Total	7,160	

Table 24 documents the primary area of certification of all Teacher Loan recipients who were employed in public schools in 2012-13.

Table 24
Loan Recipients Employed in SC Public Schools in 2012-13 by Primary Certification Area

Code	Certification Subject	Number Certified	Code	Certification Subject	Number Certified
1	Elementary	2,914	67	Physical Education	88
2	Generic Special Education	132	70	Superintendent	2
3	Speech - Language Therapist	139	71	Elementary Principal	18
4	English	380	72	Secondary Principal	8
5	French	34	73	Elementary Supervisor	2

Code	Certification Subject	Number Certified
6	Latin	1
7	Spanish	82
8	German	4
10	Mathematics	457
11	General Mathematics	6
12	Science	133
13	General Science	10
14	Biology	57
15	Chemistry	13
16	Physics	2
20	Social Studies	200
21	History	13
26	Psychology	2
29	Industrial Technology Education	8
30	Agriculture	6
32	Distributive Education	1
35	Family and Consumer Science (Home Ec)	14
40	Commerce	1
41	Shorthand	1
47	Business Education	42
49	Advanced Fine Arts	1
50	Art	141
51	Music Ed. - Choral	50
53	Music Ed. - Voice	2
54	Music Ed. - Instrumental	67
57	Speech and Drama	1
58	Dance	12
60	Media Specialist	100
63	Driver Training	6
64	Health	2
5A	English As a Second Language	2
5C	Theatre	9
AC	Health Science Technology	1

Code	Certification Subject	Number Certified
74	Secondary Principal	1
78	School Psychologist III	1
80	Reading Teacher	6
81	Reading Consultant	1
84	School Psychologist II	6
85	Early childhood	1,055
86	Guidance -Elementary	60
89	Guidance – Secondary	18
	Unknown/Not Reported	14
1A	Middle School Language Arts	5
1B	Middle School Mathematics	2
1C	Middle School Science	1
1D	Middle School Social Studies	3
1E	Middle Level Lang. Arts	74
1F	Middle Level Mathematics	90
1G	Middle Level Science	30
1H	Middle Level Social Studies	60
2A	Sp.Ed. Ed. Mentally Disabled	94
2B	Special Education-Education of the Blind and Visually Impaired	2
2C	Special Education Trainable Mentally Disabled	6
2D	Special Education-Education of Deaf and Hard of Hearing	8
2E	Special Education-Emotional Disabilities	78
2F	Special Education – Orthopedically Impaired	1
2G	Special Education – Learning Disabilities	207
2H	Special Education-Mental Disabilities	41
2I	Special Education-Multicategorical	93
2J	Special Education-Severe Disabilities	5
4B	Business/Marketing/Computer Tech	30
AV	Electricity	1
BF	Small Engine Repair	1
DB	Protective Services	1
DC	Media Technology	1
TOTAL		7,160

Section IV Teacher Supply and Demand

Annually since 2001 the Center for Educator Recruitment, Retention, and Advancement (CERRA) at Winthrop University has conducted a Teacher/Administrator Supply and Demand Survey. CERRA surveys each regular school district as well as the South Carolina School for the Deaf and Blind, the Department of Juvenile Justice, the Palmetto Unified School District and the South Carolina Public Charter School District to determine the number of authorized and filled teaching positions. The results of the latest survey were released in January 2014.¹⁵ Table 25 documents the total number of teachers hired and leaving school districts since 2001 as documented by CERRA.

**Table 25
Teachers Hired and Leaving, 2001-2013¹⁶**

Year	Teachers Hired	Teachers Leaving
2001	6,553.50	5,049.50
2002	5,581.70	5,333.00
2003	4,828.75	4,808.00
2004	6,486.75	5,222.00
2005	7,444.80	5,630.00
2006	8,101.00	6,354.00
2007	8,416.70	6,530.00
2008	7,159.20	5,746.00
2009	3,619.30	4,652.50
2010	3,514.59	4,612.80
2011	4,588.40	4,287.35
2012	5,739.50	4,583.30
2013	5,797.70	5,003.50

Source: CERRA

The total number of teachers hired in South Carolina's public school districts and special schools this year was 5,797.70, a slight increase over the previous year. Of the teachers hired, Table 26 documents the source of the new FTEs for school year 2013-14 and 2012-13. The data reflect that while teacher education programs in the state provide approximately one-third of the new hires in public schools, the percentage of teachers coming from other states and from alternative certification programs is increasing over time. Other teachers include teachers from a college or university or private school in South Carolina and newly certified career and technology teachers.

¹⁵ *Fall 2013 Teacher/Administrator Supply and Demand Survey, January 2014*, Center for Educator Recruitment, Retention, & Advancement, , <http://cerra.org/media/documents/2014/1/2013_Supply_Demand_Report2.pdf>.

¹⁶ Ibid.

Table 26
Source of FTEs Filled by Newly Hired Teachers¹⁷

	2013-14	2012-13
New Graduates from Teacher Education Programs in SC	32%	36%
Transferred from one district in SC to another district	27%	28%
Hired from another state	15%	14%
New Graduates from Teacher Education Programs in other States	8%	9%
Alternative Certification Programs	6%	5%
Inactive Teachers who Returned to Teaching	4%	4%
From Outside US	2%	2%
Other Teachers	6%	2%

Source: CERRA

Alternative Certification Programs

Appropriations from the General Fund also support two other teacher loan programs – Career Changers and PACE (Program for Alternative Certification for Educators). The Career Changers Program was designed to recruit individuals with undergraduate degrees in areas other than teaching that have been working for at least three years. Participants in the Career Changers Program must be at least half-time students and are eligible to borrow up to \$15,000 per year and up to an aggregate maximum of \$60,000.

PACE, originally named the Critical Needs Certification Program, places qualified applicants in South Carolina classrooms as teachers; the participants possess an undergraduate degree or equivalent in the content area in which they are teaching, but lack the courses needed for certification. PACE participants teach full-time and take courses toward certification while employed. They are eligible for up to \$750 per year for up to four years to help defray educational costs. In Fiscal Years 2011-12 the General Assembly appropriated \$1,065,125 for these programs.

Finally, the American Board for Certification of Teacher Excellence (ABCTE) is another source of potential teachers.

Comparing the number of teachers hired through these alternative certification programs over time, the information provided by CERRA is summarized in Table 27.

Table 27
New Hires by Alternative Certification Programs, 2013-14 and 2012-13¹⁸

	2013-14	2012-13
PACE	245	209.2
ABCTE	13	23.2
Teach For America	118	81
TOTAL:	376	313.4

Source: CERRA

¹⁷ “Fall 2012 and Fall 2013, Teacher/Administrator Supply and Demand Surveys, Center for Educator for Educator Recruitment & Advancement.”

¹⁸ Ibid.

Analyzing the number of all loan recipients who were employed in public schools in 2012-13, Tables 27 and 28 provide the following information. Among the 1,327 individuals who were in the PACE program and who were employed in public schools in 2012-13, a higher percentage were male, 29.1 percent, as compared to 12.8 percent of the individuals who received a Teacher Loan Program and were employed in public schools in 2012-13. Similarly, 38.4 percent of the 1,327 individuals employed in public schools in 2012-13 who were PACE participants were African American as compared to 13.1 percent of the 7,160 individuals employed in public schools in 2012-13 who were Teacher Loan Program recipients. The Career Changers program also has a slightly higher percentage of African Americans and males employed in public schools than does the Teacher Loan Program.

Tables 28 and 29 also mirror the findings of CERRA. Of the teacher hired to fill vacancies in 2013-14, “approximately 20 percent are minorities and another 20 percent are males. Although these percentages continue to be somewhat higher than the proportion of male and minority teachers who make up the total teacher population in the state, they are not comparable to student demographics. According to the South Carolina Department of Education, 47% of students are categorized as minorities and 51% are males.”¹⁹

Table 28
Loan Recipients in South Carolina Schools by Gender, 2012-13

Gender	Career Changers	PACE	Teacher Loan Program	TOTAL
Female	372 (82.7%)	932 (70.2%)	6,197 (86.6%)	7,501 (83.9%)
Male	71 (15.8%)	386 (29.1%)	916 (12.8%)	1,373 (15.4%)
Unknown	7 (1.6%)	9 (0.7%)	47 (0.7%)	63 (0.7%)
TOTAL:	450	1,327	7,160	8,937

Table 29
Loan Recipients in South Carolina Schools by Ethnicity, 2012-13

Race	Career Changers	PACE Program Critical Needs	Teacher Loan Program	TOTAL
African American	84 (18.7%)	509 (38.4%)	936 (13.1%)	1,529 (17.1%)
American Indian	1 (0.2%)	3 (0.2%)	3 (0.0%)	7 (0.1%)
Asian	1 (0.2%)	9 (0.7%)	18 (0.3%)	28 (0.3%)
Caucasian	350 (77.8%)	757 (57.0%)	6,016 (84.0%)	7,123 (79.7%)
Hispanic	3 (0.7%)	24 (1.8%)	42 (0.6%)	69 (0.8%)
Unknown	11 (2.4%)	25 (1.9%)	145 (2.0%)	181 (2.0%)
Total	450	1,327	7,160	8,937

¹⁹ Ibid, p.3.

Section V SC Teacher Loan Advisory Committee

Proviso 1A.9. of the 2013-14 General Appropriations Act created the South Carolina Teacher Loan Advisory Committee. The Committee is charged with: (1) establishing goals for the Teacher Loan Program; (2) facilitating communication among the cooperating agencies; (3) advocating for program participants; and (4) recommending policies and procedures necessary to promote and maintain the program.²⁰

1A.9. (SDE-EIA: XII.F.2-CHE/Teacher Recruitment) Of the funds appropriated in Part IA, Section 1, XII.F.2. for the Teacher Recruitment Program, the South Carolina Commission on Higher Education shall distribute a total of ninety-two percent to the Center for Educator Recruitment, Retention, and Advancement (CERRA-South Carolina) for a state teacher recruitment program, of which at least seventy-eight percent must be used for the Teaching Fellows Program specifically to provide scholarships for future teachers, and of which twenty-two percent must be used for other aspects of the state teacher recruitment program, including the Teacher Cadet Program and \$166,302 which must be used for specific programs to recruit minority teachers: and shall distribute eight percent to South Carolina State University to be used only for the operation of a minority teacher recruitment program and therefore shall not be used for the operation of their established general education programs. Working with districts with an absolute rating of At-Risk or Below Average, CERRA will provide shared initiatives to recruit and retain teachers to schools in these districts. CERRA will report annually by October first to the Education Oversight Committee and the Department of Education on the success of the recruitment and retention efforts in these schools. The South Carolina Commission on Higher Education shall ensure that all funds are used to promote teacher recruitment on a statewide basis, shall ensure the continued coordination of efforts among the three teacher recruitment projects, shall review the use of funds and shall have prior program and budget approval. The South Carolina State University program, in consultation with the Commission on Higher Education, shall extend beyond the geographic area it currently serves. Annually, the Commission on Higher Education shall evaluate the effectiveness of each of the teacher recruitment projects and shall report its findings and its program and budget recommendations to the House and Senate Education Committees, the State Board of Education and the Education Oversight Committee by October 1 annually, in a format agreed upon by the Education Oversight Committee and the Department of Education.

With the funds appropriated CERRA shall also establish, appoint, and maintain the South Carolina Teacher Loan Advisory Committee. The Committee shall be composed of one member representing each of the following: (1) Commission on Higher Education; (2) State Board of Education; (3) Education Oversight Committee; (4) Center for Educator Recruitment, Retention, and Advancement; (5) South Carolina Student Loan Corporation; (6) South Carolina Association of Student Financial Aid Administrators; (7) a local school district human resources officer; (8) a public higher education institution with an approved teacher education program; and (9) a private higher education institution with an approved teacher education program. The members of the committee representing the public and private higher education institutions shall rotate among those institutions and shall serve a two-year term on the committee. Initial appointments must be made by July 1, 2013, at which time the member representing CERRA

²⁰ Proviso 1A.9. of the 2013-14 General Appropriation Act.

shall call the first meeting. At the initial meeting, a chairperson and vice-chairperson must be elected by a majority vote of the committee. The committee must be staffed by CERRA, and shall meet at least twice annually. The committee's responsibilities are limited to: (1) establishing goals for the Teacher Loan Program; (2) facilitating communication among the cooperating agencies; (3) advocating for program participants; and (4) recommending policies and procedures necessary to promote and maintain the program.

According to Jane Turner, Executive Director of CERRA, the Advisory Committee was formed in the fall of 2013. Serving on the Committee are:

- Dr. Karen Woodfaulk – Commission on Higher Education;
- Dr. David Blackmon – State Board of Education;
- Patti Tate – Education Oversight Committee and Educator from York 3;
- Jane Turner – CERRA;
- Chuck Sanders – SC Student Loan Corporation;
- Dr. Ed Miller – University of South Carolina, representing the SC Association of Student Financial Aid Administrators;
- Gwendolyn Connor of Lancaster County School District, representing the SC Association of School Personnel Administrators;
- Dr. Ed Jadallah of Coastal Carolina University, representing a public higher education institution with an approved teacher education program; and
- Dr. Valerie Harrison of Clafflin University, representing a private higher education institution with an approved teacher education program.

Working with the Committee are Marcella Wine-Snyder, Pre-Collegiate Program Director, and Dr. Jennifer Garrett, Coordinator of Research and Program Development, for CERRA.

Ms. Turner documented the activities of the group.²¹

The first organizational meeting of the Committee took place on October 4, 2013, followed by a second meeting on January 10, 2014. The third meeting, scheduled for April 11, 2014, was postponed because a majority of members were unable to attend. That meeting has been rescheduled for May 20, 2014.

To date the Committee has developed operating plans, elected officers, and set general goals. More specifically, the Committee has provided guidance to the Student Loan Corporation on several policy issues and has begun work on a comprehensive financial aid brochure geared toward students planning to become teachers. At the next meeting, the Committee will discuss the formulas used to determine the critical subject areas and geographic areas used each year for loan forgiveness purposes and the need for modifications to those formulas.

The Committee also will begin working on ways to address one of the Committee's primary goals: to more effectively market the Loan Program to males, minorities, and students from critical need geographic areas.

²¹ Email from Jane Turner to Melanie Barton, May 1, 2014.

Section VI Summary of Findings

Findings from Previous Reports Confirmed

- The Teacher Loan Program continues to fulfill the statutory mission to attract individuals into the teaching profession and into areas of critical need as measured by the annual increase in applications and in the number of Teacher Loan Program recipients teaching in public schools in South Carolina.
- The average SAT score of Teacher Loan recipients continues to increase.
- Over time, one-third of all Teacher Loan recipients had their loans cancelled by fulfilling the teaching requirement with another 9 percent in the process of teaching and having their loans cancelled. The default rate has been consistently one percent of all loans made.
- The Teacher Cadet program continues to be a pipeline for individuals pursuing education degrees with 38 percent of Teacher Loan applicants having participated in the Teacher Cadet program.

New Findings from the 2012-13 Report

- The number of critical need subject areas continues to decline over time with 13 critical subject areas identified in 2012-13; however, vacancies in secondary mathematics, science, English and Special Education continue to exist.
- The number of critical geographic needs schools continues to increase to 810 in 2012-13, or two-thirds of all schools meeting the criteria due to the increase in the district poverty index.
- The number of applicants to the Teacher Loan Program in 2012-13 was 1,472, which is essentially the same as in the prior year. However, since 2008-09, the number of applicants has declined by 45 percent.
- There were a total of 1,112 teacher loans approved with the average loan of \$4,208.
- Thirty-seven (37) Teacher Loan applications were denied due to inadequate funding at a cost of \$132,924.
- The number of loan recipients attending historically African American institutions continues to decline with only 11 teacher loans awarded to students attending South Carolina State University in 2012-13.
- In the fall of 2012, 9.3 percent of all Hope, LIFE and Palmetto Fellows scholarship recipients had declared education as a major. The data, however, show a downward trend in the percentage of these very talented students initially declaring education as a major since the fall of 2005. With the policy goal of improving the quality of teachers in classrooms, this negative trend raises concerns.
- In the 2012-13 school year there were 7,160 individuals employed by public schools in the state who had received a South Carolina Teacher Loan with 66 percent of the loan recipients employed in public schools as regular classroom teachers, another 12 percent working in special education classrooms, and another 6 percent in four-year-old child development and kindergarten classes. Approximately 8 percent were employed in other positions, working in public schools in typically administrative rather than direct instructional capacities.
- While state teacher education programs provided 32 percent of the new teacher hires in 2012-13, approximately 29 percent of the hires came from another state, new graduates from teacher education programs in other states, or alternative certification programs.

	2013-14	2012-13
New Graduates from Teacher Education Programs in SC	32%	36%
Transferred from one district in SC to another district	27%	28%
Hired from another state	15%	14%
New Graduates from Teacher Education Programs in other States	8%	9%
Alternative Certification Programs	6%	5%
Inactive Teachers who Returned to Teaching	4%	4%
From Outside US	2%	2%
Other Teachers	6%	2%

- Individuals who receive certification through alternative certification programs like PACE are more likely to be African American and male than the existing teacher population and more than the applicants to the Teacher Loan Program.
- The SC Teacher Loan Advisory Committee was formed and began working in 2013-14. The initial goal of the Committee is to more effectively market the Loan Program to males, minorities, and students from critical need geographic areas.

Appendix

SECTION 59-26-20. Duties of State Board of Education and Commission on Higher Education.

The State Board of Education, through the State Department of Education, and the Commission on Higher Education shall:

(a) develop and implement a plan for the continuous evaluation and upgrading of standards for program approval of undergraduate and graduate education training programs of colleges and universities in this State;

(b) adopt policies and procedures which result in visiting teams with a balanced composition of teachers, administrators, and higher education faculties;

(c) establish program approval procedures which shall assure that all members of visiting teams which review and approve undergraduate and graduate education programs have attended training programs in program approval procedures within two years prior to service on such teams;

(d) render advice and aid to departments and colleges of education concerning their curricula, program approval standards, and results on the examinations provided for in this chapter;

(e) adopt program approval standards so that all colleges and universities in this State that offer undergraduate degrees in education shall require that students successfully complete the basic skills examination that is developed in compliance with this chapter before final admittance into the undergraduate teacher education program. These program approval standards shall include, but not be limited to, the following:

(1) A student initially may take the basic skills examination during his first or second year in college.

(2) Students may be allowed to take the examination no more than four times.

(3) If a student has not passed the examination, he may not be conditionally admitted to a teacher education program after December 1, 1996. After December 1, 1996, any person who has failed to achieve a passing score on all sections of the examination after two attempts may retake for a third time any test section not passed in the manner allowed by this section. The person shall first complete a remedial or developmental course from a post-secondary institution in the subject area of any test section not passed and provide satisfactory evidence of completion of this required remedial or developmental course to the State Superintendent of Education. A third administration of the examination then may be given to this person. If the person fails to pass the examination after the third attempt, after a period of three years, he may take the examination or any sections not passed for a fourth time under the same terms and conditions provided by this section of persons desiring to take the examination for a third time. Provided, that in addition to the above approval standards, beginning in 1984-85, additional and upgraded approval standards must be developed, in consultation with the Commission on Higher Education, and promulgated by the State Board of Education for these teacher education programs.

(f) administer the basic skills examination provided for in this section three times a year;

(g) report the results of the examination to the colleges, universities, and student in such form that he will be provided specific information about his strengths and weaknesses and given consultation to assist in improving his performance;

(h) adopt program approval standards so that all colleges and universities in this State that offer undergraduate degrees in education shall require that students pursuing courses leading to teacher certification successfully complete one semester of student teaching and other field experiences and teacher development techniques directly related to practical classroom situations;

(i) adopt program approval standards whereby each student teacher must be evaluated and assisted by a representative or representatives of the college or university in which the student teacher is enrolled. Evaluation and assistance processes shall be locally developed or selected by colleges or universities in accordance with State Board of Education regulations. Processes shall evaluate and assist student teachers based on the criteria for teaching effectiveness developed in accordance with this chapter. All

college and university representatives who are involved in the evaluation and assistance process shall receive appropriate training as defined by State Board of Education regulations. The college or university in which the student teacher is enrolled shall make available assistance, training, and counseling to the student teacher to overcome any identified deficiencies;

(j) the Commission on Higher Education, in consultation with the State Department of Education and the staff of the South Carolina Student Loan Corporation, shall develop a loan program in which talented and qualified state residents may be provided loans to attend public or private colleges and universities for the sole purpose and intent of becoming certified teachers employed in the State in areas of critical need. Areas of critical need shall include both geographic areas and areas of teacher certification and must be defined annually for that purpose by the State Board of Education. The definitions used in the federal Perkins Loan Program shall serve as the basis for defining “critical geographical areas”, which shall include special schools, alternative schools, and correctional centers as identified by the State Board of Education. The recipient of a loan is entitled to have up to one hundred percent of the amount of the loan plus the interest canceled if he becomes certified and teaches in an area of critical need. Should the area of critical need in which the loan recipient is teaching be reclassified during the time of cancellation, the cancellation shall continue as though the critical need area had not changed. Additionally, beginning with the 2000-2001 school year, a teacher with a teacher loan through the South Carolina Student Loan Corporation shall qualify, if the teacher is teaching in an area newly designated as a critical needs area (geographic or subject, or both). Previous loan payments will not be reimbursed. The Department of Education and the local school district are responsible for annual distribution of the critical needs list. It is the responsibility of the teacher to request loan cancellation through service in a critical needs area to the Student Loan Corporation by November first.

Beginning July 1, 2000, the loan must be canceled at the rate of twenty percent or three thousand dollars, whichever is greater, of the total principal amount of the loan plus interest on the unpaid balance for each complete year of teaching service in either an academic critical need area or in a geographic need area. The loan must be canceled at the rate of thirty-three and one-third percent, or five thousand dollars, whichever is greater, of the total principal amount of the loan plus interest on the unpaid balance for each complete year of teaching service in both an academic critical need area and a geographic need area. Beginning July 1, 2000, all loan recipients teaching in the public schools of South Carolina but not in an academic or geographic critical need area are to be charged an interest rate below that charged to loan recipients who do not teach in South Carolina.

Additional loans to assist with college and living expenses must be made available for talented and qualified state residents attending public or private colleges and universities in this State for the sole purpose and intent of changing careers in order to become certified teachers employed in the State in areas of critical need. These loan funds also may be used for the cost of participation in the critical needs certification program pursuant to Section 59-26-30(A)(8). Such loans must be cancelled under the same conditions and at the same rates as other critical need loans.

In case of failure to make a scheduled repayment of an installment, failure to apply for cancellation of deferment of the loan on time, or noncompliance by a borrower with the intent of the loan, the entire unpaid indebtedness including accrued interest, at the option of the commission, shall become immediately due and payable. The recipient shall execute the necessary legal documents to reflect his obligation and the terms and conditions of the loan. The loan program, if implemented, pursuant to the South Carolina Education Improvement Act, is to be administered by the South Carolina Student Loan Corporation. Funds generated from repayments to the loan program must be retained in a separate account and utilized as a revolving account for the purpose that the funds were originally appropriated. Appropriations for loans and administrative costs incurred by the corporation are to be provided in annual amounts, recommended by the Commission on Higher Education, to the State Treasurer for use by the corporation. The Education Oversight Committee shall review the loan program annually and report to the General Assembly.

Notwithstanding another provision of this item:

(1) For a student seeking loan forgiveness pursuant to the Teacher Loan Program after July 1, 2004, “critical geographic area” is defined as a school that:

(a) has an absolute rating of below average or unsatisfactory;

(b) has an average teacher turnover rate for the past three years that is twenty percent or higher;
or

(c) meets the poverty index criteria at the seventy percent level or higher.

(2) After July 1, 2004, a student shall have his loan forgiven based on those schools or districts designated as critical geographic areas at the time of employment.

(3) The definition of critical geographic area must not change for a student who has a loan, or who is in the process of having a loan forgiven before July 1, 2004.

(k) for special education in the area of vision, adopt program approval standards for initial certification and amend the approved program of specific course requirements for adding certification so that students receive appropriate training and can demonstrate competence in reading and writing braille;

(l) adopt program approval standards so that students who are pursuing a program in a college or university in this State which leads to certification as instructional or administrative personnel shall complete successfully training and teacher development experiences in teaching higher order thinking skills;

(m) adopt program approval standards so that programs in a college or university in this State which lead to certification as administrative personnel must include training in methods of making school improvement councils an active and effective force in improving schools;

(n) the Commission on Higher Education in consultation with the State Department of Education and the staff of the South Carolina Student Loan Corporation, shall develop a Governor’s Teaching Scholarship Loan Program to provide talented and qualified state residents loans not to exceed five thousand dollars a year to attend public or private colleges and universities for the purpose of becoming certified teachers employed in the public schools of this State. The recipient of a loan is entitled to have up to one hundred percent of the amount of the loan plus the interest on the loan canceled if he becomes certified and teaches in the public schools of this State for at least five years. The loan is canceled at the rate of twenty percent of the total principal amount of the loan plus interest on the unpaid balance for each complete year of teaching service in a public school. However, beginning July 1, 1990, the loan is canceled at the rate of thirty-three and one-third percent of the total principal amount of the loan plus interest on the unpaid balance for each complete year of teaching service in both an academic critical need area and a geographic need area as defined annually by the State Board of Education. In case of failure to make a scheduled repayment of any installment, failure to apply for cancellation or deferment of the loan on time, or noncompliance by a borrower with the purpose of the loan, the entire unpaid indebtedness plus interest is, at the option of the commission, immediately due and payable. The recipient shall execute the necessary legal documents to reflect his obligation and the terms and conditions of the loan. The loan program must be administered by the South Carolina Student Loan Corporation. Funds generated from repayments to the loan program must be retained in a separate account and utilized as a revolving account for the purpose of making additional loans. Appropriations for loans and administrative costs must come from the Education Improvement Act of 1984 Fund, on the recommendation of the Commission on Higher Education to the State Treasurer, for use by the corporation. The Education Oversight Committee shall review this scholarship loan program annually and report its findings and recommendations to the General Assembly. For purposes of this item, a ‘talented and qualified state resident’ includes freshmen students who graduate in the top ten percentile of their high school class, or who receive a combined verbal plus mathematics Scholastic Aptitude Test score of at least eleven hundred and enrolled students who have completed one year (two semesters or the equivalent) of collegiate work and who have earned a cumulative grade point average of at least 3.5 on a 4.0 scale. To remain eligible for the loan while in college, the student must maintain at least a 3.0 grade point average on a 4.0 scale.

The Education Oversight Committee does not discriminate on the basis of race, color, national origin, religion, sex, or handicap in its practices relating to employment or establishment and administration of its programs and initiatives. Inquiries regarding employment, programs and initiatives of the Committee should be directed to the Executive Director 803.734.6148.