

2019–20

# SOUTH CAROLINA TEACHER LOAN PROGRAM

Annual Report for FY2018–19



**SC EDUCATION  
OVERSIGHT COMMITTEE**



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## **Annual Report on the South Carolina Teacher Loan Program for Fiscal Year 2018-19**

June 15, 2020

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 2018-19 follows. Reports from prior years can be found on the EOC website at [www.eoc.sc.gov](http://www.eoc.sc.gov).



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## I. Summary of Findings

Historical data on the Teacher Loan Program can be found on the EOC website at [www.eoc.sc.gov](http://www.eoc.sc.gov).

### New Findings

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#### **Finding 1:**

The Center for Educator Recruitment, Retention, and Advancement (CERRA) has released its 2019-20 South Carolina (SC) Annual Educator Supply and Demand Report. The main purpose of this survey is to collect data on SC public school teachers entering the profession, those leaving their classrooms, and the number of vacant positions at the beginning of each school year. Approximately 6,650 teachers (in FTEs) left their position during or at the end of the 2018-19 school year. This is a nine percent decrease compared to the number of teachers who left during or at the end of the 2017-18 school year. A significant decline in the number of retirements explains the majority of this reduction.

**Finding 2:** The proportion of newly hired teachers who were recent graduates of an in-state teacher preparation program remained steady, accounting for 23% of all new hires in 2019-20. The number of SC students who graduated with a bachelor's degree and teacher certification eligibility during 2018-19 was up by 79 graduates from the previous academic year. This is the first annual increase since 2013-14.

**Finding 3:** Districts reported 555.5 teaching positions in SC public school classrooms that were still vacant at the beginning of the 2019-20 school year. This number represents an eleven percent decrease compared to vacancies reported at the beginning of the 2018-19 school year. Although the number is smaller, these vacancies are in addition to the 6,709 vacancies already filled by newly hired teachers prior to the beginning of the current school year.

#### **Finding 4:**

Subject areas with the most vacancies remained consistent from the 2017-18 school year to the 2018-19 school year. Both early childhood/elementary and special education remained the top two content areas with most vacancies. However, as a percentage of total vacancies, the early childhood/elementary vacancies decreased by seven percent to 17 percent in the 2018-19 school year. Mathematics continues to be the area with the third highest number of vacancies, especially in middle and high school levels. Overall, the number of vacancies decreased by 71.75 positions from the 2018-19 school year to the 2019-20 school year, representing a 13 percent decrease. Secondary subjects were identified as the highest critical need subject areas in 2018-19, and vacancies in the 2018-19 school year were in the five highest areas of vacancies.

#### **Finding 5**

In 2018-19 there were 823 schools that were classified as critical geographic need schools. A critical geographic need school is defined by the school's overall rating, the school's average teacher turnover, and the school's poverty index.



**Finding 6:**

Thirty-six SC districts were eligible to participate in the state's FY19 Rural Recruitment Initiative; 28 of these districts reported staffing improvements, with fewer teachers leaving and/or fewer vacant teaching positions compared to the previous year. All 36 eligible districts requested funds for teacher recruitment and/or retention incentives during FY19. A total of \$8,559,254 was disbursed to districts between July 1, 2018 and June 30, 2019. \$44,649 in undergraduate loan forgiveness funds were disbursed directly to teacher applicants between July 15, 2018 and August 30, 2018. The total amount of loan forgiveness funds disbursed directly to teachers was \$367,462.

**Finding 7**

Applications to the Teacher Loan Program increased in 2018-19. The total number of applications approved increased from 1,132 in 2017-18 to 1,453 in 2018-19 for continuing undergraduate and graduate applicants. A significant majority of the 1,057 loan recipients (87.4 percent) were undergraduate students with graduate students representing 12.6 percent.

**Finding 8:**

Of the 206 applications that were denied, the overriding reason for denial (43.2 percent) was due to the failure of the applicant to meet the academic grade point criteria. South Carolina Student Loan Corporation reports that as of June 30, 2019, 19,537 loans were in a repayment or cancellation status.

**Finding 9**

Historically, applicants for the program have been overwhelmingly white and/or female. This trend continued in 2018-19 with 81.7 percent of all applicants being female and 81.2 percent white. The percentage of male applicants increased to 17.2 percent from 16.7 percent in 2017-18. The number of African American applicants increased from the prior year to 35 applicants. The number of loan recipients at historically African American institutions increased from 1 in 2017-18 to 5 in 2018-19.

**Finding 10**

There were 8,548 former Teacher Loan recipients employed in public schools in 2018-19, an increase from 8,383 recipients in 2017-18.

- The Revolving Loan Fund includes monies collected by the South Carolina Student Loan Corporation from individuals who do not qualify for cancellation. However, for the past four fiscal years, funds in the Revolving Loan Fund have not been expended to provide loans.
- No funds were used from the Revolving Loan Fund to supplement the EIA appropriation. In Fiscal Year 2018-19, the total expenditures and administrative costs to the Teacher Loan Program equaled EIA appropriation, loans and administrative costs. The total amount of monies loaned in 2018-19 was \$4,764,461, representing a nine percent increase from the prior year.
- Not all eligible loans were funded was due to the failure of the applicant to meet the academic grade point criteria..
- In 2018-19, 6.4 percent of all funds expended for the program were spent on administration. The ending balance in the revolving fund account as of June 30, 2018 was \$8,642,917.60. The South Carolina Student Loan Corporation does not interpret its current role to have the

authority to utilize revolving funds from previous loan repayments to fund the current year loans.

- Due to the timing of the loan approval process, the Student Loan Corporation funds half of the loans it approves the financial aid packages for students may be completed in a timely manner before the beginning of the academic year.

**Finding 11:**

The South Carolina Teacher Loan Advisory Committee normally meets three times a year. Proviso 1A.82 of the 2019-20 Appropriations Act (SDE EIA) Teacher Loan Program stipulates the following with the funds appropriated for the Teacher Loan Program and with the revolving fund in the current year:

- the maximum award for eligible juniors, seniors and graduate students is \$7,500 dollars per year and the maximum aggregate loan amount is \$27,500.



## II. Status of Educator Pipeline

Nationally, approximately 40 percent of all new teachers leave the classroom within the first five years of employment as compared to all other professions that have a cumulative turnover rate of approximately 17.9 percent.<sup>1</sup> Compounding the national issue of teacher turnover is the reduction in the number of individuals pursuing a postsecondary degree in education. Between 2009 and 2014, there has been a 35 percent decline in enrollment in educator preparation programs in the country. Low unemployment rates in the nation make recruitment of individuals into teaching even more challenging as do the following realities:

- Teachers in the United States are in a crisis. They are fighting battles both inside the classroom and at the national level, and many are leaving the profession altogether. [Research shows](#) close to ten percent of teachers pack up their desks for good every year, and two-thirds of those teachers leave for reasons other than retirement. On top of that, fewer college students are choosing to take the path to education. According to [a report by the Economic Policy Institute](#), the United States is short about 110,000 teachers, and that number is expected to double by 2025.
- Thousands of teachers were laid off during the Great Recession. Since then, schools have bounced back, but teachers haven't. There are more students in school than ever before, and districts are bringing back classes and programs that were cut during the recession. However, there just aren't enough qualified teachers to supply the demand and a decline in college enrollments in this field isn't helping.
- According to the Economic Policy Institute, 37% fewer students enrolled in teacher education programs from 2009 to 2015. That is a decrease of almost 240,000 professionals on their way to the classroom.
- The teacher shortage is real, large and growing, and worse than we thought. When indicators of teacher quality (certification, relevant training, experience, etc.) are considered, the shortage is even more acute than currently estimated, with high-poverty schools suffering the most from the shortage of credentialed teachers.
- A shortage of teachers harms students, teachers, and the public education system as a whole. Lack of enough, qualified teachers and staff instability threaten students' ability to learn and reduce teachers' effectiveness, and high teacher turnover consumes economic resources that could be better deployed elsewhere. The teacher shortage makes more difficult to build a solid reputation for teaching and to professionalize it, which further contributes to perpetuating the shortage.

### ***What we can do about this shortage?***

*Tackle the working conditions and other factors that are prompting teachers to quit and dissuading people from entering the profession, thus making it harder for school districts to retain and attract highly qualified teachers: low pay, a challenging school environment, and weak professional development support and recognition.*

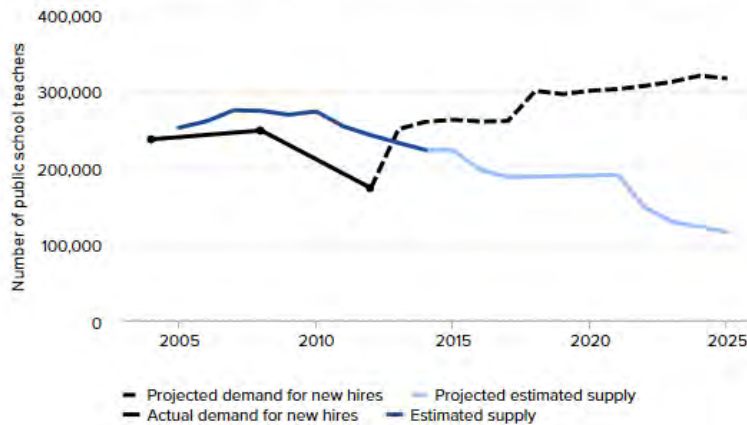
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<sup>1</sup>Darling-Hammond, L. (2001) The challenge of staffing our schools, *Educational Leadership*, 58(8), 1217.

FIGURE A

### Teacher shortage as estimated by Sutchter, Darling-Hammond, and Carver-Thomas

Projected teacher supply and demand for new teachers, 2003–2004 through 2024–2025 school years



**Note:** The supply line represents the midpoints of upper- and lower-bound teacher supply estimates. Years on the horizontal axis represent the latter annual year in the school year.

**Source:** Recreated with permission from Figure 1 in Leib Sutchter, Linda Darling-Hammond, and Desiree Carver-Thomas, *A Coming Crisis in Teaching? Teacher Supply, Demand, and Shortages in the U.S.*, Learning Policy Institute, September 2016. See the report for full analysis of the shortage and for the methodology.

Economic Policy Institute

South Carolina mirrors the national statistics. Much of the following data come from the annual teacher supply and demand reports published annually in January by the Center for Educator Recruitment, Retention, and Advancement (CERRA). The following statistics are focused on recruitment and retention:

### Southern Regional Education Board Report (January 2019)

In January of 2019 the Southern Regional Education Board (SREB) released the findings and recommendations of a Teacher Preparation Commission.<sup>2</sup> The Teacher Preparation Commission met between 2016 and 2018 to design strategies that would increase the number of highly effective teachers in our schools. The Commission recognized the growing teacher shortage issue in many SREB states. Following are the four strategies and recommendations for improving teacher preparation programs that the Commission adopted:

**Clinical Experiences:** Place all teacher candidates in high-quality clinical experiences:

- Require programs to place candidates in high-quality clinical experiences
- Develop and offer support for training mentor teachers

<sup>2</sup> State Policies to Improve Teacher Preparation. Southern Regional Education Board. January 2019. [https://www.sreb.org/sites/main/files/file-attachments/state\\_policies\\_to\\_improve\\_tp\\_report\\_web.pdf](https://www.sreb.org/sites/main/files/file-attachments/state_policies_to_improve_tp_report_web.pdf).

- If states fund stipends for full-year residencies, prioritize any available funding for candidates who intend to teach in hard-to-staff schools, and
- Require educator preparation programs to report on quality of clinical experiences.

**Data Systems:** Bring together data from across state and local agencies to inform improvement:

- Implement a statewide data system to link across state and local agencies,
- Disseminate data widely, tailored to needs of audiences, and
- Empower change and expect improvement.

**Partnerships:** Encourage strong partnerships between teacher preparation programs and local school districts:

- States should provide incentives and support for strong partnerships between teacher preparation programs and local school districts.

**Licensure:** Hold all new teachers to the same standard, no matter their route into the profession:

- Require all teacher candidates to meet the same standard for initial licensure,
- Adopt practice-based assessments of teacher readiness, and
- Identify a continuum of teacher development and link it to the licensure system.

## Center for Educator Recruitment, Retention, and Advancement (CERRA)

### Rural Teacher Recruiting Initiative

Under Proviso 1A.55 of the 2018-19 Appropriations Act, Rural Teacher Recruiting Incentive (Rural Recruitment Initiative), CERRA was charged with the responsibility to continue the efforts begun under the initial FY16 Proviso. These efforts consisted of developing incentives to recruit and retain classroom teachers in rural and underserved districts that have experienced excessive teacher turnover. Through the Rural Recruitment Initiative, eligible districts in the state can request funds to implement teacher recruitment and retention incentives in their schools. Incentive funds were first dispersed in spring 2016, and the proviso has been renewed each year through the present with some substantive amendments.

All of the 36 eligible districts requested funds for teacher recruitment and/or retention incentives during FY19. Districts submitted fund disbursement requests which specified the incentive for which the funds were to be utilized, the amount requested, and the way the amount was calculated or is to be expended. A total of \$8,559,254 was disbursed to districts between July 1, 2018 and June 30, 2019. Expenditures per the districts included fees for Teacher Recruitment Fair attendance and direct grants to Teacher Cadet sites and Teacher Cadet College Partners to be used for materials and opportunities for Cadets.

Total expenditures for FY18 were \$44,649. Undergraduate loan forgiveness funds were disbursed directly to teacher applicants between July 15, 2018 and August 30, 2018, upon receipt

of an application, loan balance documentation, and District verification that the teacher completed a full year of employment during the 2017-18 school year. The total amount of loan forgiveness funds disbursed directly to teachers was \$367,462.

Based on the 2019-20 Supply and Demand Survey data, 28 of these districts reported fewer teachers leaving their position and/or fewer vacant teaching positions compared to the previous year. Three of the 36 rural districts consolidated into one for FY20, and one district did not submit a survey for the 2018-19 or 2019-20 school years. A further breakdown of data showed that 23 rural districts experienced fewer teacher departures overall, and 17 districts had fewer first-year teachers leaving their position. In addition, 20 districts reported a smaller number of departures among early-career teachers with two to five years of experience. Seventeen districts indicated fewer teaching positions still vacant at the beginning of the 2019-20 school year, and ten districts reported no vacancies during this time. Finally, twelve rural districts had fewer teacher departures and vacancies this year, whereas only five districts were identified as such last year.

**Table 1**  
**Rural Teacher Recruiting Initiative Funding During FY 2015-19**

<b>Fiscal Year</b>	<b>Proviso</b>	<b>Amount Allocated</b>
2015-16	1A.73	\$1,500,000
2016-17	1A.64	\$9,748,392
2017-18	1A.59	\$12,974,900
<b>2018-19</b>	<b>1A.55</b>	<b>\$8,559,392</b>

To be eligible for funds in FY20, districts must have a five-year average teacher turnover rate of more than eleven percent, as reported in the district’s five most recent District Report Cards. In addition to turnover rates, eligible districts also may not be one of the fifteen wealthiest districts, based on their index of tax-paying ability. For the 2019-20 school year (FY20), 35 public school districts in the state are eligible to apply for funds through the Rural Recruitment Initiative. However, effectiveness data for these districts will not be available until next year, so this section of the report will focus on the 36 districts (Table 2) that were eligible for funds during the 2018-19 school year (FY19).

**Table 2**  
**Districts Eligible for Rural Teacher Recruiting Initiative FY 2018-19**

Allendale	Dillon 4	Marion
Anderson 4	Dorchester 4	Marlboro
Bamberg 2	Edgefield	McCormick
Barnwell 19	Fairfield	Newberry
Barnwell 29	Florence 2	Orangeburg 3
Barnwell 45	Florence 3	Orangeburg 4
Beaufort	Florence 4	Orangeburg 5
Charleston	Hampton 1	Richland 1
Clarendon 1	Hampton 2	Richland 2
Clarendon 2	Jasper	Saluda
Darlington	Lee	Sumter
Dillon 3	Lexington 4	Williamsburg

Source: CERRA, 2019

Beginning with year three implementation in FY 2017-18, new incentives were added, and, in some cases, the original incentives were expanded, based on input from the various stakeholders. The incentives included:

- recruitment expenses and materials
- website upgrades;
- certification exam fees and certification exam workshop costs;
- alternative certification fees and costs;
- critical subject salary supplements;
- first-year teacher salary supplements;
- mentor supplements and professional development for mentors and induction teachers;
- professional development and graduate course fees and costs for experienced teachers;
- and,
- undergraduate loan forgiveness.

### **2019-20 Annual Teacher Supply and Demand Survey**

At the beginning of each school year, the Center for Educator Recruitment, Retention, and Advancement (CERRA) administers the South Carolina (SC) Annual Educator Supply and Demand Survey to collect information on rates of public school teachers entering the profession, those leaving their classrooms or the profession altogether, and the number of teaching positions still vacant after the school year begins. A total of 82 SC public school districts and centers submitted a survey for the 2019-20 school year: 77 traditional school districts, one charter school district, and four independent career and technology education (CATE) centers. A thorough analysis of all survey data was conducted to generate the results found in this report. Below are key findings for the 2019-20 school year:

- Districts reported fewer teacher departures, new hires, and vacant teaching positions.



- 6,650 teachers (in FTEs) left their position during or at the end of the 2018-19 school year; this is a nine percent decrease compared to the number of teachers who left during or at the end of the 2017-18 school year. Significantly fewer retirements help explain this reduction.
- Why teachers leave: 40% of teachers who left did so for “personal/family” reasons as reported by districts; 28% of departures were recorded as “reason not given by teacher” or “district does not collect this information.”
- Where teachers go: 25% of teachers who left reportedly went to teach in another SC public school district; 6.5% left to teach in another state or country; and five percent left to work in or pursue another career field.
- 36% of all teachers who left had five or fewer years of experience in a SC public school classroom, and 13% had only one year (or less) of SC teaching experience. The percentages reported last year were 35% and 13%, respectively.
- 28% of first-year teachers hired for 2018-19 did not return to the same position in 2019-20. Most of them left for “personal/family” reasons as reported by districts. This percentage is down from 34% last year.
- The number of SC students who graduated with a bachelor’s degree and teacher certification eligibility during 2018-19 (1,752) is up by 79 graduates from the previous academic year (1,673). This is the first annual increase since 2013-14.
- The proportion of newly hired teachers who are recent graduates of an in-state teacher education program has been steady at 23-24% the past two years, increasing from 21% in 2017-18.
- International visiting teachers accounted for 5% of all new hires. In 2015-16, a total of 430 international teachers worked in SC public schools; this number rose to 1,018 in 2018-19.
- Districts reported 555.5 vacant teaching positions, an 11% decrease compared to vacancies reported last year. These vacancies are in addition to the 6,709 vacancies already filled by newly hired teachers prior to the beginning of the current school year.
- 36 SC districts were eligible to participate in the state’s FY19 Rural Recruitment Initiative; 28 of these districts reported staffing improvements, with fewer teachers leaving and/or fewer vacant teaching positions.

South Carolina school districts reported just over 53,000 full-time and part-time certified teaching positions (in FTEs) allocated for the 2019-20 school year. Compared to 2018-19 data, this is a small increase of less than one percent. Minimal increases occurred among most subjects and certification areas, while only a few areas, such as CATE, gifted and talented, and speech language pathology, had a slight decrease in the number of teaching positions. (Table 3)

**Table 3**  
**Number of FTEs Allocated in District Budgets for SY2019-20**

Subject Area Taught	Number of Certified Vacant Teaching Positions, By School Level			
	Primary/ Elementary	Middle	High	Total
Agriculture		1.00	2.00	<b>3.00</b>
Art	11.50	7.00	5.00	<b>23.50</b>
Business/Marketing/Computer Technology	1.00	0.00	2.00	<b>3.00</b>
Career & Technology Education (CATE work-based certification)		4.00	15.00	<b>19.00</b>
Dance	1.00	1.00	2.00	<b>4.00</b>
Driver's Education			0.00	<b>0.00</b>
Early Childhood/Elementary (any or all core subjects)	76.50			<b>76.50</b>
English for Speakers of Other Languages (ESOL)	4.00	2.00	4.50	<b>10.50</b>
English/Language Arts		20.00	24.00	<b>44.00</b>
Family & Consumer Sciences		0.00	0.00	<b>0.00</b>
Gifted & Talented	1.00	0.00	0.00	<b>1.00</b>
Guidance	1.50	0.50	4.00	<b>6.00</b>
Health	0.00	0.00	0.00	<b>0.00</b>
Industrial Technology		0.00	0.00	<b>0.00</b>
Literacy	3.50	1.50	0.00	<b>5.00</b>
Mathematics		22.00	38.50	<b>60.50</b>
Media Specialist	15.00	1.50	4.50	<b>21.00</b>
Montessori	1.00	1.00		<b>2.00</b>
Music	10.00	8.00	7.00	<b>25.00</b>
Physical Education	3.00	5.00	8.00	<b>16.00</b>
Sciences		16.00	27.00	<b>43.00</b>
Social Studies		12.00	16.00	<b>28.00</b>
Special Education	52.50	19.00	35.50	<b>107.00</b>
Speech Language Therapist (includes contracted FTEs)	29.50	4.50	2.00	<b>36.00</b>
Theater	0.00	1.00	0.50	<b>1.50</b>
World Languages				
American Sign Language (ASL)	0.00	0.00	0.00	<b>0.00</b>
Chinese	2.00	0.00	0.00	<b>2.00</b>
French	0.00	0.00	2.00	<b>2.00</b>
German	0.00	0.00	1.00	<b>1.00</b>
Japanese	0.00	0.00	0.00	<b>0.00</b>
Latin	0.00	0.00	0.00	<b>0.00</b>
Russian	0.00	0.00	0.00	<b>0.00</b>
Spanish	2.00	3.00	10.00	<b>15.00</b>
Other	0.00	0.00	0.00	<b>0.00</b>
<b>TOTAL</b>	<b>215.00</b>	<b>130.00</b>	<b>210.50</b>	<b>555.50</b>

Source: CERRA, 2019

Percentages of teachers for all sources for 2013-14 to present are provided in Table 4. Thirty-one percent of all new hires for 2019-20 came from another SC public school district, charter school, or special school. The same percentage also was reported for the two previous school years. Twenty percent of new hires for the current school year are teachers from another state, including those who are recent graduates from an out-of-state teacher education program. This group made up 23% of hires during 2018-19. The number of international visiting teachers hired for 2019-20 dropped by nearly 50 teachers compared to last year but accounted for five percent of all hires in both school years. According to the SC Department of Education (SCDE), this number grew to over 1,000 teachers in 2018-19. Additionally, nine percent (622) of all new hires for the 2019-20 school year are first-year participants in an alternative certification program or they recently completed a CATE work-based certification program in South Carolina. Compared to last year, fewer teachers were hired from these pathways overall.

**Table 4**  
**Sources of New Teacher Hires**

	Percent in 2019-20	Percent in 2018-19	Percent in 2017-18	Percent in 2016-17	Percent in 2015-16	Percent in 2014-15	Percent in 2013-14
New Graduates from Teacher Education Programs in SC	22.8	21.6	21.0	24.7	29	32	36
Transferred from one district, charter school or special school in SC to another district	30.7	31	30.9	33.5	31	27	28
Hired from another state <sup>3</sup>	13.0	16	16.9	15.3	15	15	14
New Graduates from Teacher Education Programs in Other States	6.9	7.5	7.2	6.4	7	8	9
Alternative Certification Programs <sup>4</sup>	5.6	8.5	7.4	6.2	5	6	5
Inactive Teachers Who Returned to Teaching <sup>5</sup>	4.3	4.7	4.0	5.2	3	4	4
From Outside US	0.8	5	4.8	3.7	3	2	2
Other Teachers <sup>6</sup>	4.3		7.1	4.9	2	6	2

Source: CERRA, 2014-2019 Supply and Demand Survey Reports.

The number of SC teacher departures declined this year by more than nine percent or 689.5 FTEs. A total of 6,650 teachers (in FTEs) left their position during or at the end of the 2018-19 school year. Thirty-six percent of all teachers who left in 2018-19 had five or fewer years of experience in a SC public school classroom, and 13% had only one year (or less) SC teaching

<sup>3</sup> Includes current teachers from other states.

<sup>4</sup> Includes teachers from PACE, ABCTE, Adjunct Teaching Certificate, Teach for America, American Board, Teachers for Tomorrow and district-based alternative certification programs.

<sup>5</sup> South Carolina Annual Educator Supply and Demand Report, January 2019. Survey defines as “South Carolina teacher who returned to teaching after a gap in service of more than a year,” p. 10.

<sup>6</sup> Includes teachers from a college/university or private school in South Carolina, newly certified teachers in career and technology and “other” teachers as indicated by CERRA.

experience. The percentages reported last year were 35% and 13%, respectively. A closer look at first-year teachers revealed some improvement in classroom retention. Of the first-year teachers hired for the 2018-19 school year, 28% did not return to the same position in 2019-20. This percentage is down from 34% last year. (Table 5)

**Table 5**  
**Key Data from CERRA’s Supply and Demand Reports**  
**School Years 2014 through 2019**

School year	Number of certified teachers who did not return to any teaching position <sup>7</sup>	Number of graduates who completed a SC teacher education program	Number of certified teachers who did not return after five or fewer years of teaching	Number of certified teachers who did not return after one year or less of teaching
2014-2015	4,108.1	2,060 (2013-14)	1,796.5	529.7
2015-2016	4,074.3	1,793 (2014-15)	2,807.4	579.6
2016-2017	4,842.1	1,720 (2015-16)	2,465.4	616.2
2017-2018	7,340	1,684 (2016-17)	2,564.25	585.0
<b>2018-2019</b>	<b>6,650</b>	<b>1,752</b> <b>(2017-18)</b>	<b>2,394.0</b>	<b>864.5</b>

Source: CERRA, 2014-2019 Supply and Demand Survey Reports.

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<sup>7</sup> These data exclude teachers who left to teach in another South Carolina public school district or special school.



### III. Overview of the South Carolina Teacher Loan Program

This section provides an overview of program funding and details the identification of educators in critical geographic areas and critical subject areas throughout the state who are eligible for the South Carolina Teacher Loan Program.

#### Funding of the SC Teacher Loan Program

With revenues from the Education Improvement Act (EIA) Trust Fund, the General Assembly appropriated monies to support the Teacher Loan Program. Section 59-26-20 codified the Teacher Loan Program; see Appendix A for further detail. Table 6 documents the amounts appropriated and expended over the past nine fiscal years. In 2018-19, 6.4 percent of all funds expended for the program were spent on administration. About \$4.76 million was loaned, representing a nine percent increase from the prior year. Of note in the FY 2017-18 appropriation budget is the allowance for increased administrative costs due to a one-time conversion of servicing, but the conversion did not happen until FY 2018-19. The increased cost is a one-time conversion fee to Firstmark, the new loan servicer. After the one-time fee is paid, Firstmark will charge monthly fees for servicing the loans.

The Revolving Loan Fund includes monies collected by the South Carolina Student Loan Corporation from individuals who do not qualify for cancellation. Historically, monies in the Revolving Loan Fund have been utilized to augment funding for the Teacher Loan Program to fund Teacher Loan Program loan applications. However, for the past four fiscal years, funds in the Revolving Loan Fund have not been expended to provide loans. At the end of Fiscal Year 2015-16, the balance in the Revolving Loan Fund was \$22,070,408. At the end of Fiscal Year 2016-17 the balance decreased to \$8,240,638, representing a 63 percent decrease from the prior year. The decrease resulted from the state reallocating \$16,000,000 from the revolving account for the Abbeville Equity School Districts Capital Improvement Plan.<sup>8</sup> As the date of reporting, February 2020, there is approximately \$13,500,000 in the revolving fund. This fund grows from borrower repayment on loans not eligible for forgiveness.

No funds were used from the Revolving Loan Fund to supplement the EIA appropriation. In Fiscal Year 2018-19, the total expenditures and administrative costs to the Teacher Loan Program equaled EIA appropriation, loans and administrative costs. The total amount of monies loaned in 2018-19 was \$4,764,461. Not all eligible loans were funded.

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<sup>8</sup> Proviso 1A.82 of the 2018-19 General Appropriation Act.

**Table 6**  
**SC Teacher Loan Program: Revenues and Loans from 2010-2019**

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
2010-11	\$4,000,722	0	\$1,000,000	\$5,000,722	\$345,757	6.9	\$4,654,965
2011-12	\$4,000,722	0	\$1,000,000	\$5,000,722	\$359,201	7.2	\$4,641,521
2012-13	\$4,000,722	0	\$1,000,000	\$5,000,722	\$351,958	7.0	\$5,648,764
2013-14	\$5,089,881	0	\$0	\$5,089,881	\$329,971	6.2	\$4,517,984
2014-15	\$5,089,881	0	\$0	\$5,089,881	\$317,145	6.2	\$4,594,799
2015-16	\$5,089,881	0	\$0	\$5,089,881	\$319,450	6.2	\$4,460,184
2016-17	\$5,089,881	0	\$0	\$5,089,881	\$326,460	6.4	\$4,540,310
2017-18	\$5,089,881	0	\$0	\$5,089,881	\$720,420	14.2	\$4,369,461
<b>2018-19</b>	<b>\$5,089,881</b>	<b>0</b>	<b>\$0</b>	<b>\$5,089,881</b>	<b>\$325,000</b>	<b>6.4</b>	<b>\$4,764,461</b>

Source: South Carolina Student Loan Corporation

### Critical Need Identification

The South Carolina Teacher Loan Program allows borrowers to have portions of their loan indebtedness forgiven by teaching in certain critical geographic and subject areas. The State Board of Education (SBE) is responsible for determining areas of critical need: “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.”<sup>9</sup> Beginning in the fall of 1984, the SBE 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).

Table 7 shows the number of certified, vacant teaching positions during the 2018-19 school year. SCDE then determines the number of teaching positions available in the school year that were

<sup>9</sup> Section 59-26-20(j) accessed at: <http://www.scstatehouse.gov>

vacant or filled with candidates not fully certified in the particular subject area. Subject areas with the most vacancies remained consistent from the 2017-18 school year to the 2018-19 school year. Both early childhood/elementary and special education remained the top two content areas with most vacancies. However, as a percentage of total vacancies, the early childhood/elementary vacancies decreased by seven percent to 17 percent in the 2018-19 school year. Mathematics continues to be the area with the third highest number of vacancies, especially in middle and high school levels. Additional subject areas with relatively high levels of vacancies are English language arts, music and speech language therapy. Overall, the number of vacancies decreased by 71.75 positions from the 2017-18 school year to the 2018-19 school year, which is a 13 percent decrease.

**Table 7**

Subject Area Taught	Number of Certified Vacant Teaching Positions, By School Level			
	Primary/Elementary	Middle	High	Total
Agriculture		1.00	2.00	<b>3.00</b>
Art	11.50	7.00	5.00	<b>23.50</b>
Business/Marketing/Computer Technology	1.00	0.00	2.00	<b>3.00</b>
Career & Technology Education (CATE work-based certification)		4.00	15.00	<b>19.00</b>
Dance	1.00	1.00	2.00	<b>4.00</b>
Driver's Education			0.00	<b>0.00</b>
Early Childhood/Elementary (any or all core subjects)	76.50			<b>76.50</b>
English for Speakers of Other Languages (ESOL)	4.00	2.00	4.50	<b>10.50</b>
English/Language Arts		20.00	24.00	<b>44.00</b>
Family & Consumer Sciences		0.00	0.00	<b>0.00</b>
Gifted & Talented	1.00	0.00	0.00	<b>1.00</b>
Guidance	1.50	0.50	4.00	<b>6.00</b>
Health	0.00	0.00	0.00	<b>0.00</b>
Industrial Technology		0.00	0.00	<b>0.00</b>
Literacy	3.50	1.50	0.00	<b>5.00</b>
Mathematics		22.00	38.50	<b>60.50</b>
Media Specialist	15.00	1.50	4.50	<b>21.00</b>
Montessori	1.00	1.00		<b>2.00</b>
Music	10.00	8.00	7.00	<b>25.00</b>
Physical Education	3.00	5.00	8.00	<b>16.00</b>
Sciences		16.00	27.00	<b>43.00</b>
Social Studies		12.00	16.00	<b>28.00</b>
Special Education	52.50	19.00	35.50	<b>107.00</b>
Speech Language Therapist (includes contracted FTEs)	29.50	4.50	2.00	<b>36.00</b>
Theater	0.00	1.00	0.50	<b>1.50</b>
World Languages				
American Sign Language (ASL)	0.00	0.00	0.00	<b>0.00</b>



Subject Area Taught	Number of Certified Vacant Teaching Positions, By School Level			
	Primary/ Elementary	Middle	High	Total
Chinese	2.00	0.00	0.00	<b>2.00</b>
French	0.00	0.00	2.00	<b>2.00</b>
German	0.00	0.00	1.00	<b>1.00</b>
Japanese	0.00	0.00	0.00	<b>0.00</b>
Latin	0.00	0.00	0.00	<b>0.00</b>
Russian	0.00	0.00	0.00	<b>0.00</b>
Spanish	2.00	3.00	10.00	<b>15.00</b>
Other	0.00	0.00	0.00	<b>0.00</b>
<b>TOTAL</b>	<b>215.00</b>	<b>130.00</b>	<b>210.50</b>	<b>555.50</b>

Source: CERRA, December 2019

Table 8 shows the critical need subject areas since 2014-15 for primary/elementary, middle and high schools as also reported by CERRA. The certification areas with the highest vacancies and the content areas identified as critical needs are aligned. Table 8 also shows Special Education vacancies were the highest; this certification area was identified as the third most needed critical need area in 2018-19, shown in Table 9. Secondary subjects were identified as the highest critical need subject areas in 2018-19, and vacancies in the 2018-19 school year were in the five highest areas of vacancies.

**Table 8**  
**Critical Need Subject Areas by School Year<sup>10</sup>**

	2015-16	2016-17	2017-18	2018-19	2019-20 <sup>11</sup>
1	Early Childhood/ Elementary	Special Education	Special Education – All Areas	Secondary Mathematics, Secondary Sciences (Biology, Chemistry, Physics, and Science), Secondary English	Secondary Mathematics, Secondary Sciences, Secondary English
2	Special Education	Early Childhood/ Elementary	Secondary Areas (Mathematics, Sciences, English)  Media Specialist	Media Specialist	Media Specialist
3	Mathematics (middle and high)	Mathematics (middle and high)	Speech Language	Special Education (all areas)	Special Education
4	Sciences	Sciences	All Middle Level Areas (Language Arts, Mathematics, Science, Social Studies)	Spanish, French, Latin, German, English as a second language, Chinese	Spanish, French, Latin, German
5	Social Studies; Speech Language Therapist	English/ Language Arts	Arts	Family & Consumer Science (Home Economics)	Family & Consumer Science (Home Economics)
6	English/ Language Arts	Speech Language Therapist	Career and Technology	Business/Marketing/ Computer Technology	Business/Marketing/ Computer Technology
7	Music	Media Specialist	Business/Marketing/ Computer Technology	Theatre	Theatre
8	Media Specialist	Art	Family/Consumer Science	Middle Level Social Studies, Math, Language Arts, Science	Middle Level Social Studies, Math, Language Arts, Science
9	Literacy	Music	Literacy	Art, Dance, Music	Art, Dance, Music
10	Art	Foreign Languages (Russian (15.5) & Spanish (2.0))	Health	Health	Health

<sup>10</sup> Ranked in order of greatest number of certified teaching positions reported as vacant at the beginning of the 2018-19 school year. CERRA, Annual Educator Supply and Demand Report, December 2019, p. 12.

<sup>11</sup> Accessed at <https://www.scstudentloan.org/currentborrowers/teacherforgiveness/criticalsubjectareas.aspx>.

	2015-16	2016-17	2017-18	2018-19	2019-20
11	Foreign Languages (French (2.0) & Spanish (11.0))	Career and Technology Services (CATE)	Gifted and Talented	Social Studies	Social Studies
12	English as a Second Language	Gifted and Talented	Foreign Languages (Spanish, French, Latin, German, Russian, Chinese, Japanese)	Literacy	Literacy
13	Guidance	Social Studies		Speech Language Therapists	Speech Language Therapists
14	Physical Education; School Psychologist	School Psychologist		Industrial Technology Education	Industrial Technology Education, Agriculture
15	Business/ Marketing/ Computer Technology	English as a Second Language		Physical Education	Physical Education, Gifted and Talented, Driver Education

Source: SC Student Loan Corporation, April 2019.

The criteria used in designating critical geographic schools have evolved over time. The SC State Board of Education (SBE) 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 9 documents the number of geographic critical need schools in South Carolina for 2018-19. In 2018-19 there were 823 schools that were classified as critical geographic need schools. Prior years are not reported because the calculation of critical geographic need schools changed, and schools received ratings in 2018 for the first time in three years.

**Table 9  
Critical Geographic Need Schools**

Year	Cancellation Year	Number of Qualifying Schools by Type						Number of Qualifying Schools by Criterion		
		Total Number of Schools	Career Centers	Primary	Elementary	Middle	High	Absolute Rating	Teacher Turnover	Poverty Index
<b>2018-19</b>	2019-20	823	5	43	424	235	174	NA	32	791

Source: SC Department of Education, April 2019.

Note: Under "Type of School," Spec in more than one category.



## IV. Applications to the Teacher Loan Program

Applications to the Teacher Loan Program increased in 2018-19. The number of applications approved increased from 1,132 in 2017-18 to 1,453 in 2018-19 (Table 10). Of the 206 applications that were denied, the overriding reason for denial (43.2 percent) was due to the failure of the applicant to meet the academic grade point criteria.

**Table 10**  
**Status of Applicants**

Year	Total Applied*	Approved	Cancelled	Denied	Reason for Denial				
					Academic Reason	Credit Problem	Inadequate Funds	No EEE Praxis	Other**
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
2013-14	1,462	1,109	73	280	143	0	0	74	54
2014-15	1,448	1,130	66	252	144	1	3	67	37
2015-16	1,396	1,128	44	224	117	4	4	50	49
2016-17	1,401	1,166	31	204	101	0	0	62	41
2017-18	1,399	1,132	38	229	83	0	68	52	26
<b>2018-19</b>	<b>1,453</b>	<b>1,207</b>	<b>40</b>	<b>206</b>	<b>89</b>	<b>0</b>	<b>14</b>	<b>59</b>	<b>44</b>

Source: South Carolina Commission on Higher Education

\*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.

## 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 2018-19 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.”<sup>12</sup> The program “also administers an EIA Forgivable Loan Program and participates in state, regional, and national teacher recruitment initiatives.” During FY 2018-19 the Call Me Mister Program is funded with \$500,000 in EIA funds and is administered by Clemson University.

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, SC Student Loan Corporation, 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.

CERRA’s January 2018 and 2019 Supply and Demand Surveys were used to compare the demographic information of applicants to the Teacher Loan Program with new teacher hires in the state. Tables 11 and 12 show trends in the distribution of applicants by gender and race/ethnicity. Historically, applicants for the program have been overwhelmingly white and/or female. This trend continued in 2018-19 with 81.7 percent of all applicants being female and 81.2 percent white. Table 11 shows, the percentage of male applicants increased to 17.2 percent from 16.7 percent in 2017-18. The number of African American applicants increased from the prior year to 35 applicants. Table 12 details a 0.6 percent increase in African American applicants in 2018-19.

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<sup>12</sup> 2018-19 EIA Program Report as provided to the EOC by the South Carolina Program for the Recruitment and Retention of Minority Teachers, September 28, 2018. Accessed at: <http://www.eoc.sc.gov/reportsandpublications/Pages/2012-13EIAProgramReport.aspx>

**Table 11**  
**Distribution of Applicants to the Teacher Loan Program by Gender**

Year	# Applications	Male		Female		Unknown	
		#	%	#	%	#	%
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
2013-14	1,462	248	17.0	1,179	80.6	35	2.4
2014-15	1,448	262	18.0	1,155	79.8	31	2.1
2015-16	1,396	265	19.0	1,102	78.9	29	2.1
2016-17	1,401	254	18.1	1,114	79.5	33	2.4
2017-18	1,399	233	16.7	1,125	80.4	41	2.9
<b>2018-19</b>	<b>1,453</b>	<b>250</b>	<b>17.2</b>	<b>1,187</b>	<b>81.7</b>	<b>16</b>	<b>1.1</b>

Source: SC Commission on Higher Education

**Table 12**  
**Distribution of Applicants to the Teacher Loan Program by Race/Ethnicity**

Year	# Applications	Ethnicity							
		African American		Other		White		Unknown	
		#	%	#	%	#	%	#	%
2009-10	2,228	317	14.0	38	2.0	1,802	81.0	71	3.0
2010-11	1,717	228	13.0	35	2.0	1,373	80.0	81	5.0
2011-12	1,471	215	15.0	20	1.0	1,171	80.0	65	4.0
2012-13	1,472	242	16.0	23	2.0	1,149	78.0	58	4.0
2013-14	1,462	248	17.0	20	1.0	1,147	79.0	47	3.0
2014-15	1,448	234	16.0	24	2.0	1,149	79.0	41	3.0
2015-16	1,396	230	16.5	35	2.5	1,086	77.8	45	3.2
2016-17	1,401	141	11.8	30	2.5	996	83.5	26	2.2
2017-18	1,399	183	13.1	35	2.5	1,136	81.2	45	3.2
<b>2018-19</b>	<b>1,453</b>	<b>199</b>	<b>13.7</b>	<b>38</b>	<b>2.6</b>	<b>1,184</b>	<b>81.5</b>	<b>32</b>	<b>2.2</b>

Source: South Carolina Commission on Higher Education

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 Cadet 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 develop future community leaders who will become civic advocates of public education."<sup>13</sup> Teacher

<sup>13</sup> CERRA Website, April 2019. Accessed at: <https://www.teachercadets.com/>.



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. Table 13 (below) provides detailed information about the distribution of applicants to the Teacher Loan Program by the Teacher Cadet Program. In 2018-19, the number of applications increased to 1,453 for this funding source. The number of Teacher Cadet applications increased from 666 to 715 (49.2 percent).

**Table 13**  
**Distribution of Applicants to the Teacher Loan Program by Teacher Cadet Program**

Year	Number Applications	Teacher Cadets	Percent	Not Teacher Cadets	Percent	Unknown	Percent
2009-10	2,228	811	36.0	1,352	61.0	65	3.0
2010-11	1,717	662	39.0	1,024	60.0	31	2.0
2011-12	1,471	601	41.0	830	56.0	40	3.0
2012-13	1,472	556	38.0	871	59.0	45	3.0
2013-14	1,462	597	41.0	843	58.0	22	2.0
2014-15	1,448	615	43.0	808	56.0	25	2.0
2015-16	1,396	600	43.0	769	55.1	27	1.9
2016-17	1,401	621	44.3	775	55.3	5	0.4
2017-18	1,399	666	47.6	723	51.7	10	0.7
<b>2018-19</b>	<b>1,453</b>	<b>715</b>	<b>49.2</b>	<b>726</b>	<b>50.0</b>	<b>12</b>	<b>0.8</b>

Source: South Carolina Commission on Higher Education

Table 14 shows the number of applicants by academic level. In 2018-19, the number of freshman applicants decreased by 3.3 percent. The number of continuing undergraduate applicants increased by three percent. Since 2009-10, the percent of continuing undergraduates has increased steadily. In 2018-19, the overall percent of continuing undergraduates increased by 3.3 percent. The percent of first semester graduates decreased by 3.8 percent in 2018-19, while the percent of continuing graduates increased to 7.4 percent. The total number of applications increased to 1,453 for continuing undergraduate and graduate applicants.

**Table 14**  
**Distribution of Applicants to the Teacher Loan Program by Academic Level**

Year	Number Applied	Academic Level Status									
		Freshman		Continuing Undergrad		1 <sup>st</sup> Semester Graduate		Continuing Graduate		Unknown	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2009-10	2,228	404	18.0	1,370	61.0	204	9.0	207	9.0	43	2.0
2010-11	1,717	230	13.0	1,136	66.0	140	8.0	195	11.0	16	1.0
2011-12	1,471	246	17.0	961	65.0	112	8.0	140	10.0	12	1.0
2012-13	1,472	230	16.0	992	67.0	98	7.0	131	9.0	21	1.0
2013-14	1,462	263	18.0	974	67.0	96	7.0	113	8.0	16	1.0
2014-15	1,448	271	19.0	949	66.0	101	7.0	108	8.0	19	1.0
2015-16	1,396	245	17.6	919	65.8	103	7.4	107	7.7	22	1.6
2016-17	1,401	243	17.3	942	67.2	98	7.0	117	8.4	1	0.1
2017-18	1,399	327	23.4	894	63.9	130	9.3	48	3.4	0	0
<b>2018-19</b>	<b>1,453</b>	<b>292</b>	<b>20.1</b>	<b>972</b>	<b>66.9</b>	<b>80</b>	<b>5.5</b>	<b>108</b>	<b>7.4</b>	<b>1</b>	<b>0.1</b>

Source: South Carolina Commission on Higher Education



## V. Recipients of a South Carolina Teacher Loan

Table 10 indicated that of the 1,453 applications received in 2018-19, 1,057 or 83 percent, received a Teacher Loan. Table 15 details the distribution of loan recipients over time by academic level. A significant majority of the 1,057 recipients, about 88 percent, of the loan recipients were undergraduate students. Of the undergraduate recipients, about 62 percent were juniors or seniors in 2018-19. In the past nine years, the data show there is an annual decline in loan recipients between freshman and sophomore years. The decline decreased from 82 students in 2016-17 to 60 students in 2018-19. 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 Teacher Loan Program loans until the Praxis I was passed.

**Table 15**  
**Distribution of Recipients of the Teacher Loan Program by Academic Level Status**

	Freshmen	Sophomores	Juniors	Seniors	5 <sup>th</sup> Year Undergrads	1 <sup>st</sup> year Graduates	2 <sup>nd</sup> Year Graduates	3+ Year Graduates
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
2013-14	191	138	279	341	17	111	30	2
2014-15	199	134	256	373	17	117	31	3
2015-16	177	165	248	369	10	122	33	4
2016-17	189	148	280	360	11	135	40	3
2017-18	236	154	255	338	21	94	32	2
<b>2018-19</b>	<b>230</b>	<b>170</b>	<b>299</b>	<b>344</b>	<b>14</b>	<b>101</b>	<b>47</b>	<b>2</b>

Source: South Carolina Commission on Higher Education

Table 16 compares the academic status of applicants to actual recipients in 2018-19. In general, the academic level of applicants reflects the academic level of recipients, with undergraduates representing about 87.4 percent of both applicants and recipients, and graduate students representing 12.6 percent.

**Table 16**  
**Comparisons by Academic Level of Applicants and Recipients, 2018-19**

	Undergraduate		Graduate		Unknown		Total
	#	%	#	%	#	%	#
Applicants	1,264	87.0%	188	12.9%	1	0.1%	1,453
Recipients	1,060	87.8%	147	12.2%	0	0.0%	1,207

Source: SC Commission on Higher Education

Teacher Loan recipients attended 44 universities and colleges in 2018-19 of which 27 (about 61 percent) were South Carolina institutions with a physical campus in the state. For comparison purposes, the Commission on Higher Education reports there are 57 campuses of higher learning in South Carolina: 13 public senior institutions; five public two-year regional campuses in the USC system; 16 public technical colleges; 21 independent or private senior institutions; and 2 independent two-year- colleges.<sup>14</sup> Table 17 documents the number of Teacher Loan recipients attending South Carolina public and private institutions.

Of these 1,207 Teacher Loan recipients in 2018-19, approximately 59 percent (711) attended five South Carolina institutions: USC-Columbia, Winthrop University, Anderson University, and Clemson University and Lander University. In the prior year, 2017-18, 595 Teacher Loan recipients, of 1,132 attended the following four institutions: USC-Columbia, Winthrop University, Anderson University and Clemson University. <sup>15</sup>

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<sup>14</sup> Commission on Higher Education, 2019. Accessed at: <http://www.che.sc.gov/Students,FamiliesMilitary/LearningAboutCollege/SCCollegesUniversities.aspx>.

<sup>15</sup> Annual Report on the South Carolina Teacher Loan Program for Fiscal Year 2016-17. Published by EOC on June 11, 2018.

**Table 17**  
**Teacher Loan Recipients by Institution of Higher Education, 2018-19**

<b>Institution</b>	<b>Number of Recipients</b>	<b>Institution</b>	<b>Number of Recipients</b>
AMERICAN PUBLIC UNIVERSITY SYS	1	MARS HILL UNIVERSITY	1
ANDERSON UNIVERSITY	132	NEWBERRY COLLEGE	11
BALL STATE UNIVERSITY	1	NORTH GREENVILLE UNIVERSITY	40
BOB JONES UNIVERSITY	1	PIEDMONT COLLEGE	1
CHARLESTON SOUTHERN UNIVERSITY	24	PRESBYTERIAN COLLEGE	6
CITADEL, THE MILITARY COLLEGE	16	SOUTH CAROLINA STATE UNIVERSIT	3
CLAFLIN UNIVERSITY	2	SOUTHERN WESLEYAN UNIVERSITY	23
CLEMSON UNIVERSITY	98	UNIVERSITY OF ALABAMA	1
COASTAL CAROLINA UNIVERSITY	42	UNIVERSITY OF ARKANSAS	1
COKER COLLEGE	14	UNIVERSITY OF NORTH CAROLINA -	1
COLLEGE OF CHARLESTON	77	UNIVERSITY OF PHOENIX	1
COLUMBIA COLLEGE	15	UNIVERSITY OF SOUTH CAROLINA -	233
COLUMBIA INTERNATIONAL UNIVERS	1	UNIVERSITY OF SOUTH CAROLINA U	71
CONVERSE COLLEGE	27	UNIVERSITY OF TENNESSEE	1
ERSKINE COLLEGE	11	UNIVERSITY OF THE CUMBERLANDS	1
FRANCIS MARION UNIVERSITY	66	UNIVERSITY OF WEST ALABAMA	3
FURMAN UNIVERSITY	10	UNIVERSITY OF WEST GEORGIA	3
GARDNER - WEBB UNIVERSITY	3	WEBBER INTERNATIONAL UNIVERSIT	1
GRAND CANYON UNIVERSITY	1	WESTERN CAROLINA UNIVERSITY	1
LANDER UNIVERSITY	99	WINGATE UNIVERSITY	1
LIBERTY UNIVERSITY	2	WINTHROP UNIVERSITY	149
LIMESTONE COLLEGE	10	WOFFORD COLLEGE	1
<b>TOTAL</b>			<b>1,207</b>

Source: South Carolina Commission on Higher Education

Table 18 (below) shows that the number of loan recipients at historically African American institutions increased from 1 in 2017-18 to 5 in 2018-19.

**Table 18**  
**Teacher Loans to Students Attending Historically African American Institutions**

<b>Institution</b>	<b>2018-19</b>	<b>2017-18</b>	<b>2016-17</b>	<b>2015-16</b>	<b>2014-15</b>	<b>2013-14</b>	<b>2012-13</b>	<b>2011-12</b>	<b>2010-11</b>
Benedict College	0	0	1	0	0	0	0	0	0
Claflin University	2	0	2	0	0	0	0	1	0
Morris College	0	0	0 <sup>16</sup>	0	0	0	0	0	0
S.C. State University	3	1	10	7	7	14	11	11	9
<b>TOTAL:</b>	<b>5</b>	<b>1</b>	<b>13</b>	<b>7</b>	<b>7</b>	<b>14</b>	<b>11</b>	<b>12</b>	<b>9</b>

Source: South Carolina Commission on Higher Education

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, and HOPE award scholarships to students based on academic achievement but are not directed to teacher recruitment.

### Teaching Fellows

In 1999, the SC General Assembly funded the Teaching Fellows Program for South Carolina due to the shortage of teachers in the state. The mission of the South Carolina Teaching Fellows Program is to recruit talented high school seniors into the teaching profession and help them develop leadership qualities. Each year, the program provides Fellowships for up to 200 high school seniors who have exhibited high academic achievement, a history of service to their school and community, and a desire to teach in South Carolina.

Teaching Fellows participate in advanced enrichment programs at Teaching Fellows Institutions, have additional professional development opportunities, and are involved with communities and businesses throughout the state. They receive up to \$24,000 in fellowship funds (up to \$6,000 a year for four years) while they complete a degree leading to teacher licensure. The fellowship provides up to \$5,700 for tuition and board and \$300 for specific enrichment programs administered by CERRA. All Teaching Fellows awards are contingent upon funding from the S.C. General Assembly. A Fellow agrees to teach in a South Carolina public school one year for every year he or she receives the Fellowship. Each Fellow signs a promissory note that requires

<sup>16</sup> Morris College data were not provided.

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.<sup>17</sup>

Working with the Commission on Higher Education, the South Carolina Student Loan Corporation, 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 19 shows for over the past ten 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. There were 4,401 2018-19 loan recipients who were also LIFE, Palmetto Fellows or HOPE Scholarships recipients and employed in public schools in South Carolina, representing a 9.3 percent increase from 2017-18. Over the past ten years, the number has increased by about 93 percent.

**Table 19**  
**Loan Recipients serving in South Carolina schools**  
**who received LIFE, Palmetto, Fellows and HOPE Scholarships**

Fiscal Year	LIFE	Palmetto Fellows	HOPE	Total
2009-10	1,932	116	67	2,115
2010-11	2,097	145	93	2,335
2011-12	2,331	171	110	2,612
2012-13	2,582	188	125	2,895
2013-14	2,796	211	147	3,154
2014-15	2,980	232	165	3,377
2015-16	3,208	265	194	3,667
2016-17	3,285	262	202	3,749
2017-18	3,583	292	230	4,105
<b>2018-19</b>	<b>3,835</b>	<b>302</b>	<b>264</b>	<b>4,401</b>

Source: SC Commission on Higher Education

Policymakers also questioned how the state’s scholarship programs generally impact the number of students pursuing a teaching career in the state. Table 20 shows the total number of scholarship recipients each year. It is a duplicated count across years.

<sup>17</sup> For more information, go to <http://cerra.org/teachingfellows/programoverview.aspx>.



**Table 20**  
**Total Number of Scholarship Recipients for the Fall Terms**

Year	LIFE	Palmetto Fellows	HOPE
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
2013	34,378	6,818	3,185
2014	35,349	6,974	3,302
2015	36,532	7,171	3,505
2016	38,238	7,491	3,787
2017	40,117	8,107	3,444
<b>2018</b>	<b>41,570</b>	<b>8,709</b>	<b>3,787</b>

Source: SC Commission on Higher Education

Of these individuals receiving scholarships in the fall of 2018, about 8.1 percent of scholarship recipients had declared education as their intended major (Tables 21 and 22). There is a downward trend in the percentage of these talented students initially declaring education as a major. With the policy goal on improving the quality of teachers in classrooms, this data should be continuously monitored.

**Table 21**  
**Comparison of Scholarship Recipients and Education Majors, Fall 2018**

Scholarship	# of Education Majors	# of Scholarships	Percent
HOPE	393	3,787	10.4%
LIFE	3,450	41,570	8.3%
Palmetto Fellows	536	8,709	6.2%
<b>Total</b>	<b>4,379</b>	<b>54,066</b>	<b>8.1%</b>

Source: SC Commission on Higher Education

**Table 22**  
**Student Percentage Receiving Scholarships for each Fall Term and Declaring Education Major**

Fall	LIFE	Palmetto Fellows	HOPE	Total
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
2013	9.3	5.9	12.5	9.0
2014	9.3	5.7	11.1	8.9
2015	9.2	5.6	11.2	8.8
2016	9.1	6.0	11.5	8.8
2017	8.6	5.9	11.1	8.4
<b>2018</b>	<b>8.3</b>	<b>6.2</b>	<b>10.4</b>	<b>8.1</b>

Source: SC Commission on Higher Education

Average SAT scores of loan recipients and South Carolina students increased from 2009 through 2015. These scores reflect the mean for the critical reading and mathematics portions of the SAT (Table 23). If a student took the test more than once, the most recent score is used. Beginning with the 2016 administration of the SAT, significant changes were made to the test, including:

- No penalty for wrong answers
- Revamped essay
- Evidence-focused reading
- Elimination of obscure vocabulary
- More graphs and charts and
- More great texts.<sup>18</sup>

Due to these changes, SAT scores in 2016 and in subsequent years should not be compared to prior years' SAT scores. From 2016 to 2018 a pattern of increasing scores has appeared, though the increase in mean score from 2017 to 2018 is only six points.

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<sup>18</sup> College Board Website, 2019. Accessed at <https://collegereadiness.collegeboard.org/sat/inside-the-test/compare-old-new-specifications>.

**Table 23**  
**Mean SAT Scores<sup>19</sup>**

Year	Teacher Loan Program Recipients	South Carolina
2009	1,091.4	982
2010	1,107.0	979
2011	1,153.8	972
2012	1,181.4	969
2013	1,220.4	971
2014	1,245.5	978
2015	1,268.4	975
2016	1,285.8	987
2017	1,244.4	1,064
<b>2018</b>	<b>1,237.4</b>	<b>1,070</b>

Source: South Carolina Commission on Higher Education

### Repayment or Cancellation Status

South Carolina Student Loan Corporation reports that as of June 30, 2019, 19,537 loans were in a repayment or cancellation status. The following table is a comprehensive list of the status of all borrowers:

**Table 24**  
**Borrowers as of June 30, 2019**

Status	Number of Borrowers	Percent of Borrowers
Never eligible for cancellation and are repaying loan	2,440	12.5%
Previously taught but not currently teaching	281	1.4%
Teaching and having loans cancelled	995	5%
Have loans paid out through monthly payments, loan consolidation or partial cancellation	8,958	46%
Loan discharged due to death, disability or bankruptcy	139	0.7%
In Default	91	0.4%
Loans cancelled 100% by fulfilling teaching requirement	6,633	34%
<b>TOTAL</b>	<b>19,537</b>	<b>100%</b>

Source: South Carolina Student Loan Corporation

<sup>19</sup> The composite score is the sum of the Critical Reading score average and the Mathematics score average (2009-2015).

## Teacher Loan Program Recipients Employed in Public Schools of South Carolina

Data files from South Carolina Student Loan Corporation and South Carolina Department of Education were merged and analyzed to provide more information about current South Carolina public school employees who received teacher loans. There were 8,548 Teacher Loan recipients employed by public schools in 2018-19, representing an increase of 165 employed recipients from 2017-18 (Table 25). Like the applicants, the Teacher Loan recipients who were employed in South Carolina's public schools were overwhelmingly White and female (Tables 11 and 12). These 7,358 individuals served in a variety of positions in 2018-19, detailed in Table 26.

**Table 25**  
**Loan Recipients in South Carolina Schools by Gender and Ethnicity, 2018-19**

Gender	Number	Percent
Male	1,134	13.3
Female	7,358	86.1
Unknown	56	0.7
<b>Total</b>	<b>8,548</b>	

Ethnicity	Number	Percent
African American	1,132	13.2
White	7,198	84.2
Asian	26	0.3
Hispanic	58	0.7
American Indian	5	0.1
Unknown	129	1.5
<b>Total</b>	<b>8,548</b>	

Source: SC Commission on Higher Education

**Table 26**  
**Loan Recipients Employed in SC Public Schools as of 2018-19 by Position**

Position Code	Description	Number
1	Principal	193
2	Assistant Principal, Co-principal	303
3	Special Education (Itinerant)	20
4	Prekindergarten (Child Development)	195
5	Kindergarten	367
6	Special Education (Self-Contained)	417
7	Special Education (Resource)	504
8	Classroom Teacher	5,140
9	Retired Teachers	15
10	Library Media Specialist	347
11	Guidance Counselor	171
12	Other Professional Instruction-Oriented	168
13	Director, Career & Technology Education Ctr.	6
14	Assistant Director, Career & Technology Education	4
15	Coordinator, Job Placement	2
16	Director, Adult Education	5
17	Speech Therapist	173
19	Temporary Instruction-Oriented Personnel	1
20	Director, Finance/Business	1
22	Bookkeeper	1
23	Career Specialist	12
27	Technology/IT Personnel	8

Position Code	Description	Number
28	Director, Personnel	9
29	Other Personnel Positions	1
31	Director, Alternative Program/School	1
33	Director, Technology	5
34	Director, Transportation	2
35	Coordinator, Federal Projects	10
36	School Nurse	1
37	Occupational/Physical Therapist	2
38	Orientation/Mobility Instructor	1
40	Social Worker	1
41	Director, Student Services	4
43	Other Professional Noninstructional Staff	30
44	Teacher Specialist	3
45	Principal Specialist	1
46	Purchased-Service Teacher	1
47	Director, Athletics	7
48	Assistant Superintendent, Noninstructional	5
49	Assistant Superintendent, Instruction	6
50	District Superintendent	6
52	Area Superintendent	1
53	Director, Instruction	8

Position Code	Description	Number	Position Code	Description	Number
54	Supervisor, Elementary Education	4	83	Coordinator, Parenting/Family Literacy	1
55	Supervisor, Secondary Education	1	84	Coordinator, Elementary Education	3
58	Director, Special Services	10	85	Psychologist	14
60	Coordinator, AP/G&T	3	86	Support Personnel	9
62	Coordinator, Fine Arts	3	87	Reading Coach	120
65	Coordinator, English	3	88	Vacant	17
66	Coordinator, Reading	3	89	Title I Instructional Paraprofessional	9
68	Coordinator, Health/Science Technology	1	90	Library Aide	3
72	Coordinator, Mathematics	3	91	Child Development Aide	2
74	Coordinator, Science	1	92	Kindergarten Aide	5
75	Educational Evaluator	2	93	Special Education Aide	14
76	Coordinator, Social Studies	1	94	Instructional Aide	12
78	Coordinator, Special Education	17	97	Instructional Coach	69
81	Coordinator, Guidance	3	98	Adult Education Teacher	8
82	Coordinator, Early Childhood Education	2	99	Other District Office Staff	47
<b>Grand Total</b>					<b>8,548</b>

Source: SC Commission on Higher Education

In summary, about 60 percent of the recipient graduates were employed in public schools as regular classroom teachers; eleven percent worked in special education capacities (in either itinerant, self-contained or resource environments), and approximately six percent in four-year-old child development and kindergarten classes (Table 27).

**Table 27**  
**Loan Recipients Employed in Public Schools by Positions, 2018-19**

Position Code	Description	# Positions	Percent
04	Prekindergarten	195	1.6%
05	Kindergarten	367	4.2%
03, 06, 07	Special Education	921	10.1%
08	Classroom Teachers	5,140	60.1%
10	Library Media Specialist	347	4.1%
11	Guidance Counselor	171	2.0%
17	Speech Therapist	171	2.0%
All Others	Principals, Assistant Principals, Directors, Coordinators, etc.	1,234	14.4%
<b>Total</b>		<b>8,548</b>	

Table compiled from information provided by CHE (Table 28) Note: Due to rounding the total percent amount may not equal 100.0.

Table 28 documents the primary area of certification of all Teacher Loan recipients who were employed in public schools in 2018-19. The primary certification area was elementary education, accounting for about 41 percent of loan recipients. Early childhood education accounted for almost an additional twelve percent of loan recipients.

**Table 28**  
**Loan Recipients Employed in SC Public Schools in 2018-19 by Primary Certification Area**

Code	Certification Subject	Number Certified Teachers	Code	Certification Subject	Number Certified Teachers
1	Elementary	3,545	16	Physics	3
2	Special Education-Generic Special Education*	123	20	Social Studies	203
3	Speech-Language Therapist	164	21	History	7
4	English	429	29	Industrial Technology Education	7
5	French	36	30	Agriculture	10
6	Latin	2	35	Family and Consumer Science	12
7	Spanish	78	47	Business Education*	37
8	German	5	49	Advanced Fine Arts	1
10	Mathematics	518	50	Art	147
11	General Mathematics*	2	51	Music Education--Choral	64
12	Science	174	53	Music Education--Voice	3
13	General Science*	11	54	Music Education--Instrumental	100
14	Biology	53	57	Speech and Drama	1
15	Chemistry	13	58	Dance	11

Code	Certification Subject	Number Certified Teachers	Code	Certification Subject	Number Certified Teachers
60	Media Specialist	110	2B	Special Education-Education of the Blind and Visually Impaired	7
63	Driver Training	8	2C	Special Education-Trainable Mentally Disabled*	4
64	Health	2	2D	Special Education-Education of Deaf and Hard of Hearing	4
67	Physical Education	131	2E	Special Education-Emotional Disabilities	124
70	Superintendent	2	2G	Special Education-Learning Disabilities	227
71	Elementary Principal*	19	2H	Special Education-Intellectual Disabilities	40
72	Secondary Principal*	4	2I	Special Education-Multi-categorical	146
78	School Psychologist III	1	2J	Special Education-Severe Disabilities	2
80	Reading Teacher*	2	2K	Special Education-Early Childhood Ed.	27
84	School Psychologist II	5	4B	Business and Marketing Technology	22
85	Early Childhood	1,040	4C	Online Teaching	4
86	Guidance Elementary	50	5A	English as a Second Language	11
89	Guidance Secondary	14	5C	Theater	8
1A	Middle School Language Arts*	2	5E	Literacy Coach	4
1B	Middle School Mathematics*	3	5G	Literacy Teacher	22
1C	Middle School Science*	2	7B	Elementary Principal Tier I	70
1D	Middle School Social Studies*	4	7C	Secondary Principal Tier I	2
1E	Middle-Level Language Arts	173	8B	Montessori-Early Childhood Education	1
1F	Middle-Level Mathematics	164	AC	Health Science Technology, previously Health Occupations	2
1G	Middle-Level Science	70	AV	Electricity	1
1H	Middle-Level Social Studies	148	BF	Small Engine Repair	1
2A	Special Education-Educable Mentally Disabled*	81		Unknown/Not Reported	25
<b>Grand Total</b>					<b>2,789</b>

Source: SC Commission on Higher Education





## VI. SC Teacher Loan Advisory Committee

Proviso 1A.9 of the 2013-14 General Appropriations Act created the South Carolina Teacher Loan Advisory Committee (Committee). Provisos in the annual general appropriation act have maintained the existence of the 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.<sup>20</sup>

Working with the Committee are Marcella Wine-Snyder, CERRA Pre-Collegiate Program Director, and Dr. Jennifer Garrett, CERRA Coordinator of Research and Program Development, and Ray Jones, Vice President for Loan Programs at SC Student Loan Corporation. Serving on the Committee between Fall 2017 and Spring 2018, Fiscal Year 2018-19, were the following individuals and the institutions they represent:

- Dr. Lee Vartanian, Chair, Department of Teacher Education, Lander University
- Dr. Carol Maurice McClain, Chair, Division of Education, Morris College
- Dr. Zona Jefferson, SC Alliance of Black School Educators
- Doug Jenkins, Georgetown County School District, representing the Personnel Division of the SC Association of School Administrators (SCASA)
- Dr. Roy Jones, Clemson University, representing the Call Me Mister Program
- Dr. Tim Newman, Orangeburg County School District Four, representing the Superintendent Division of SCASA
- Trey Simon, SC Student Loan Corporation
- Patti Tate, York County School District Three, representing the Education Oversight Committee
- Jane Turner, Center for Educator Recruitment, Retention and Advancement (CERRA)
- Dr. Sharon Wall, SC State Board of Education
- Dr. Alicia Williams, McCormick County School District, representing SC School Guidance Counselors
- Dr. Karen Woodfaulk, SC Commission on Higher Education.
- Trey Simon, President and CEO, SC Student Loan Corporation

The position representing the SC Association of Student Financial Aid Administrators remains vacant.

The Committee normally meets three times a year. During 2018-19, the Committee continued to pursue legislative action on the Committee's recommended changes to the Teacher Loan

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<sup>20</sup> Proviso 1A.9. of the 2013-14 General Appropriation Act.

Program, following adoption of the recommendations by the SC Commission on Higher Education (CHE) in December 2017. Those recommendations were as follows:

- increase the loan amount to \$7,500 for the junior and senior years while enrolled in a teacher education program, as well as when enrolled in a Master of Arts in Teaching program;
- base loan eligibility for the freshman and sophomore years solely on a declared intent to seek a teacher education degree;
- for future loan program participants, provide loan forgiveness to all who go on to teach in a SC public school, regardless of what school they teach in and what subject they teach, and set the loan forgiveness rate at 33.3% for each completed year of teaching;
- provide loan forgiveness at the 33.3% rate for all loan recipients who are currently teaching in a SC public school, regardless of the teacher's subject or school; and
- replace all references to the SC Student Loan Corporation to language referencing an approved vendor.

Based on advice from House and Senate Education Committee staff, the Committee drafted and submitted a legislative proviso to CHE. To date, no action has been taken.

Proviso 1A.82 of the 2019-20 Appropriations Act (SDE EIA) Teacher Loan Program stipulates the following with the funds appropriated for the Teacher Loan Program and with the Revolving Fund in the current year:

- the maximum award for eligible juniors, seniors and graduate students is \$7,500 dollars per year and the maximum aggregate loan amount is \$27,500.

## Appendix A: Teacher Loan Fund Program

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.

## **Appendix B: SC Teacher Loan Advisory Committee**

1A.6. (SDE-EIA: CHE/Teacher Recruitment) Of the funds appropriated in Part IA, Section 1, VIII.E. 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 first annually, in a format agreed upon by the Education Oversight Committee and the Department of Education.

With the funds appropriated CERRA shall also 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. 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.



## Appendix C: Teacher Loan Program Proviso

### 2019-20 Appropriation Act

### SC Teachers Loan Program

1A.82. (SDE-EIA: Teacher Loan Program) With the funds appropriated for the Teacher Loan Program and with funds in the revolving fund, in the current fiscal year the annual maximum award for eligible juniors, seniors and graduate students is \$7,500 per year and the aggregate maximum loan amount is \$27,500.

*The SC Education Oversight Committee is an independent, non-partisan group made up of 18 educators, business persons, and elected leaders. Created in 1998, the committee is dedicated to reporting facts, measuring change, and promoting progress within South Carolina's education system.*

**ADDITIONAL INFORMATION**

If you have questions, please contact the Education Oversight Committee (EOC) staff for additional information. The phone number is 803.734.6148. Also, please visit the EOC website at [www.eoc.sc.gov](http://www.eoc.sc.gov) for additional resources.

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.