



SC EDUCATION OVERSIGHT COMMITTEE

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Annual Report on the SC Teacher Loan Program for Fiscal Year 2021-22 June 2023

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Annual Report on the South Carolina Teacher Loan Program for Fiscal Year 2021-22

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 the 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 2021-22 follows.

*Annual Reports for the Program from the previous five fiscal years (2016-17 through 2020-21) may be found on the EOC website at www.eoc.sc.gov (scroll down to **POLICYMAKERS** and click on **LEARN MORE**, then scroll down to **Teacher Loan Program**).*



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South Carolina Teacher Loan Program Annual Report 2021-2022

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South Carolina Commission on Higher Education

South Carolina Student Loan Corporation

South Carolina Department of Education

South Carolina Teacher Education Advancement Consortium through Higher Education Research (SC-TEACHER) at the University of South Carolina

Center for Educator Recruitment, Retention, and Advancement (CERRA) at Winthrop University



SECTION I. OVERVIEW OF THE TEACHER LOAN PROGRAM

The South Carolina Teacher Loan Program (the Program), authorized by the South Carolina General Assembly as part of the Education Improvement Act of 1984, is a financial incentive program offering loan forgiveness (cancellation) for the express purpose of encouraging talented and qualified state residents to enter the teaching profession in academic and/or geographic areas of critical need.

The following subsections provide contextual information for Program components as background for the Findings and Recommendations in Section II.

A. Governance

Pursuant to regulatory provisions, the program is governed collectively by five separate entities, as described below.

- **Regulatory:** The Program is governed by SC Code 59-26-20 and 59-26-30 (Appendix A-1); Provisos 1A.6 and 1A.68 of the 2021-22 General Appropriations Bill (Appendix A-2), which remained unchanged for 2022-23; and State Regulation 62-110, et al (Appendix B.)
- **The State Board of Education (SBE):** SBE defines the Program's areas of critical needs annually pursuant to statutory requirements:

SBE determines criteria for identifying critical certification areas, which according to the SCDE web site for 2021-22, was based on *"the percentage of full-time teaching positions in the 2020-21 academic year which are vacant or filled by individuals not fully certified in the particular subject area,"* (all those 11.43% or higher). Beginning with 2022-23, SBE began using the US Department of Education formula for designating teacher shortage areas: *"the percentage of positions in a given subject area (i.e., certification field) that are unfilled, filled by educators in an alternative route program, or filled by educators holding an out-of-field permit"*.

SBE was also directed by statute to define critical geographic need areas until 2004, at which time Act 307 amended statute to define them based on school report card ratings (below average or unsatisfactory), teacher turnover (20% or more for the past three years), poverty index (70% or higher). SBE also provides a member for the TLAC.

The more inclusive the annual list designating certification and geographic areas as critical needs becomes, the greater the opportunity for loan recipients to qualify for loan forgiveness, as they have more flexibility for what to teach, and where – and to have their loan cancelled at an accelerated rate if teaching in a critical certification area plus critical geographic needs area. (See Tables 2 and 3).

- **SC Student Loan Corporation (SLC):** The SLC, a private entity which also has other loan administration functions, administers the SC Teacher Loan program (which includes the process for applications, loans, and loan forgiveness/cancellation or repayment), provides a member for the TLAC, and since February 2019, has outsourced certain servicing functions.

- **Education Oversight Committee (EOC):** Statute directs the EOC to perform a review of the program annually and report to the General Assembly. The EOC also provides a member of the Teacher Loan Advisory Committee (Appendix A-2).
- **SC Commission on Higher Education (CHE):** The governing statute provides for CHE's role in the program: *"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."* In addition, CHE also provides a member of the Teacher Loan Advisory Committee (Appendix A-2).
- **Center for Educator Recruitment, Retention, and Advancement (CERRA); Teacher Loan Advisory Committee (TLAC):** A Proviso in place since Fiscal Year 2013-14 directs CERRA to *"appoint and maintain the Teacher Loan Advisory Committee"* (TLAC), to staff the committee, and to convene the TLAC at least twice a year. The Proviso expressly limits committee responsibilities to: (1) establishing program goals, (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 A-2). Program goals were established via an advisory committee formed at the behest of an Education Oversight Subcommittee in 2003:
 1. The percentage of African American applicants and recipients of the TLP should mirror the percentage of African Americans in the South Carolina teaching force.
 2. The percentage of male applicants and recipients of the TLP should mirror the percentage of males in the South Carolina teaching force.
 3. Eighty percent of the individuals receiving loans each year under the TLP should enter the South Carolina teaching force.

Additional information on the TLAC is provided in Appendix C.

B. Funding of Program

The General Assembly provides funding for the Program from the EIA and the General Fund.

- Funding for Program loans and administrative costs is provided through the annual appropriations process, with the Commission on Higher Education making recommendations to request EIA funds. (See Table 1 for historical funding). Pursuant to Proviso 1A.7, the Program receives its full EIA appropriation at the start of the fiscal year from available resources.
- In addition, separate funding has been allocated to the Student Loan Corporation under SCDE Aid to School Districts since Fiscal Year 2000-01, when statute was amended to add two more Program loan forgiveness types: (1) loans to "Career Changers" in areas of critical need, and (2) funds to reimburse individuals with their cost to participate in SCDE's critical needs teacher certification program, the PACE alternative certification program.
- The fourth undesignated paragraph in authorizing statute 59-26-30(j) provides for how loan repayments must be handled: *"Funds generated from repayments to the loan program must be retained in a separate account and used as a revolving account for purpose that the funds were originally appropriated."*

- Program loans are non-competitive, so the SLC determines if more funds are needed than were appropriated to cover approved applications, and will request the amount needed from the Revolving Fund Account from the State Treasurer. According to the Student Loan Corporation’s Annual Audit Report, as of June 30, 2022, the balance in the revolving fund was \$18,450,367¹.

C. Loan Forgiveness

The Program allows borrowers to have portions of their loan indebtedness forgiven (cancelled) by teaching in certain critical geographic and/or subject areas, which the State Board of Education defines annually in accordance with statutory requirements. Beginning in the fall of 1984, the SBE defined the certification and geographic areas considered critical and subsequently those teaching assignments eligible for cancellation.

Three loan forgiveness options are currently available through the Program. At program inception, Teacher Loan Program loans (Type 1/TLP) became available for students in traditional educator preparation programs. Act 393 of 2000 subsequently amended statute to add loan forgiveness provisions for Career Changers (Type 2/TLC) and for participants in the state’s critical needs certification Program of Alternative Certification for Educators program (Type 3/PACE). Following is a description of each of the three types of loan forgiveness options:

Type 1/TLP – Program Loans to individuals attending public or private colleges and universities for the sole purpose and intent of becoming certified teachers employed in SC areas of critical need.

Freshmen and Sophomores may borrow up to \$2,500 per year. All others students may borrow up to \$7,500 per year, with an aggregate maximum of \$27,500 for undergraduate and graduate students. A Proviso added for Fiscal Year 2019-20 at the request of the CHE (through the TLAC) increased the annual amount for Juniors, Seniors, and graduate students by \$2,500 (from \$5,000 to \$7,500) and the aggregate by \$7,500; this change was implemented beginning Fiscal Year 2020-2021.

Type 2/TLC - Program loans to assist Career Changers with becoming certified teachers employed in SC areas of critical need, added by Act 393 of 2000.

Participants may borrow up to \$15,000 per year and up to an aggregate maximum of \$60,000.

Type 3/Program for Alternative Certification for Educators (PACE) – Also added by Act 393 of 2000, offers Program loans on a reimbursement basis to assist state residents with their expenses incurred to participate in the PACE critical needs professional certification program pursuant to Section 59-26-30(A)(8).

According to the application, current PACE participants may borrow up to \$750 per year, not to exceed a total maximum amount of \$5,000.

SCDE’s web site states that the PACE program “*was established to enable degreed individuals, who otherwise do not meet certification requirements, to gain employment in the public schools in a PACE*”

¹ <https://www.scstudentloan.org/organization/financial-reports>

approved subject area teaching position based on their bachelor's or graduate degree concentrations and coursework. PACE requires a three-year commitment to the content area and grade level for which you are admitted."

Loan cancellation provisions:

All loan recipients may have their loan canceled at a rate of 20% or \$3,000, whichever is greater, per year of teaching in critical subject areas or critical geographic locations in South Carolina. Loan recipients who teach in both a critical subject area and a critical geographic area may have their loan canceled at a rate of 33.3% per year or \$5,000, whichever is greater.

Loan Applications, 2021-22

Type 1 & Type 2 Loan Application 2021-22:

<https://www.scstudentloan.org/sites/default/files/2021-22%20TLPCareer%20Changers%20ApplicationPN%20f%E2%80%8Cinal%203.3.21.pdf>

Type 3/PACE Loan Application 2021-22:

https://www.scstudentloan.org/sites/default/files/PACE2122_Application_Draft.pdf

D. Loan Application and Eligibility

This section describes loan eligibility requirements for all three loan types, and reasons an application may be denied.

Type 1/TLP - Loan eligibility requirements include:

- ✓ The student must be enrolled in a program of teacher education or have expressed an intent to enroll in such a program.
- ✓ Entering freshmen must have been ranked in the top 40% of their high school graduating class and have an SAT or ACT score equal to or greater than the South Carolina average for the year of the high school graduation – currently 1023 and 19, respectively, for 2023-24 applicants and slightly lower for 2021-22 (1019 and 18, respectively).
- ✓ Enrolled undergraduate students, including second term freshman, must have a cumulative grade point average of at least 2.75 on a 4.0 scale and must have taken and passed the Praxis Core. Students with an SAT taken on or after 3/5/16 earning a score of 1100 or greater or an ACT score of 22 or greater are exempt from the Praxis requirement.
- ✓ Entering graduate students must have at least a 2.75 GPA on a 4.0 scale. Graduate students who have completed at least one term must have a grade point average of 3.5 or better on a 4.0 scale.
- ✓ If previously certified to teach, must be seeking initial certification in different critical subject area currently listed.

Type 2/Career Changer - Loan eligibility requirements include:

- ✓ Must have held a baccalaureate degree for at least three years or worked as an instructional assistant in an SC public school.
- ✓ Been employed at least three years.

- ✓ Must be enrolled in a program of teacher education or have expressed an intent to enroll in such a program.
- ✓ Enrolled undergraduate students, including second term freshman, must have a cumulative grade point average of at least 2.75 on a 4.0 scale and must have taken and passed the Praxis Core. Students with an SAT taken on or after 3/5/16 earning a score of 1100 or greater or an ACT score of 22 or greater are exempt from the Praxis requirement. (Same criteria as for Type 1, except for being waived only during the Type 2 borrower's initial year as an applicant).
- ✓ Entering graduate students must have at least a 2.75 GPA on a 4.0 scale. Graduate students who have completed at least one term must have a grade point average of 3.5 or better on a 4.0 scale. (Same criteria as for Type 1).

Type 3/PACE - Loan eligibility requirements include:

- ✓ Must be pursuing a course of study leading to certification as described by the SCDE under the PACE program.
- ✓ Must teach in the critical area as prescribed in the PACE program.
- ✓ Provide evidence of compliance with above requirements.

Reasons an application may be denied include: (See Table 8)

- ✓ Applicant does not meet academic requirements or has a credit problem.
- ✓ Applicant has not met the Praxis requirement (unless exempt from taking Praxis, has not taken it when/as prescribed, or has but did not pass it).
- ✓ Program funds are insufficient.
- ✓ Other: Not an SC resident, enrollment less than half-time, ineligible critical area, not seeking initial certification, has already received the maximum annual and/or cumulative loan amount, or application is in process.

E. Value of Program to the Teacher Pipeline

The Teacher Loan Program was a component of 1984's landmark legislation Education Improvement Act, so it is important to note the value of the Program in the context of being the first of other EIA funded teacher pipeline-related programs that followed. Programs described below provide a mix of career pathway supports, incentives, preparation, and certification, and/or financial incentives, pursuant to authorizing legislation and administered by the entity directed to do so – and are not mutually exclusive (i.e., students may participate in more than one of the programs described).

The Teacher Cadet Program² (CERRA)

- ✓ A “grow your own”, school-to-college partnership career pathway program piloted in four districts 1984-85, it is now available in all but two districts. An innovative, curriculum-based college level course designed to attract talented young people to the education profession

² https://dc.statelibrary.sc.gov/bitstream/handle/10827/42507/CHE_Consideration_of_FY2022_23-Appropriation_Request_2021-09-02.pdf?sequence=1&isAllowed=y;
<https://www.teachercadets.com/>

through a challenging introduction to teaching, it provides an opportunity to earn college-level credit. The only such national model, it is used in 41 other states.

- ✓ Operating under articulation agreements in place for dual credit accrual upon course completion, 22 “College Partners” in teacher education institutions collaborate with CERRA to offer enrichment experiences for Cadets.
- ✓ Students 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.
- ✓ Teacher Cadet instructors must meet certain criteria, and attend a three-day training course. The level of Teacher shortages and vacancies at the high school level likely impacts the availability of the program, especially in hard-to-staff schools.
- ✓ CERRA’s Overview of Teacher Cadets indicated that over 71,000 students have participated in the program since it began.
- ✓ According to the CERRA Program Report for 2021-22: there were 171 program sites, some of which offer more than one Teacher Cadet class; 2,398 high school students completed the related “Experiences in Education”; 783 (33%) of participants were non-white; 23% were male; and 36% of Cadets who completed an end-of-course survey indicated they plan to teach (2,252 of the 2,398 Cadets).
- ✓ Teacher Cadet program expenses are modest, as CERRA receives revenue associated with other states that use its “*Experiencing Education*” curriculum and materials. For additional details, see the April 2022 report cited on page 20.
- ✓ Approximately half of overall TLP loan applicants self-report as having been in the Teacher Cadet program, so it has been an essential source of potential candidates for the teacher pipeline. For 2021-22, 90% of the 475 students indicating having been Teacher Cadets received a TLP loan, slightly exceeding the overall Program approval rate of 87%.

For additional details on related data, see Table 11.

Teaching Fellows (CERRA)³ (see “Teaching Fellows”)

- ✓ In 1999, the SC General Assembly funded the Teaching Fellows Program due to the shortage of teachers in the state, with the mission of recruiting talented high school seniors into the teaching profession and to help them develop leadership qualities.
- ✓ Currently offered at 11 public and private institutions around the state, it is a merit-based, competitive program providing a designated number of Fellowships for 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.
- ✓ According to the CERRA Program Report for 2020-21: 764 Fellows received funds; 183 graduated from the program; 570 Fellows were teaching to fulfill their service requirement, an additional 1,015 who have fulfilled their requirement but are still employed in an SC school district (total of 1,585); 78.2% of Fellows from the 2000-2016 cohorts graduated from the Fellows program, 93% of graduates have either satisfied their loan or are currently teaching for loan forgiveness in an SC public school; \$4,562,654 was expended.
- ✓ Teaching Fellows participate in advanced enrichment programs at the institution they are attending, 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: up to \$5,700 for tuition and board and \$300 for specific enrichment programs administered by CERRA) while they complete a degree leading to teacher licensure. Funds not used by a student due to other scholarships or funding sources may be used for Maymester or summer school, but only during the same academic year.
- ✓ All Teaching Fellows awards are contingent upon funding from the S.C. General Assembly.
- ✓ A Teaching 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 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.

Minority Recruitment Programs

Call Me MISTER (Mentors Instructing Students Toward Effective Role Models) (Clemson):

- ✓ Clemson’s Call Me MISTER (CMM) program is an innovative and effective leadership development program for African American males to prepare and place them as teachers and role models in some of the state’s poorest and most underserved communities and elementary schools. Student participants are largely selected from among underserved socio-economically disadvantaged and educationally at-risk communities. It aligns with the Profile of the South

³ <https://www.cerra.org>;

https://dc.statelibrary.sc.gov/bitstream/handle/10827/42507/CHE_Consideration_of_FY2022_23-Appropriation_Request_2021-09-02.pdf?sequence=1&isAllowed=y

Carolina Graduate by addressing world-class skills, specifically identified as innovation, collaboration, and teamwork. The program works to increase the pool of available teachers from more diverse backgrounds, particularly among the lowest-performing elementary schools.

- ✓ The Program is housed at Clemson University, and partnerships have been developed with 9 two-year and 18 four-year higher education institutions in the state, currently serving 187 students across the 27 partner institutions, by providing:
 - Tuition support for admitted students pursuing approved programs of study in teacher education.
 - An academic support system to help ensure success.
 - A cohort system for social and cultural support.
 - Assistance with job placement.
 - Program partner SCSU's web site indicates the financial assistance as being \$5,000 each academic year; \$10,000 for MISTERS who have passed Praxis Core.
- ✓ Since its 2000 inception, Call Me MISTER has graduated 301 fully certified career teachers.
- ✓ Program FY 21-22 Revenues included \$833,191 carryforward from FY20-21; \$1,300,000 State Funds; \$500,000 EIA; \$9,500 license agreement fees; \$130,000 Grant; and \$30,000 Contributions. FY 22-23 Revenues included a FY 21-22 \$868,671 Carry Forward; the Program's FY 23-23 Program Budget footnotes that all Carry Forward funds are encumbered for disbursement. Program FY 23-24 request for an additional \$265,000 in EIA fund for 24 Grant coordinators is currently not in the budget.⁴

Minority Access to Teacher Education (MATTE): (SCSU's Bridge Program):

- ✓ The SC State University Minority Access to Teacher Education (MATTE) Bridge Program FY 21-22 describes the mission of the program as being to recruit and offer scholarships to high school students from rural school districts, particularly along the I-95 corridor, to attend SCSU and pursue and complete a baccalaureate degree in teacher education. The overall goal is to help student from these economically distressed areas with academic and financial support for post-secondary education, so they can reach their career goal of becoming teachers. The program supports the SCSU Teacher Preparation Program's commitment to recruit, retain, and graduate certifiable teachers to help contribute to the state's teacher pipeline.
- ✓ In addition to providing the necessary funding for undergraduate students to graduate debt-free, the MATTE Bridge Program offers a residential summer enrichment program.
- ✓ The program provides opportunities for 11th and 12th graders to earn six college credit hours (3 in Math and 3 in English). It also provides enrichment activities to enhance the professional and personal skills needed to transition from high school to college.
- ✓ The program prepares students for Praxis Core by providing Reading, Writing, and Math courses during the summer residential Bridge Program. Praxis Core seminars are offered

⁴ <https://www.clemson.edu/education/programs/programs/call-me-mister.html>

<https://scsu.edu/call-me-mister/>

during the regular academic year. For FY 21-22, 30 Sophomores attempted Praxis, and 7 passed (with others passing only 1 or 2 of the 3 parts).

- ✓ FY 21-22 Program EIA Revenue was \$1,400,000; Expenses included \$382,777 in scholarships, \$400,000 was transferred to Claflin (for its Bridge Program “CUBE”), and \$101,290 Contractual Services.

Claflin University’s Bridge to Education (CUBE):

- ✓ In partnership with SCSU’s College of Education, Claflin University’s School of Education anticipates recruiting and preparing high school students along the I-95 corridor for the teaching profession. Their expectation is that the CUBE Bridge Program will consist of an aggressive recruitment plan that attracts SC’s best and brightest – those who have the knowledge, skills, and dispositions to become excellent educators. They work very closely with these students, implementing intensive trainings on critical thinking, effective communication, and problem-solving skills that will help them to be successful on required licensure examinations (e.g., Praxis Core, Praxis II, and Principles of Learning and Teaching).
- ✓ CUBE prepares students for Praxis Core through weekly boot camps focusing on core content, the CUBE Saturday academy, and supplemental instruction throughout the academic year. Students also enroll in courses geared to core content and test-taking strategies.
- ✓ Due to COVID limitations, there were no summer residential program for Summers of 2020 and 2021; 14 students enrolled in the six-week Summer 2022 residential program.
- ✓ To recruit high school students into the program, the program uses social media platforms (Twitter, Facebook, TikTok), television, interviews, and news articles.
- ✓ The Program’s FY 23-24 Budget Report reflects the FY 21-22 (Actual) and FY 22-23 (Estimated) EIA allocation as \$400,000 each year. Expenses each year included \$247,994 for supplies and materials and \$53,516 Contractual Services. Budget justifications include \$105,000 for scholarships, \$42,425 for participant laptops. CUBE students are required to maintain a 3.0 GPA to retain scholarship funding.

SC-PRRMT/Program for the Recruitment and Retention of Minority Teachers (SCSU):

According to a November 9, 2022 report to the CHE regarding the approval of SC-PRRMT’s expansion request:

- ✓ The South Carolina Program for the Recruitment and Retention of Minority Teachers (SC-PRRMT) offers on-campus and satellite teacher education coursework at off-campus sites to primarily recruit nontraditional students (teacher assistants, career changers, and those attending technical colleges) into the teaching profession. Funded by the EIA, with a mission of increasing the state’s teacher pool by making education to these non-traditional students, the program seeks to promote teaching as a career choice by publicizing the many career opportunities and benefits in the field of education in South Carolina.
- ✓ Proviso Part IA.6 (SDE-EIA: CHE/Teacher Recruitment) appropriated teacher recruitment funds to S.C. State University (SCSU) to be used for the “*operation of a minority teacher recruitment program.*” According to this Proviso, CHE “*shall ensure that all funds are used to promote teacher recruitment on a statewide basis.*” Also, SCSU “in consultation with the Commission on Higher Education, shall extend beyond the geographic area it currently

serves.” The participants (primarily non-traditional students) who meet the program’s eligibility requirements are awarded a forgivable loan to assist with tuition, fees, and educational expenses, up to the cost of attendance, while obtaining a baccalaureate degree in teacher education.

- ✓ \$339,482.00 has been appropriated for this program annually since FY 18-19.
- ✓ FY 21-22 total Forgivable Loan amount was \$324,482, including \$11,544.00 for Summer 2022. (SCSU FY 21-22 tuition was about \$6,100): 75 students received a program loan Fall 2021, and 67 Spring 2022. FY 20-21 the program had 87 participants and 9 graduates, all of whom graduated with certification.
- ✓ Page 19 of the report indicates that for FY 17-18 through FY 21-22, the 48 students participating in the program who graduated and are teaching in SC received \$662,564.00 - 10 of whom have had their SC-PRRMT debt retired; the number of program graduates has decreased from 12 to 7 during that same period.
- ✓ FY 20-21 actual enrollment was 87 participants; FY 21-22 was 67. Projections for FY 22-23 were to add program sites in 12 counties. In FY 21-22, the program established five combined sites (districts within a geographic area), where classes are offered face-to-face, hybrid and on-line to help reduce administrative costs.⁵



⁵ https://che.sc.gov/sites/che/files/Documents/Meetings/2022/Access%20and%20Equity/November/SC-PRRMT_FY2021-22_Fourth_Quarter_Report.pdf

SECTION II. FINDINGS AND RECOMMENDATIONS

Governance: Findings and Recommendations

Findings – Structure

- Program statute does not provide for a governance structure conducive to a single entity having clear authority to manage and direct the program.
- Program statute was last amended in 2004. Except for two emergency regulations promulgated due to COVID, current Program regulations have been in place since 2002.

Findings – Data Reporting Issues

- As the report progressed, there were challenges with obtaining accurate and consistent data (historical and current). Some of these challenges were discussed with entities involved in the program during the data collection process, and/or corrected or clarified to the extent possible.
- There is lack of clarity on which entity “owns” the data needed – evidenced by “silos” of information that could not be merged between two or more entities, differences in timing and/or which type(s) of loans were included in the data field (Type 1/TLP, Type 2/TLC, Type 3/PACE) and terminology.
- After loan recipients have had 100% of their loans cancelled, SLC advises that they do not have further need to contact them – thus, data on how many recipients are still in the classroom is not available.

Recommendations:

- To ensure a clearer path for program sustainability, growth, and structure to maximize support for, and awareness of the needs of all three types of Program loan constituencies, engage one of the state’s Research Institutions to perform an assessment of program targets and goals, organization, loan structure and amounts, data and reporting, and provide recommendations on its findings, to include but not be limited to a Marketing plan, legislative updates, and Program funding-related analysis (e.g., analysis of the Fund Balances, Loan Cancellations, Revolving Loan Fund (trends and projections for allowance for loan cancellations vs. repayments), etc.
- Consider consolidating some of the program responsibilities, and/or aligning with the Teaching Fellows Program, which also has loan forgiveness provisions.
- In collaboration with applicable staff in all program providers, conduct a comprehensive review of Program authorizing statutes, regulations, and Provisos, to include reassessing the role and responsibilities of entities responsible for the program (including the TLAC) – and whether to designate one entity with overall responsibility for the program; submit recommendations for updates if/as needed.
- Assess long-standing Proviso 1A.6 establishing the Teacher Loan Advisory Committee and make recommendations for changes (e.g., keep/modify/sunset the Committee; update program goals; add an SCDE representative, etc.)

Since funding and most legislative provisions have not been updated in a number of years, and turnover likely has occurred in responsible entities, such assessments may be appropriate to ensure current practices and policies conform to requirements, current environment, and to the constituencies' respective needs.

- Clarify and streamline expectations for annual reporting of accurate, meaningful data (content, terminology, timeline, priority, disaggregated as necessary, etc.) for all three program components; develop and implement Memorandums of Understanding/Agreement between and among the EOC, CERRA, CHE, SCDE, and SLC for data and information needed to fulfill requirements of the annual report to the General Assembly.

Funding: Findings and Recommendation

Finding - Revolving Loan Fund

- The Revolving Loan Fund (RLF) includes monies collected by the SLC from individuals who do not qualify for cancellation. Subsequent to recent clarification of the allowable use of such repayment funds in the RLF in 2020-21 the SLC resumed use of RLF funds to augment the EIA Appropriation for Type 1/TLP loan applications. For 2021-22, an additional \$1,000,000 was available for Type 1 loans, so none were denied due to "Inadequate Funds". (See Tables 1 and 8).

Findings – Revenues and Expenses

- In 2021-22, 8.3% of all funds allocated for TLP were expended on administration, a .5% decrease from 2020-21. According to communication with the SLC and a notation in the SLC's June 30, 2022 Audit Report, the increase in administrative costs beginning with 2017-18 is due to additional costs associated with conversion to and use of an external service provider for certain functions of the program. (See Table 1).
- Since Type 2 and 3 loans are funded through the General Fund, it was not clear whether EIA administrative costs reported by SLC includes costs associated with Type 2 and 3 loans.

Recommendation:

- Consider consolidating Type 2 and Type 3 funding with Type 1 EIA funding as a step towards streamlining and clarifying program operations and data reporting.
- Following the lead of the Call Me Mister Program, consider using Revolving Loan Fund monies to incentivize Program recipients who have passed Praxis Core.

Loan Forgiveness: Finding and Recommendation

Finding – Critical Needs Subject Areas

- For 2021-22, there were 25 Critical Need Academic areas on the loan application for Type 1 & Type 2, and for 2023-24 there are 30. (Pursuant to provisions in 59-26-30(A)(8), the PACE program operates under separate critical needs criteria, as it is an alternative certification program prescribed by SBE). Only two subject areas, mathematics, and science, were

designated critical during the early years of the programs, but circumstances in subsequent years have led to changes in the SBE's definition of critical academic area, and to a statutory change in the definition of critical geographic area.

Recommendation:

- See Governance Recommendations.

Loan Application and Eligibility: Finding

Finding – Applicant and Approval Results

- The number of Type 1 applicants decreased by 20.8% (1,250 to 990) from the previous year. The number of approved loans decreased by 19% (1,063 to 861); however, the approval rate (87%) was slightly higher than the 85% for the previous year.
- The most prevalent reason for applicant denials was Academic, with 49 of the 102 denied being due to the failure of the applicant to meet the grade point criteria. The second most prevalent reason was related to Praxis. (See Table 8).
- The loan approval rate (87%) has increased from 81% to 87% since SLC resumed using of Revolving Loan Funds for loans in 2020-21.

Teacher Loan Advisory Committee (TLAC) Goals: Findings and Recommendations

- TLAC Goal 1: African American applicants and recipients of the TLP should mirror the percentage of African Americans in the South Carolina teaching force (Tables 15, 16 & 17):
 - ✓ 10.84% of Type of Type 1 & 2 loan recipients were African American, which was less than SC-TEACHER's 2020-21 SC Teacher Workforce figure reported (16%), but significantly higher than the report's National Teacher Workforce 2017-18 figure (7%). The 18% of applications from African American applicants exceeded SC and U.S. figures.
 - ✓ Using demographic data from Table 2 of the most recent *SC-TEACHER Profile of the SC Teacher Workforce Report* (December 2022), the 16% of Black teachers for 2020-21 was more than double the 2017-18 national rate (7%); however, the national percentage of Hispanic teachers (9%) was more than four time the SC percentage (2%).⁶
 - ✓ As defined by CHE for data purposes, 637 individuals are enrolled in Education Programs at four HBCUs in South Carolina. For the last two years, Program loan recipients attended only two of the HBCUs. The number of HBCU Applicants is not known.
- TLAC Goal 2: The percentage of male applicants and recipients of the TLP should mirror the percentage of males in the South Carolina teaching force (Table 15):
 - ✓ Again, comparing relevant information on page 14 of the SC-TEACHER 2020-2021 Profile of the South Carolina Teacher Workforce Report with data in this report, the 20.3% of TLP

⁶ <https://sc-teacher.org/profile-of-the-south-carolina-teacher-workforce-for-2020-2021/>

applications were from males, which exceeded the most recent SC-TEACH Workforce figure for SC (19%). However, this male application representation falls below the 24% of males in the 2017-18 national educator workforce.

- ✓ The 17.4% of male TLP recipients was less than the most recent SC-TEACH Workforce figure for SC (19%) and the U.S. (24%).
- **TLAC Goal 3:** 80% of individuals receiving loans each year under the TLP should enter the South Carolina teaching force:
 - ✓ Though the intent of this goal is clear, the Proviso language for this goal seems somewhat vague, and no data was found that could be used (or interpolated) with integrity to evaluate or assess the status of this goal. CERRA collects district information on the number of in-state education program graduates who were district new hires, which for 2021-22 was 1,569 (74% of the 2,123 in-state education program graduates). SLC reports the aggregate number of borrowers in cancellation, so the number of individuals in their first year of cancellation was not available.

Recommendations:

- See Recommendations in Section II regarding data.
- Take steps to ensure that TLP information on all participating public and private institutions is accurate and up-to-date, such as developing a standard template with Program information.
- Develop a standard process for offering Praxis assistance targeted to students not qualifying for loan forgiveness program and/or at-risk of losing scholarship; and/or require all programs in Section II.E. to fund and offer Praxis assistance – and/or for offering academic assistance to at-risk students.

Value of the Program on the Teacher Pipeline: Findings and Recommendations

Findings - Teacher Pipeline

- *General:*
 - ✓ CERRA's November 2022 Supply and Demand five-year summary indicates that the number of students who graduated from a SC public or private institution with a bachelor's degree eligible for teacher certification, or who graduated from a public institution with a master's degree eligible for teacher certification, decreased by 103 from the previous year (from 2,226 to 2,123). A footnote in the CERRA report notes that "*Master's level data are not available for private institutions*".⁷

✓ ⁷ https://www.cerra.org/uploads/1/7/6/8/17684955/5-year_sd_data_22-23.pdf

- ✓ For 2021-22, the 904 loan recipients attended 28 of the public and private universities and colleges with physical campuses in South Carolina as described by CHE.
 - ✓ A majority (55%, or 495) of the 904 loan recipients attended one of four institutions: USC-Columbia (169), Clemson University (129), Anderson University (99), or Winthrop (98). Of these four institutions, only Clemson had an increase vs. a decrease in the number of loan recipients from 2020-21.
 - ✓ 721 (84%) of the 861 Types 1 loan recipients attended one of the eleven public and private institutions of higher education involved with the Teacher Cadet Program, Teaching Fellows, and the Teacher Loan Program.
 - ✓ Appendix D delineates historical enrollment in bachelor's and master's Level Education programs by institution, as provided by the CHE, with this year's report including such information for independent institutions. For 2021-22, 11,450 students were enrolled in Undergraduate and Graduate programs within CHE's designated "code family" for Education Programs as well as students enrolled in non-education programs with an education option leading to initial certification/licensure. (7,868 Undergraduates plus 3,582 Master's level).
- *Teacher Cadets:*
 - ✓ 169 less Teacher Cadet Applicants for 2021-22 equates to 65% of the 260 overall Loan Applicant decrease for 2021-22.
 - ✓ The total number of Loan Applicants is at a 12-year low, as is the Teacher Cadet Applicant total – which has decreased 34% in the last two years and is higher than the 30.6% drop in Applicants overall described in Table 11.
- *Teaching Fellows:*
 - ✓ The number of loan recipients who are also Teaching Fellows is not known, as it is not a required field on TLP loan applications. Of note, however:
 - ✓ 747 (83%) of loan recipients attend one of the 11 Teaching Fellows institutions, suggesting a strong link between the two programs.
- Key Data from CERRA's Annual Supply and Demand 5-Year Summary indicates that districts reported 1,474 vacancies in certified teaching positions after the start of the 2022-23 school year, compared to 1,063 for 2021-22. The number of Teacher Departures increased significantly for the second year in a row (6,927 to 8,321, or 20.1%).
 - As self-reported by districts, 1,336 (17.4%) percent of new hires for 2022-23 were recent graduates of an in-state teacher preparation program, compared to 1,569 (22.4%) for 2021-22. The total number of newly hired SC certified teachers also reported by districts for the 2022-23 school year was 7,688 compared to 7,014 in 2021-22. However, three districts did not provide all the necessary information for 2022-23, which would affect these comparisons.

Recommendations:

- Upon publication and review of the Governor’s Task Force for Teacher Recruitment and Retention expected at the end of May, provide a mid-year update to the June 2023 Program report incorporating relevant recommendations if/as necessary.
- Revisit the report presented to the EOC by Dr. Jo Anne Anderson and Dr. Loren Anderson April 2022, “A Study of Teacher Recruitment Programs Funded with Education Improvement Act (EIA) Revenues.”⁸
- Develop and conduct a survey on Program awareness and satisfaction for all three constituencies, and of all individuals currently in undergraduate or undergraduate Education Programs (not just TLP students).
- Develop and conduct a survey of all SC public and private institution Education Programs regarding their Marketing, activities, funding, staffing, etc., for the Program. Use the findings to determine what is needed to strengthen the value of the program, make it more relevant, mitigate controllable barriers and obstacles to Program access, especially where it is underutilized, etc. – i.e., updating &/or supporting TLAC goals, and develop a comprehensive Program Marketing program
- Evaluate the cost/benefit of making Type 1/Teacher Loan and Type 2/Career Changer loans available for summer terms.
- Track and monitor the number and percent of Borrowers still in cancellation status who are currently teaching in critical academic plus critical geographic areas, since they are having their loan cancelled at the accelerated 33 1/3% rate and may want to leave the classroom sooner.

⁸ https://eoc.sc.gov/sites/eoc/files/Documents/Teacher%20Report%20Anderson/EIA%20Program%20Review_Anderson-08.19.2022.pdf

SECTION III. PROGRAM REVIEW AND DATA TABLES

The program review consisted of, but was not limited to, a review of the following:

- Recent Teacher Loan Program (TLP) Reports
- Statutory references
- SC Student Loan Corporation web site (*Career Changers* Tab)
- Annual EIA Programs Budget & Report Forms for the SC Teacher Loan Program
- June 2022 SLC Annual Financial and Compliance Report
- CERRA Supply and Demand Reports
- College of Education web site for several SC institutions of Higher Education
- SC-TEACHER Profile of the SC Teacher Workforce reports

General Findings:

- The program continues to focus on its stated purpose.
- The current downward trend in the number of individuals pursuing the education profession is reflected in a decrease in the number of Program applicants and recipients.
- No significant program changes were made for the period reviewed. In recent years, however, the maximum aggregate loan amount for Type 1 (TLP) loans was increased by \$7,500, and as stated here, <https://ed.sc.gov/educators/recruitment-and-recognition/critical-need-areas/23-24-sub/> beginning with 2022-23 critical needs designation, the State Board uses the U. S. Department of Education formula for designating teacher shortage areas noted above, (“*the percentage of positions in a given subject area (i.e., certification field) that are unfilled, filled by educators in an alternative route program, or filled by educators holding an out-of-field permit*”).
- Funding for all three loan types has remained at the same level for 10 years or more.
- Data collected and reported is subject to interpretation of what is needed/requested and timing (i.e., annual EIA budget request data – a significant source for the report - may or may not be consistent with the annual audit report for the same time period and may or may not include all three Program types).
- Relying on statutory and regulatory provisions for guidance and/or clarification on program requirements and associated reporting of data for this report was not always feasible.
- Individuals who were in the Teacher Cadet Program continue to make up a significant portion of loan recipients, though the number and percentage decreased from the previous year.

Type 1/TLP Program Revenues and Loans

As described in earlier information, funding for Type 1/TLP loans occurs through the EIA Appropriations process, with CHE recommending the annual amounts, shown below. Though the Total Dollars Available increased beginning with FY 20-21 as previously described, Amount Loaned decreased, likely due to the drop in applicants and thus loan recipients.

Note: Funding for Type 2/Career Changers and Type 3/PACE, added in statute for FY 2000-01, and not historically included in the below Table, is a General Fund line item under Aid to School Districts/Special Allocations. The amount appropriated was \$2,000,000 the first two years of implementation, then declined and has been at \$1,065,125 since 2010-11. According to the June 30, 2022 SLC annual audit report, 66% (\$702,875) of this amount was allocated for Type 2 loans, and 34% (\$362,250) for Type 2/PACE. SLC data indicates \$439,933 (62.6%) of the Type 2 allocation was used; data for PACE (a reimbursement vs. a loan) is not available.

Table 1
SC Teacher Loan Program: Revenues and Loans from 2010-2022

| Year | EIA Appropriation | Revolving Funds from Repayments | Total Dollars Available | Administrative Costs | % of Total Dollars Spent on Administration | Amount Loaned |
|---------|-------------------|---------------------------------|-------------------------|----------------------|--|---------------|
| 2010-11 | \$4,000,722 | \$1,000,000 | \$5,000,722 | \$345,757 | 6.9 | \$4,654,965 |
| 2011-12 | \$4,000,722 | \$1,000,000 | \$5,000,722 | \$359,201 | 7.2 | \$4,641,521 |
| 2012-13 | \$4,000,722 | \$1,000,000 | \$5,000,722 | \$351,958 | 7.0 | \$5,648,764 |
| 2013-14 | \$5,089,881 | \$0 | \$5,089,881 | \$329,971 | 6.2 | \$4,517,984 |
| 2014-15 | \$5,089,881 | \$0 | \$5,089,881 | \$317,145 | 6.2 | \$4,594,799 |
| 2015-16 | \$5,089,881 | \$0 | \$5,089,881 | \$319,450 | 6.2 | \$4,460,184 |
| 2016-17 | \$5,089,881 | \$0 | \$5,089,881 | \$326,460 | 6.4 | \$4,540,310 |
| 2017-18 | \$5,089,881 | \$0 | \$5,089,881 | \$720,420 | 14.2 | \$4,369,461 |
| 2018-19 | \$5,089,881 | \$0 | \$5,089,881 | \$325,000 | 6.4 | \$4,764,461 |
| 2019-20 | \$5,089,881 | \$0 | \$5,089,881 | \$512,000 | 10.0 | \$4,679,409 |
| 2020-21 | \$5,089,881 | \$1,061,135 | \$6,151,016 | \$540,000 | 8.8 | \$5,573,559 |
| 2021-22 | \$5,089,881 | \$1,000,000 | \$6,089,881 | \$503,080 | 8.3 | \$4,979,310 |

Source: South Carolina Student Loan Corporation

Teacher Loan Program in the Context of the Teacher Pipeline

As stated earlier, (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 to collect data for the 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 2 shows the number of certified, vacant positions, by teaching field, as self-reported by districts to CERRA for the beginning of 2022-23 school year; the 1,276.70 total number of certified teaching positions still vacant at the beginning of the year was significantly higher than the 937.79 total for 2021-22. More vacant positions were seen across the board. Some of the fields with noteworthy increases in vacancies include early childhood/elementary, English/language arts, health, mathematics, music, science, and special education. Additionally, 196.85 Service Field positions were vacant at the beginning of 2022-23, as compared to 125 for 2021-22. Teaching and service fields identified as Critical Need areas and thus eligible for Program loan cancellation are noted in bold; the five fields added since 2021-22 are notated with an asterisk*.

Of note is that districts have established new positions as a result of the Elementary and Secondary School Emergency Relief (ESSER) Fund, possibly affecting the number of vacancies. An assessment of impact on teacher Supply and Demand from the expiration of ESSER funding in should be a consideration in program reporting at the applicable time.



Table 2

Positions Reported Vacant or not Held by Certified Teachers at the Beginning of the 2022-23 School Year

| Teaching Fields | Number by Teaching Field and Grade Level | | | |
|---|--|---------------|---------------|-----------------|
| | PK – 5 | 6 – 8 | 9 – 12 | Total |
| Agriculture | | 1.00 | 4.00 | 5.00 |
| Art | 13.50 | 16.50 | 13.50 | 43.50 |
| Business & Marketing | 0.00 | 7.00 | 13.00 | 20.00 |
| Career & Technical Education (CTE work-based fields) | | 3.00 | 24.00 | 27.00 |
| Computer Science | 0.50 | 1.50 | 5.00 | 7.00 |
| Dance | 1.00 | 5.00 | 2.00 | 8.00 |
| Driver Training | | | 1.00 | 1.00 |
| Early Childhood/Elementary (grades PK-2) * | 92.00 | | | 92.00 |
| Early Childhood/Elementary (grades 3-5) * | 137.50 | | | 137.50 |
| Early Childhood/Elementary (grade 6) * | 0.00 | 3.00 | | 3.00 |
| English for Speakers of Other Languages (ESOL) | 6.25 | 8.75 | 8.00 | 23.00 |
| English/Language Arts | | 81.50 | 48.00 | 129.50 |
| Family & Consumer Science* | | 0.00 | 3.00 | 3.00 |
| Gifted & Talented | 3.40 | 0.00 | 0.00 | 3.40 |
| Health | 0.50 | 3.25 | 9.25 | 13.00 |
| Industrial Technology* | | 0.00 | 0.00 | 0.00 |
| Literacy/Reading (includes interventionists) | 24.50 | 9.50 | 8.00 | 42.00 |
| Mathematics (includes interventionists) | 14.16 | 78.34 | 91.50 | 184.00 |
| Montessori | 5.00 | 0.00 | 1.00 | 6.00 |
| Music | 26.50 | 16.00 | 17.00 | 59.50 |
| Physical Education | 14.50 | 9.25 | 13.25 | 37.00 |
| Science (biology, chemistry, physics, etc.) | | 64.50 | 49.00 | 113.50 |
| Social Studies (economics, history, psychology, etc.) | | 31.50 | 28.00 | 59.50 |
| Special Education | 60.50 | 69.00 | 79.50 | 209.00 |
| Theater | 0.00 | 1.00 | 1.00 | 2.00 |
| World Language | 3.80 | 7.50 | 25.00 | 36.30 |
| Other | 8.00 | 3.00 | 1.00 | 12.00 |
| Total for all Teaching Fields | 411.61 | 420.09 | 445.00 | 1,276.70 |

| Number by Service Field Positions | | | | |
|--|--|--|--|-----------------|
| School Librarian | | | | 15.50 |
| School Counselor* | | | | 37.00 |
| School Psychologist | | | | 67.10 |
| Speech Language Pathologist | | | | 77.25 |
| Other | | | | |
| Total for all Service Positions | | | | 196.85 |
| Total for all Teaching Fields and Service Positions | | | | 1,473.55 |

Source: CERRA; Critical Needs fields (in **bold**) are pursuant to SC Student Loan Corporation loan application for applicable year.

* Indicates Fields was added to Critical Needs since 2021-22.

The criteria used in designating Critical Geographic Need schools have evolved over time. The 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. Act 307 of 2004 amended Section 59-26-20(j) to redefine geographic critical need schools to be those with:

- (1) an absolute rating of Below Average or At-Risk/Unsatisfactory;
- (2) an average teacher turnover rate for the past three years of 20% or higher; or
- (3) a poverty index of 70% or higher.

Table 3 documents the number of schools that were classified as Critical Geographic Need schools in South Carolina for 2021-22.



Table 3
Critical Geographic Need Schools in 2021-22
For 2022-23 Loan Cancellation

*(percentages based on total number of schools by type)

| | Primary | Elementary | Middle | High | Career Centers | Total |
|--|---------------|----------------|----------------|----------------|----------------|----------------|
| Total Number of Schools in SC by Type* | 64 | 674 | 334 | 253 | 40 | 1,365 |
| Total Number of Schools in SC Meeting 1 or more Geographic Need Criterion | | | | | | |
| | 56 (87.5%) | 438 (65.0%) | 215 (64.4%) | 126 (49.8%) | 6 (15.0%) | 841 (61.6%) |
| Number of Schools in SC Meeting Critical Geographic Need by Criterion | | | | | | |
| 2019 Absolute Rating: (Below Average or Unsatisfactory) | | | | | | |
| Number of Schools Meeting Criteria by Type | - | 146 (21.7%) | 37 (11.1%) | 49 (19.4%) | - | 232 (17.0%) |
| Teacher Turnover: (3-Year Average of 20% or higher) | | | | | | |
| Number of Schools Meeting Criteria by Type | 16 | 194 (28.8%) | 132 (39.5%) | 68 (26.9%) | 6 (15.0%) | 416 (30.5%) |
| Poverty Index (70% or higher) | | | | | | |
| Number of Schools Meeting Criteria by Type | 53 (82.8%) | 375 (55.6%) | 148 (44.3%) | 86 (34.0%) | - | 662 (48.5%) |

Source: SC Department of Education, [SC Teacher Loan Critical Need Geographic Areas \(Schools\) for the 2021-22 School Year.xlsx](#) (live.com) 2022

Note: Under "Type of School," some schools may be designated in more than one category.

Status of Educator Pipeline

The following three tables provide data on undergraduate and graduate enrollment in SC's education programs, and associated teacher supply and demand data.

Table 4 provides data for fall enrollment in Undergraduate and Master's Level education programs for 2013 through 2022, disaggregated by public and independent institutions. Data has been updated to reflect that CHE Education Program data provided for this report includes students enrolled in all programs within the 13.xxxx Education CIP code family as well as students enrolled in non-education programs with an education option leading to initial certification/licensure, and to add such data for Independent Institutions; thus, enrollment figures are more inclusive, thus slightly higher than reflected in the previous reports. Of note:

- The data indicates a moderate but steady decline in bachelor's level preparation program enrollment each year at public institutions; private institution enrollment remained steady until the last two years.
- Master's level education preparation program enrollment has been steady at public and private institutions – until Fall 2022, when both show an enrollment decrease.

Table 4

Historical Fall Enrollment in Bachelor's Level and Master's Level Education Programs – Public and Private Institutions

| Year | Bachelor's Level Education Program Fall Enrollment | | Master's Level Education Program Fall Enrollment | |
|------------------------|--|--------------------------|--|--------------------------|
| | Public Institutions | Independent Institutions | Public Institutions | Independent Institutions |
| 2013 | 6,908 | 3,262 | 2,096 | 877 |
| 2014 | 6,839 | 3,334 | 2,213 | 900 |
| 2015 | 6,518 | 3,310 | 2,270 | 952 |
| 2016 | 6,285 | 3,336 | 2,275 | 985 |
| 2017 | 6,256 | 3,356 | 2,093 | 898 |
| 2018 | 6,101 | 3,199 | 1,993 | 967 |
| 2019 | 5,746 | 3,314 | 2,362 | 986 |
| 2020 | 5,717 | 3,379 | 2,536 | 1,093 |
| 2021 | 5,498 | 3,029 | 2,595 | 1,221 |
| 2022* (Provisional) | 5,307 | 2,561 | 2,479 | 1,103 |

Table 5 provides key data from CERRA’s annual Supply and Demand Report, which seeks to collect information on teachers entering or leaving the profession, transferring to another district, and teacher vacancies. The report is normally published during the second nine-weeks of the school year, and CERRA has recently been publishing a mid-year report. The February 2023 mid-year report revealed 880 more departures, but 201 less vacancies since the Fall 2022 report.⁹

Table 5
Key Data from CERRA’s Annual Educator Supply and Demand Survey Reports
At Beginning of School Years 2018-19 through 2022-23

| School year | 2018-19 | 2019-20 | 2020-21 | 2021-22 | 2022-23 |
|---|---------|---------|---------|---------|-------------------|
| Certified educators leaving position they held the previous school year | 7,339 | 6,650 | 5,996 | 6,927 | 8,321 |
| Graduate of a SC Bachelor’s or master’s level initial educator preparation program * | 2,170 | 2,067 | 2,226 | 2,123 | Not yet available |
| Early-career departures (5 or less years of experience) | 2,596 | 2,367 | 2,551 | 2,390 | 3,015 |
| Departures -Transferred to another SC public school district | 1,998 | 1,670 | 1,346 | 1,569 | 2,187 |
| Departures – Retirements | 1,937 | 1,190 | 1,105 | 1,278 | 1,444 |
| Positions vacant after the start of each school year | 621 | 555 | 699 | 1,063 | 1,474 |

Source: CERRA <https://www.cerra.org/supply-and-demand.html>

(In the linked report, CERRA noted that its data, obtained from CHE, includes students who graduated from (1) a SC public or private institution with a bachelor’s degree eligible for teacher certification, or (2) a SC public institution eligible for certification. Further, it noted that master’s level data are not available for private institutions).

⁹ https://www.cerra.org/uploads/1/7/6/8/17684955/february2023_supply_demand_update.pdf

Table 6 shows trends in sources of teacher hires over the last eight years and reflects the impact of enrollment declines for educator programs.

Table 6
Sources of Teacher Hires from CERRA Supply and Demand Survey Reports 2015-2020

| | 2015-16 | 2016-17 | 2017-18 | 2018-19 | 2019-20 | 2020-21 | 2021-22 | 2022-23 |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| New Graduates from Teacher Education Programs in SC | 29% | 24.7% | 21.0% | 21.6% | 22.8% | 24% | 22.37% | 17.4% |
| Transferred from one district, charter school or special school in SC to another district | 31% | 33.5% | 30.9% | 31% | 30.7% | 29% | 28.97% | 31.1% |
| Hired from another state | 15% | 15.3% | 16.9% | 16% | 13.0% | 23% | 15.52% | 15.3% |
| Alternative Certification Programs | 5% | 6.2% | 7.4% | 8.5% | 5.6% | 10% | 8.8% | 9.6% |
| From Outside US | 3% | 3.7% | 4.8% | 5% | 0.8% | 1.0% | 4.4% | 5.7% |
| Other Teachers | 2% | 4.9% | 7.1% | | 4.3% | | 10.14% | 1.2% |

Source: CERRA Supply and Demand Report <https://www.cerra.org/supply-and-demand.html>

Recipient (Borrower) Loan Status

Table 7 reflects SLC cumulative data on Borrowers by cancellation status, as of the last two years. As of June 30, 2022, 21,365 Type 1/TLP loans have been issued (i.e., were in repayment or cancellation status). Of note.

- Approximately one-third of recipients have their loans cancelled 100% by fulfilling their teaching requirement.
- 45.7% of Type 2/TLC (Career Changers) had their loans cancelled by fulfilling the teaching requirement, compared to 34.6% for 34.6% for Type 1/TLP per Table 7.

Table 7
Type 1/TLP and Type 2/TLC Recipients (Borrowers) Status: Cumulative to Date

| Status | Type 1/TLP Recipients (Borrowers) Status As of 6/30/2021 | | Type 1/TLP Recipients (Borrowers) Status As of 6/30/2022 | | Type 2/TLC Recipients (Borrowers) Status As of 6/30/2022 | |
|--|--|-------------|--|-------------|--|-------------|
| | Number | Percent | Number | Percent | Number | Percent |
| Loans have been paid off through monthly payments, loan consolidation, or partial cancellation | 9,646 | 46.1% | 10,036 | 47% | 277 | 26.8% |
| Loans cancelled 100% by fulfilling teaching requirement | 7,120 | 34% | 7,393 | 34.6% | 473 | 45.7% |
| Never eligible for cancellation and are repaying loan | 2,465 | 11.8% | 2,381 | 11.1% | 144 | 14% |
| Presently teaching and having loans cancelled | 1,125 | 5.4% | 932 | 4.4% | 79 | 7.6% |
| Previously taught but not currently teaching | 344 | 1.6% | 383 | 1.8% | 36 | 3.5% |
| Loan discharged due to death, disability, or bankruptcy | 151 | .7% | 154 | .7% | 25 | 2.4% |
| In Default | 91 | .4% | 91 | .4% | 0 | 0 |
| CUMULATIVE LOANS ISSUED | 20,946* | 100% | 21,365* | 100% | 1,034 | 100% |

Source: South Carolina Student Loan Corporation

*There is a duplicated count across years.

Loan Applications and Recipients

Note regarding Findings and/or comments addressing demographics: Though most applicants do provide demographic information on their loan application, "Gender" and "Racial or Ethnic Group" are optional fields, thus comments will reflect only information that is indicated on applications.

For 2021-22, 861 (87%) of the 990 Type 1 applicants were approved. For the second year in a row, the total number of Applicants decreased significantly, resulting in a 30.6% drop since 2019-20. The number approved has dropped 25.5% since 2019-20, although the 2021-22 overall 87% approval rate was slightly higher than for 2020-21 (85%).

The most prevalent reason for denial was the failure to meet the academic grade point criteria (49 Applicants, or 48% of denials). Due to clarification on use of the Revolving Loan Account, no applications have been denied due to inadequate funds since 2019-20.

Table 8
Summary of Type 1/TLP Loan Applications and Recipients

| Year | Total Applied | Approved | Cancelled | Denied | Reason for Denial | | | | |
|----------------|---------------|----------------------|-----------|------------|-------------------|----------------|------------------|---------------|-----------|
| | | | | | Academic Reason | Credit Problem | Inadequate Funds | No EEE Praxis | Other * |
| 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 |
| 2018-19 | 1,453 | 1,207 | 40 | 206 | 89 | 0 | 14 | 59 | 44 |
| 2019-20 | 1,426 | 1,155 | 21 | 250 | 97 | 0 | 62 | 50 | 41 |
| 2020-21 | 1,250 | 1,063 (85%) | 53 | 132 | 58 | 0 | 0** | 41 | 33 |
| 2021-22 | 990 | 861 (87%) | 27 | 102 | 49 | 0 | 0** | 21 | 32 |

Source: SC Student Loan Corporation

Note: Data is for Type 1/TLP loans ("traditional" TLP) only and does not include Type 2 (TLC/Career Changers) or Type 3 (PACE).

* "Other" Reasons for Denial 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.

** The SLC resumed the use of RLF funds to augment the EIA Appropriation for Type 1/TLP loan applications in 2020-21.

Description of Loan Applicants and Recipients

The following two Tables illustrate trends in the distribution of applications to the South Carolina Teacher Loan Program by race/ethnicity and gender. Historically, applicants to the TLP have been predominantly white and/or female. The SC-TEACHER reports referenced earlier investigated the demographics of the educator workforce in South Carolina and compared South Carolina’s educator profile to that of educators throughout the United States. According to this report, South Carolina’s teacher workforce has more Black teachers, fewer Hispanic teachers, and more female teachers as compared to the national educator workforce.

Table 9
Applications to the Teacher Loan Program by Race/Ethnicity

| Year | # Applications | Ethnicity | | | | | | | |
|----------------|----------------|------------------|-------------|-----------|-------------|------------|-------------|-----------|-------------|
| | | African American | | Other | | White | | Unknown | |
| | | # | % | # | % | # | % | # | % |
| 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 |
| 2018-19 | 1,453 | 199 | 13.7 | 38 | 2.6 | 1,184 | 81.5 | 32 | 2.2 |
| 2019-20 | 1,426 | 210 | 14.7 | 40 | 2.8 | 1,128 | 79.1 | 48 | 3.4 |
| 2020-21 | 1,654* | 314 | 19.0 | 96 | 5.8 | 1,163 | 70.3 | 81 | 4.9 |
| 2021-22 | 1,315* | 236 | 18.0 | 73 | 5.55 | 929 | 70.6 | 77 | 5.85 |

Source: SC Student Loan Corporation

* Application Totals reported for Tables 9 and 10 differ from those in Tables 8, 11, and 12-A, perhaps due to a difference in the content of data reported from prior years.

Table 10
Teacher Loan Program Applicants by Gender

| Year | # Applications | Male | % | Female | % | Unknown | % |
|----------------|----------------|------------|-------------|--------------|-------------|-----------|------------|
| 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 |
| 2018-19 | 1,453 | 250 | 17.2 | 1,187 | 81.7 | 16 | 1.1 |
| 2019-20 | 1,426 | 258 | 18.0 | 1,145 | 80.3 | 23 | 1.6 |
| 2020-21 | 1,654* | 336 | 20.3 | 1,277 | 77.2 | 41 | 2.5 |
| 2021-22 | 1,315* | 267 | 20.3 | 1,017 | 77.3 | 31 | 2.4 |

Source: SC Student Loan Corporation

* Application Totals reported for Tables 9 and 10 differ from those in Tables 8, 11, and 12-A, perhaps due to a difference in the content of data reported from prior years.



Table 11 provides detailed information about the distribution of loan applicants to the Teacher Loan Program by the Teacher Cadet Program. Of note:

- The number of Teacher Cadet Applicants has decreased 34% in the last two years, which is higher than the 30.6% drop in Applicants overall described in Table 8.
- After four years of increases in the number of Teacher Cadet applicants, the last two years have shown significant decreases.

Table 11
Type 1/TLP Applicants from Teacher Cadet Program

| Year | Total Number of Applicants | Teacher Cadets | % of TLP applicants | Not Teacher Cadets | % of TLP applicants | Unknown | % of TLP applicants |
|----------------|----------------------------|----------------|---------------------|--------------------|---------------------|----------|---------------------|
| 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 | .7 |
| 2018-19 | 1,453 | 715 | 49.2 | 726 | 50.0 | 12 | 0.8 |
| 2019-20 | 1,426 | 716 | 50.2 | 703 | 49.3 | 7 | 0.5 |
| 2020-21 | 1,250 | 644 | 51.5 | 602 | 48.2 | 4 | 0.3 |
| 2021-22 | 990 | 475 | 48.0 | 513 | 51.8 | 2 | 0.2 |

Source: Student Loan Corporation

** Application Totals reported for Tables 9 and 10 differ from those in Tables 8, 11, and 12-A, perhaps due to a difference in the content of data reported from prior years.*

The following two Tables reflect loan application and/or recipient information by undergraduate and graduate academic level for Type 1/TLP and Type 2/TLC, respectively. Of note:

- Although the combined number of undergraduate recipients decreased by 207 for Types 1 and 2, the combined number of graduate-level recipients increased by 14.

Table 12-A compares the Academic Status of Type 1/TLP Applicants to Recipients for 2021-22. In general, the academic level of applicants closely reflects the academic level of recipients.

Table 12-A
Type 1/TLP Applicants and Recipients:
Undergraduate and Graduate Academic Level 2021-22
(2020-21 in Parentheses)

| | Undergraduate | | Graduate | | Unknown | | Total |
|-------------------|-----------------------|-------------------------|---------------------|-------------------------|-----------------|-----------------------|-----------------------|
| | # | % | # | % | # | % | # |
| Applicants | 815 (1,065) | 82.3% (85.2%) | 171 (180) | 17.3% (14.4%) | 4 (5) | 0.4% (0.4%) | 990 (1,250) |
| Recipients | 724 (928) | 84.1% (87.3) | 137 (134) | 15.9% (12.6) | -- (1) | -- (0.1) | 861 (1,063) |

Source: SC Student Loan Corporation

** Application Totals reported for Tables 9 and 10 differ from those in Tables 8, 11, and 12-A, perhaps due to a difference in the content of data reported from prior years.*

Table 12-B compares Type 2/TLC Recipients' Academic Levels for 2021-22 with 2020-21 (parentheses).

Table 12-B
Type 2/TLC Recipients by Academic Level 2021-22

| | Undergraduate | | Graduate | | Unknown | | Total |
|-------------------|-------------------|---------------------|-------------------|--------------|----------|----------|------------|
| | # | % | # | % | # | % | # |
| Recipients | 11 (14) | 26% (40%) | 32 (21) | 74% (60%) | -- -- | -- -- | 43 (35) |

Source: SC Student Loan Corporation

The following two Tables provide disaggregated totals over time by academic level for the number of loan Applicants and for Recipients, respectively. Of note:

- The Number Applied decreased for the third year in a row – precipitously for the last two years.
- The number of Freshman applicants has dropped 58% since 2017-18 (from 327 to 137), and at an accelerated rate for the last two years, and comprises only 13.8% of the overall Number Applied.
- The number of Continuing Undergraduate Applicants has decreased 32% in the last two years (despite the favorable change in loan amounts recently).

Table 13
Type 1/TLP Applicants by Academic Level

| Year | Number Applied | Academic Level Status | | | | | | | | | |
|----------------|----------------|-----------------------|-------------|----------------------|-------------|-----------------------------------|----------|---------------------|------------|----------|------------|
| | | Freshman | | Continuing Undergrad | | 1 st Semester Graduate | | Continuing Graduate | | Unknown | |
| | | # | % | # | % | # | % | # | % | # | % |
| 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 |
| 2018-19 | 1,453 | 292 | 20.1 | 972 | 66.9 | 80 | 5.5 | 108 | 7.4 | 1 | 0.1 |
| 2019-20 | 1,426 | 267 | 18.7 | 999 | 70.1 | 79 | 5.5 | 79 | 5.5 | 2 | 0.1 |
| 2020-21 | 1,250 | 205 | 16.4 | 860 | 68.8 | 78 | 6.2 | 102 | 8.2 | 5 | 0.4 |
| 2021-22 | 990 | 137 | 13.8 | 678 | 68.5 | 79 | 8 | 92 | 9.3 | 4 | 0.4 |

Source: SC Student Loan Corporation

Recipients of a South Carolina Teacher Loan

Table 8 indicates that 861 (87%) of the 990 Type 1/TLP applicants for 2021-22 received a Teacher Loan. The following Table details the distribution of TLP loan recipients over time by academic level. Of note:

- For 11 years, the data showed a decline in TLP loan recipients between Freshman and Sophomore years; however, for 2021-22 there was a slight increase of 7.
- For the last 12 years, there has been an increase in recipients between Junior and Senior years. However, in the last two years, the number of Juniors and of Seniors has dropped significantly. There are two primary reasons that 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, or met the higher ACT/SAT score required for exemption from the Praxis requirement.

Table 14
Loan Recipients by Academic Level Status Over Time:
Type 1/TLP 2010-11 Through 2021-22
Type 2/TLC 2021-22 (Parentheses)

| | Freshmen | Sophomores | Juniors | Seniors | 5 th Year Undergrad. | 1 st year Grad. | 2 nd Year Grad. | 3+ Year Graduates | Total |
|----------------|--------------------------|--------------------------|--------------------------|--------------------------|---------------------------------|----------------------------|----------------------------|------------------------|---------------------------|
| 2010-11 | 126 | 120 | 254 | 379 | 43 | 107 | 62 | 23 | 1,114 |
| 2011-12 | 191 | 109 | 292 | 312 | 22 | 122 | 37 | 1 | 1,086 |
| 2012-13 | 173 | 138 | 270 | 345 | 22 | 118 | 43 | 3 | 1,112 |
| 2013-14 | 191 | 138 | 279 | 341 | 17 | 111 | 30 | 2 | 1,109 |
| 2014-15 | 199 | 134 | 256 | 373 | 17 | 117 | 31 | 3 | 1,130 |
| 2015-16 | 177 | 165 | 248 | 369 | 10 | 122 | 33 | 4 | 1,128 |
| 2016-17 | 189 | 148 | 280 | 360 | 11 | 135 | 40 | 3 | 1,166 |
| 2017-18 | 236 | 154 | 255 | 338 | 21 | 94 | 32 | 2 | 1,132 |
| 2018-19 | 230 | 170 | 299 | 344 | 14 | 101 | 47 | 2 | 1,207 |
| 2019-20 | 201 | 166 | 296 | 350 | 18 | 76 | 50 | 1 | 1,157 |
| 2020-21* | 184 | 150 | 232 | 357 | 5 | 55 | 78 | 1 | 1,063** |
| 2021-22 | 110 (0) | 117 (1) | 215 (1) | 274 (8) | 8 (1) | 61 (12) | 73 (20) | 3 (0) | 861 (43) |

Source: SC Student Loan Corporation

* The increases in the maximum loan annual loan amount for Juniors, Seniors, and Graduate students and the aggregate maximum loan amount were implemented in 2020-21.

**The academic level of two TLP recipients was unknown.

The following Table relates to TLAC Goals 1 and 2 described in Section II.

Table 15
Type 1 & Type 2 Loan Recipients by Gender and Ethnicity for 2021-22

| Gender | TLP Loan Number | TLP Loan Percent | SC-TEACHER South Carolina Teacher Workforce* | SC-TEACHER National Teacher Workforce** |
|------------------|------------------------|-------------------------|---|--|
| Male | 157 | 17.4% | 19% | 24% |
| Female | 720 | 79.6% | 80% | 76% |
| Not Answered | 27 | 3.0% | 1% | 0% |
| Total | 904 | | | |
| Ethnicity | TLP Loan Number | TLP Loan Percent | South Carolina Teacher Workforce | National Teacher Workforce |
| African American | 98 | 10.84% | 16% | 7% |
| White | 713 | 78.88% | 78% | 79% |
| Asian | 9 | 0.1% | 1% | 2% |
| Hispanic | 21 | 2.32% | 2% | 9% |
| American Indian | 2 | 0.22% | | |
| Not Answered | 52 | 5.75% | 2% | 0% |
| Other | 9 | .1% | 1% | 3% |
| Total | 904 | | | |

Source: SC Student Loan Corporation and SC-TEACH.

* Reflects updated data from latest SC-TEACHER report, released December 2022, for 2020-21.

** Reflects data from SC-TEACHER updated report, released December 2022, but for 2017-18 (latest data available).

The following two Tables show the distribution of Loan Recipients at public and private institutions for 2020-21 and 2021-22, and their historical numbers at HBCUs, respectively. Of note:

- For 2021-22, the 904 loan recipients attended 28 of the public and private universities and colleges with physical campuses in South Carolina as described by CHE.
- A majority (55%, or 495) of the 904 loan recipients attended one of four institutions: USC-Columbia (169), Clemson University (129), Anderson University (99), or Winthrop (98). Of these four institutions, only Clemson had an increase vs. a decrease in the number of loan recipients from 2020-21.
- Appendix D delineates historical enrollment in Bachelor's and Master's Level Education programs by institution, as provided by the CHE, with this year's report including such information for independent institutions. For 2021-22, 11,450 students were enrolled in Undergraduate and Graduate programs within CHE's designated "code family" for Education Programs as well as students enrolled in non-education programs with an education option leading to initial certification/licensure. (7,868 Undergraduates plus 3,582 Master's level).



Table 16
Type 1 TLP & Type 2 Recipients for 2020-21 & 2021-22
By Public & Private Institutions of Higher Education

| Institution | 2020-21 | 2021-22 | Institution | 2020-21 | 2021-22 |
|----------------------------------|----------|----------|---|-------------|------------|
| ANDERSON UNIVERSITY (TF) | 130 | 99 | NEWBERRY COLLEGE | 6 | 6 |
| BENEDICT COLLEGE | | | NORTH CAROLINA STATE UNIVERSITY | 1 | |
| BOB JONES UNIVERSITY | 1 | 1 | NORTH GREENVILLE UNIVERSITY | 46 | 37 |
| CHARLESTON SOUTHERN UNIV. (TF) | 23 | 25 | PRESBYTERIAN COLLEGE | 3 | 4 |
| CITADEL | 7 | 4 | SC STATE UNIVERSITY | 6 | 4 |
| CLAFLIN UNIVERSITY | 2 | 1 | SOUTHERN WESLEYAN UNIVERSITY | 15 | 21 |
| CLEMSON UNIVERSITY (TF) | 117 | 129 | UNION COLLEGE | 1 | |
| COASTAL CAROLINA UNIVERSITY (TF) | 29 | 29 | UNIVERSITY OF NORTH CAROLINA - GREENSBORO | 1 | |
| COKER COLLEGE | 8 | 1 | USC – AIKEN (TF) | 27 | 23 |
| COLLEGE OF CHARLESTON (TF) | 48 | 44 | USC – BEAUFORT | 6 | 5 |
| COLUMBIA COLLEGE | 12 | 10 | USC – COLUMBIA (TF) | 182 | 169 |
| COLUMBIA INT'L UNIV. | 3 | 2 | USC - LANCASTER | 1 | |
| CONVERSE COLLEGE | 29 | 20 | USC – UPSTATE (TF) | 94 | 57 |
| ERSKINE COLLEGE | 3 | 1 | UNIVERSITY OF STHN. MISSISSIPPI | 1 | |
| FRANCIS MARION UNIV. (TF) | 45 | 18 | UNIVERSITY OF TENNESSEE | 1 | |
| FURMAN UNIVERSITY | 13 | 11 | UNIVERSITY OF WEST GEORGIA | 4 | |
| GRAND CANYON UNIV. | 4 | | VALDOSTA STATE UNIVERSITY | 1 | |
| KANSAS STATE UNIV. | 1 | | VALLEY CITY STATE UNIVERSITY | 1 | |
| LANDER UNIVERSITY (TF) | 80 | 56 | WESTERN CAROLINA UNIVERSITY | 1 | |
| LIBERTY UNIVERSITY | 3 | | WESTERN GOVERNORS UNIV. | 6 | |
| LIMESTONE COLLEGE | 9 | 4 | WINTHROP UNIVERSITY (TF) | 124 | 98 |
| METHODIST UNIV. | 1 | | WOFFORD | 1 | 2 |
| MIDLANDS TECH. | 1 | | PACE LOAN | 360 | N/A |
| MORRIS COLLEGE | | | Out-of-State | | 23 |
| | | | TOTAL | 1457 | 904 |

Source: SC Teacher Loan Program

Historically African American institutions of higher education are indicated in **bold**.
Teaching Fellows Institutions are identified as **(TF)**.

The following Table shows the number of loan recipients at Historically Black Colleges and Universities (HBCU's) over time.

Table 17
Type 1/TLP & Type 2/TLC Loan Recipients Attending Historically African American Institutions (HBCUs)

| Institution | 2014-15 | 2015-16 | 2016-17 | 2017-18 | 2018-19 | 2019-20 | 2020-21 | 2021-22 |
|-----------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Benedict College | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| Clayton University | 0 | 0 | 2 | 0 | 2 | 2 | 2 | 1 |
| Morris College | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| S.C. State University | 7 | 7 | 10 | 1 | 3 | 2 | 6 | 4 |
| TOTAL: | 7 | 7 | 13 | 1 | 5 | 4 | 8 | 5 |

Source: SC Teacher Loan Program

Recipients of the Teacher Loan Program Receiving Other State Scholarships

The following two Tables show recent and historical data on the number of all HOPE, LIFE, and Palmetto Fellows scholarship recipients, and the number and percentage of those recipients who are in an Education Program. As stated in Section II, the number of Teaching Fellows who also received a TLP is not available. Recipients of the Teacher Loan Program may also receive other state scholarships provided by the General Assembly to assist students in attending institutions of higher learning in South Carolina, including 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 specifically to teacher recruitment. Of note:

- The following Tables reflect a decline in the number of all HOPE, LIFE, and Palmetto Fellows recipients, and the number and percentage of HOPE, LIFE, and Palmetto Fellows recipients in an Education Program in the Educator Pipeline (2021 in Education Programs, vs. 2020 Education Majors).

Table 18
Comparison of Scholarship Recipients and Education Programs*

| Scholarship Type | Total Scholarship Recipients | Number of Scholarship Recipients in an Education Program | Percent of Scholarship Recipients in Education Programs |
|--------------------|----------------------------------|--|---|
| | Fall 2021 (Fall 2020) | Fall 2021 (Fall 2020) | Fall 2021 (Fall 2020) |
| HOPE | 4,266 | 376 | 8.8% (10.5%) |
| LIFE | 40,205 | 3,141 | 7.8% (8.3%) |
| Palmetto Fellows | 9,139 | 497 | 5.4% (5.9%) |
| Grand Total | 53,610 (55,574) | 4,014 (4,485) | 7.5% (8.1%) |

Source: SC Commission on Higher Education

* CHE's Fall Education Program data includes students enrolled in all programs within the 13.xxxx Education CIP code family, as well as students enrolled in non-education programs with an education option leading to initial certification/licensure. Fall 2020 CHE data (in parentheses) included Education Majors only.

This Table shows historical data for the percentage of all HOPE, LIFE, and Palmetto Fellows Recipients who are in an Education Program. Of note: the steady decline in percentages reflects the declining education program enrollment figures, with the Fall 2021 HOPE having the largest drop in percentage.

Table 19
Student Percentage Receiving Scholarships
for Fall Term Who Are in Education Programs*

| 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 |
| 2018 | 8.3 | 6.2 | 10.4 | 8.1 |
| 2019 | 8.2 | 5.9 | 11.4 | 8.1 |
| 2020 | 8.3 | 5.9 | 10.5 | 8.1 |
| 2021 | 7.8 | 5.4 | 8.8 | 7.5 |

Source: SC Commission on Higher Education

* Fall 2021 CHE Education Program data includes students enrolled in all programs within the 13.xxxx Education CIP code family, as well as students enrolled in non-education programs with an education option leading to initial certification/licensure.



Appendix A-1: Teacher Loan Program Statute

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 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)**. (*SEE BELOW) 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 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.

SECTION 59-26-30. Cognitive assessments for teachers and teacher certification; examinations; regulations.

(A) In the area of cognitive assessments for teachers and teacher certification, the State Board of Education, acting through the State Department of Education, shall:

(7) award a teaching certificate to a person who successfully completes the scholastic requirements for teaching at an approved college or university and the examination he is required to take for certification purposes;

(8) award a conditional teaching certificate to a person eligible to hold a teaching certificate who does not qualify for full certification under item (7) above provided the person has earned a bachelor's degree from an accredited college or university with a major in a certification area for which the board has determined there exists a critical shortage of teachers, and the person has passed the appropriate teaching examination. The board may renew a conditional teaching certificate annually for a maximum of three years, if the holder of the certificate shows satisfactory progress toward completion of a teacher certification program prescribed by the board. In part, satisfactory progress is the progress that the holder of a conditional certificate should complete the requirements for full certification within three years of being conditionally certified;

Appendix A-2.
2021-22 Teacher Loan Program Provisos
SC Teacher Loan Advisory Committee (1A.6)
Teacher Loan Program (1A.68)

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.

1A.68. (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.

Appendix B: Teacher Loan Fund Program CHE Regulation 62-110, et al

Section

ARTICLE II

Student Loan Corporation

(Statutory Authority: Act 512 Part 2 Section 9 Division 2 Subdivision C Subpart 1 (6), Acts of Joint Resolutions of South Carolina 1984)

Subarticle A

General Introduction

62-110. Introduction.

The South Carolina Student Loan Corporation, hereinafter called the Corporation, is an eligible lender under the South Carolina Student Loan Program (FFELP) as administered by the State Education Assistance Authority, hereinafter called the Authority, and has been designated pursuant to the South Carolina Education Improvement Act of 1984 to administer a loan program for State residents who wish to become certified teachers in the State in areas of critical need. All loans made under this program shall be subject to the regulations contained herein. Loans shall be made available without regard to race, sex, color, national origin, age or marital status.

HISTORY: Added by State Register Volume 10, Issue No. 5, eff May 23, 1986. Amended by State Register Volume 11, Issue No. 5, eff May 22, 1987; State Register Volume 13, Issue No. 3, eff March 24, 1989; State Register Volume 17, Issue No. 2, eff February 26, 1993; State Register Volume 18, Issue No. 3, eff March 25, 1994; State Register Volume 26, Issue No. 5, Part 1, eff May 24, 2002.

Editor's Note

See SCSR 44-6 Doc. No. 4968, effective May 18, 2020 for 90 days, which promulgated emergency amendments to SC ADC 62-110 to 62-132, allowing a temporary waiver of Section 62-120(A)(6) of the SC Teachers Loan Program Regulation that references late Spring SAT and ACT examinations for 2020-21 Academic Year.

See SCSR 44-8 Doc. No. 4971, effective August 14, 2020 for 90 days, which promulgated emergency amendments to SC ADC 62-110 to 62-132, allowing a temporary waiver of Section 62-120(A)(6) of the SC Teachers Loan Program Regulation that references late Spring SAT and ACT examinations for 2020-21 Academic Year.

Subarticle B

General Regulations Relating to Borrowers

62-120. Borrower Eligibility.

A. To be eligible to receive a loan under the Teachers Loan Program a student shall:

- (1) Be a citizen or permanent resident of the United States; and

(2) Be a bona fide resident of South Carolina, as defined in applicable State statutes governing the determination of residency for tuition and fee purposes at public colleges and universities within this State; and

(3) Have been accepted for enrollment, or enrolled in good standing in an eligible institution as defined in the Regulations of the Authority and further defined as follows:

(a) For institutions located in South Carolina, those:

(i) Which offer baccalaureate or higher degree programs which are approved for initial teacher certification by the State Board of Education (Board); or

(ii) Whose highest offering is the Associate of Arts or Associate of Science Degrees which are designed for transfer to baccalaureate programs including those in teacher education, and which are eleemosynary institutions accredited by the Commission on Colleges of the Southern Association of Colleges and Schools;

(b) For institutions located out of the State, those institutions which are regionally accredited and which offer baccalaureate or higher degree programs which are approved for initial teacher certification by the appropriate credentialing agency in that State; and

(4) Be enrolled on at least a half-time basis; and

(5) Indicate a desire and intent to teach in South Carolina in an area of critical need as defined by the Board annually; and

(6) If an undergraduate student who has completed one year (two semesters or the equivalent) of collegiate work and who is attending a South Carolina institution, has taken and passed a "Basic Skills Test" as required by the Board for entrance into a program of teacher education; or if an undergraduate who has not completed one year of collegiate work did achieve a score equal to or greater than the mean score achieved by all examinees in South Carolina taking the SAT or ACT in the year of graduation from high school or in the most recent year for which such figures are available; and

(7) If an undergraduate student or a first-time graduate student, have attained a cumulative grade point ratio of at least 2.75 GPR (on a 4.0 scale) in collegiate work; or if an undergraduate who has not completed one semester of college work have graduated in the top 40% of his high school class or have received a high school diploma through completion of adult education courses or passing the GED; and

(8) If an undergraduate student, be formally admitted to an undergraduate teacher education program or if the student is not yet formally admitted to such a program the Department of Education, or its equivalent, at an eligible institution must certify that the student has expressed an intent and desire to enter the field of teaching, and is enrolled in a teacher education program at a time required by the institution; and

(9) If a continuing graduate student, have maintained a 3.5 GPR (on a 4.0 scale) on graduate work; and

(10) If a graduate student, have not previously been certified to teach, but entering a program for the specific purpose of becoming certified; or, if previously certified in a non-critical area, entering a program for the specific purpose of becoming certified to teach in a subject area which is defined by the Board as an area of critical need; and

(11) Be eligible in all other respects as may subsequently be required by the Corporation.

B. To be eligible to receive a loan up to the amount designated for individuals changing careers a student shall:

(1) Meet the eligibility requirements of 62-120(A). Students who have previously earned a baccalaureate degree will not be required to meet the academic standards specified in 62-120(A)(6), (7)

and (9) during the initial year of teacher training. All applicable academic requirements must be met for all subsequent years; and

(2) Possess a baccalaureate degree or at the time of initial application be employed as an instructional assistant in the South Carolina public school system; and

(3) Have completed a baccalaureate degree a minimum of three years prior to the beginning of the teacher training (instructional assistants are exempt from this requirement); and

(4) Have been employed on a full time basis for minimum or three years, or the equivalent in part time employment, prior to the beginning of the teacher training; and

(5) Are not receiving any other funds through this program for the same period of teacher training.

C. To be eligible to receive a loan up to the amount designated for individuals participating in the Critical Needs Certification Program a student must be enrolled in the Critical Needs Certification Program as certified by the Board.

HISTORY: Added by State Register Volume 10, Issue No. 5, eff May 23, 1986. Amended by State Register Volume 11, Issue No. 5, eff May 22, 1987; State Register Volume 13, Issue No. 3, eff March 24, 1989; State Register Volume 17, Issue No. 2, eff February 26, 1993; State Register Volume 18, Issue No. 3, eff March 25, 1994; State Register Volume 25, Issue No. 5, Part 1, eff May 24, 2002.

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Subarticle C

General Regulations Relating to Loan Maximums, Administration and Repayment

62-130. Loan Maximums.

A. The maximum amount an eligible student may borrow under this program, is established by the South Carolina Commission on Higher Education, hereinafter called the Commission.

B. The maximum amount a borrower meeting the eligibility criteria in 62-120(B) may borrow shall not be limited by any definition used by the institution in determining the eligibility for financial aid and receipt of these funds shall not affect any federal, state or private assistance which the student may be eligible to receive.

HISTORY: Added by State Register Volume 10, Issue No. 5, eff May 23, 1986. Amended by State Register Volume 11, Issue No. 5, eff May 22, 1987; State Register Volume 17, Issue No. 2, eff February 26, 1993; State Register Volume 18, Issue No. 3, eff March 25, 1994; State Register Volume 26, Issue No. 5, Part 1, eff May 24, 2002.

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62-131. Loan Administration.

A. All loans shall be secured by a Promissory Note. Loan shall bear interest from the date of disbursement of funds to the borrower at the rate as may be specified by the Commission.

B. The proceeds of a loan shall normally be disbursed by academic registration period, but not sooner than required by the student to meet his educational expenses. A check made co-payable to the borrower and to the institution will be forwarded to the institution for distribution to the borrower; provided, however, that in situations in which it is not feasible to issue the check co-payable, the check will be made payable to the borrower alone and forwarded to the institution. Nothing in this section shall preclude loan funds being transferred to the institution by electronic means.

(1) Borrowers participating in the Critical Needs Certification Program will receive a single disbursement annually. A check will be made payable to the borrower and forwarded directly to that borrower.

C. The student and institution shall agree to return to the Corporation any refunds applicable to these loans to which the student is entitled due to withdrawal of the student from the institution.

HISTORY: Added by State Register Volume 10, Issue No. 5, eff May 23, 1986. Amended by State Register Volume 11, Issue No. 5, eff May 22, 1987; State Register Volume 17, Issue No. 2, eff February 26, 1993; State Register Volume 18, Issue No. 3, eff March 25, 1994; State Register Volume 26, Issue No. 5, Part 1, eff May 24, 2002.

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62-132. Repayment.

A. A student who receives loans under this program shall be eligible to have the greater of 20% or three thousand dollars of the loan(s) cancelled for each full year, or the greater of 10% or one thousand five hundred dollars for each complete term of teaching experience as defined by the Board in the State in an

area of critical need, up to a maximum of 100% of the amount of the loan(s) plus the interest thereon. There shall be no cancellation for partial terms.

(1) Upon employment in an eligible subject area, as defined by the Board at the time of loan application or subsequently, the borrower will be entitled to cancellation of all loans received under this program that are outstanding at the time of employment.

(2) Upon employment in a geographic area of critical need, the borrower will be entitled to cancellation of all loans received under this program even if such geographic area is subsequently no longer defined by the Board as one of critical need. If a borrower changes employment from one geographic area to another, cancellation of loans received under this program will be provided only if the geographic area to which the borrower is moving is defined as an area of critical need at that time. Defined Geographic areas of critical need will be provided to the borrower at the time the borrower begins to seek employment.

B. Borrowers who simultaneously meet the requirements described in A(1) and A(2) above shall be eligible to have the greater of 33 1/3% or five thousand dollars of the loan(s) cancelled for each full year, or the greater of 16 2/3% or two thousand five hundred dollars for each complete term, of teaching experience as defined by the Board, up to the maximum of 100% of the amount of the loan(s) plus the interest thereon. There shall be no cancellation for partial terms.

C. If a borrower does not meet the requirements for cancellation as specified in paragraph A above, the borrower must begin repayment of the loan(s) received under this program in accordance with the Regulations of the Corporation and subject to the terms of the Promissory Note(s), unless otherwise agreed to by the Corporation and the borrower. If a borrower does not initially meet the requirements for cancellations as set forth in paragraph A above, but subsequently does so, there will be no refund or credit provided for any amount paid; provided, however, any unpaid balance at the time the borrower begins teaching in an area of critical need will be eligible for cancellation subject to the regulations contained herein.

(1) Repayment of principal amount of a loan made under this program together with the interest, shall be made in monthly installments beginning six (6) months, after the date on which the borrower ceases to carry at least one-half the normal full-time academic work load at an eligible institution as defined by the Corporation or for borrowers participating in the Critical Needs Certification Program immediately upon disbursement of the loan funds. The monthly installment shall be at a rate which will repay the loan in not less than five (5) years nor more than ten (10) years from the beginning of the repayment period, unless the Corporation, at the request of the borrower, specifically provides a prepayment schedule that will repay the loan during a period of less than five (5) years. Unless specifically authorized by the Corporation, the monthly installment shall be at a rate of not less than \$50 per month. A borrower may accelerate repayment of the loan, in whole or in part, without penalty. Repayment of the loan is not required when the borrower is eligible for cancellation under 62-132 (A) of these regulations.

(2) In the event a borrower dies, the obligation to make any further repayment shall be cancelled upon receipt of a Certification of Death, (or upon receipt of such other evidence approved by the Corporation.) In the event a borrower becomes totally and permanently disabled, the obligation to make any further repayment shall be cancelled upon receipt of certification by a licensed physician.

(3) The Corporation shall have authority to assess a late charge for failure of the borrower to pay all or part of an installment within ten (10) days after its due date. The amount of such charge may not exceed six cents (.06) for each dollar of each installment due.

(4) The Corporation shall have the authority to collect from the borrower reasonable attorney's fees and other costs and charges necessary for the collection of any amount not paid when due.

(5) Nothing in this section shall preclude any forbearance for the benefit of the borrower which may be agreed upon by the parties to the loan and approved by the Corporation

D. The Corporation shall develop and maintain such procedures, subject to the approval of the Commission, as may be necessary to carry out applicable provisions of Act 512, Acts of Joint Resolutions of South Carolina, 1984 (Educational Improvement Act), as amended, and as may be required to exercise reasonable care and diligence in the making and collection of loans.

HISTORY: Added by State Register Volume 10, Issue No. 5, eff May 23, 1986. Amended by State Register Volume 11, Issue No. 5, eff May 22, 1987; State Register Volume 17, Issue No. 2, eff February 26, 1993; State Register Volume 18, Issue No. 3, eff March 25, 1994; State Register Volume 25, Issue No. 3, eff March 23, 2001; State Register Volume 26, Issue No. 5, Part 1, eff May 24, 2002.

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Appendix C. SC Teacher Loan Advisory Committee

Authorization:

Proviso 1A.9 of the 2013-14 General Appropriations Act created the South Carolina Teacher Loan Advisory Committee (Committee), and successive General Appropriations Acts have maintained the existence of the Committee and initial Proviso language. 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.

Committee Composition:

The Committee is currently chaired by Marcella Wine-Snyder, CERRA Pre-Collegiate Program Director. Working with her in this endeavor are Jennifer Garrett, CERRA Coordinator of Research and Program Development, and Ray Jones, Vice President for Loan Programs at SC Student Loan Corporation. The Committee is to be composed of one member representing each entity itemized below, with the applicable individual serving on the Committee for 2021-22 and the institutions they represent as shown:

- (1) Commission on Higher Education – Karen Woodfaulk (2013)
- (2) State Board of Education – Sallie Lee (2021)
- (3) Education Oversight Committee – Patti Tate (2014)
- (4) CERRA – Marcella Wine-Snyder (2013)
- (5) South Carolina Student Loan Corporation – Ray Jones (2018)
- (6) South Carolina Association of Student Financial Aid Administrators – Joey Derrick
- (7) Local school district human resources officer – Doug Jenkins (2018), Georgetown
- (8) a public higher education institution with an approved teacher education program - Jesulon Gibbs-Brown (2021), SC State University
- (9) a private higher education institution with an approved teacher education program – Gretchen Whitman (2023), Columbia College

Members of the Committee representing the public and private higher education institutions per (8) & (9) above shall rotate among the respective institutions and shall serve a two-year term on the Committee.

Other Participants:

In addition to the nine members pursuant to Proviso, four education organizations also participate on the Committee.

- Call Me MISTER – Roy Jones (2015)
- SC Association of School Administrators – Tim Newman (2017)
- SC Alliance of Black School Educators – Zona Jefferson (2015)
- Palmetto State School Counselor Association – Sharlene Drakeford (2023)
- Additional CERRA staff: Jennifer Garrett and Arthur Pinckney

Public School Rotations to Date:

Coastal Carolina, Francis Marion, Lander, Citadel, SC State University

Private School Rotations to Date:

Benedict, Claflin, Morris, Columbia College

Meetings

The Committee is required to meet at least twice annually. Meetings were held electronically 2021-22; in-person meetings resumed March 9, 2023. Of note: discussion included emerging interest in the BOLD “pay for success” process – currently in place for nurses - for educators; increasing the number of applications from minority institutions; addressing Marketing needs, such as doing more outreach, now that they have a new team; needing to be sure HBCUs are promoting TLP. Marcella Wine-Snyder is putting a Marketing plan together.

The most recent significant recommendation submitted and implemented is the Proviso 1A.82 References in the Program Overview.

Appendix D:
**Fall Enrollment in Bachelor's and Master's Level Education Programs for Public
and Private Institutions**

Note: The following Tables from the SC Commission on Higher Education have been updated to include information for private as well as public institutions, and to align data with the titles. "Education Programs" data includes students enrolled in all programs within the 13.xxxx Education CIP code family, as well as students enrolled in non-education programs with an education option leading to initial certification/licensure.

Fall Enrollment in Bachelor's Level Education Programs¹

| Institution | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 Provisional | % Change 2013 to 2022 |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------|--------------------------|
| Research Institutions | | | | | | | | | | | |
| Clemson University | 622 | 593 | 597 | 579 | 602 | 633 | 660 | 765 | 859 | 908 | 46.0% |
| U.S.C. - Columbia | 1,236 | 1,245 | 1,174 | 1,110 | 1,002 | 948 | 926 | 865 | 834 | 861 | -30.3% |
| Research Subtotal | 1,858 | 1,838 | 1,771 | 1,689 | 1,604 | 1,581 | 1,586 | 1,630 | 1,693 | 1,769 | -4.8% |
| Comprehensive Teaching Institutions | | | | | | | | | | | |
| The Citadel | 143 | 73 | 51 | 45 | 45 | 37 | 33 | 38 | 41 | 40 | -72.0% |
| Coastal Carolina University | 782 | 774 | 758 | 709 | 758 | 698 | 672 | 671 | 666 | 628 | -19.7% |
| College of Charleston | 635 | 591 | 557 | 503 | 533 | 520 | 487 | 502 | 516 | 501 | -21.1% |
| Francis Marion University | 402 | 367 | 334 | 320 | 303 | 320 | 322 | 342 | 260 | 260 | -35.3% |
| Lander University | 424 | 427 | 431 | 429 | 423 | 452 | 422 | 423 | 423 | 350 | -17.5% |
| South Carolina State Univ. | 471 | 514 | 465 | 469 | 467 | 447 | 369 | 359 | 379 | 390 | -17.2% |
| U.S.C. - Aiken | 343 | 338 | 376 | 353 | 344 | 353 | 349 | 344 | 296 | 254 | -25.9% |
| U.S.C. - Beaufort | 25 | 126 | 133 | 122 | 137 | 127 | 127 | 116 | 94 | 98 | 292.0% |
| U.S.C. - Upstate | 801 | 830 | 660 | 646 | 651 | 657 | 602 | 525 | 469 | 438 | -45.3% |
| Winthrop University | 1,024 | 961 | 982 | 1,000 | 991 | 909 | 777 | 767 | 661 | 579 | -43.5% |
| Comprehensive Subtotal | 5,050 | 5,001 | 4,747 | 4,596 | 4,652 | 4,520 | 4,160 | 4,087 | 3,805 | 3,538 | -29.9% |
| Public Subtotal | 6,908 | 6,839 | 6,518 | 6,285 | 6,256 | 6,101 | 5,746 | 5,717 | 5,498 | 5,307 | -23.2% |
| Senior Independent Institutions | | | | | | | | | | | |
| Anderson University | 511 | 504 | 502 | 514 | 551 | 512 | 511 | 497 | 445 | 420 | -17.8% |
| Benedict College | 149 | 152 | 121 | 80 | 82 | 135 | 86 | 66 | 64 | 59 | -60.4% |
| Bob Jones University | 406 | 330 | 391 | 351 | 381 | 333 | 409 | 390 | 392 | 375 | -7.6% |
| Charleston Southern University | 476 | 511 | 567 | 610 | 598 | 601 | 768 | 772 | 535 | 259 | -45.6% |
| Clafin University | 196 | 225 | 206 | 190 | 176 | 185 | 186 | 204 | 177 | 162 | -17.3% |
| Coker University | 142 | 137 | 97 | 97 | 90 | 79 | 89 | 62 | 51 | 42 | -70.4% |
| Columbia College | 187 | 195 | 193 | 196 | 206 | 207 | 185 | 181 | 217 | 249 | 33.2% |
| Columbia International Univ. | | 39 | 49 | 48 | 48 | 57 | 62 | 57 | 56 | 58 | NA |
| Converse University | 95 | 131 | 118 | 112 | 137 | 144 | 124 | 112 | 117 | 85 | -10.5% |
| Erskine College | 28 | 30 | 33 | 100 | 32 | 19 | 44 | 97 | 96 | 59 | 110.7% |
| Furman University | 81 | 78 | 72 | 69 | 45 | 34 | 39 | 50 | 49 | 42 | -48.1% |
| Limestone University | 174 | 199 | 179 | 178 | 157 | 138 | 112 | 112 | 117 | 137 | -21.3% |
| Morris College | 79 | 78 | 90 | 81 | 76 | 61 | 46 | 36 | 27 | 26 | -67.1% |
| Newberry College | 187 | 165 | 161 | 166 | 146 | 152 | 138 | 119 | 108 | 80 | -57.2% |
| North Greenville University | 341 | 350 | 369 | 356 | 380 | 363 | 351 | 356 | 327 | 355 | 4.1% |
| Presbyterian College | 48 | 47 | 37 | 34 | 27 | 26 | 28 | 25 | 31 | 28 | -41.7% |

| | | | | | | | | | | | |
|--------------------------------|------------|------------|------------|------------|------------|------------|------------|--------------|--------------|--------------|--------------|
| Furman University | 90 | 92 | 100 | 129 | 96 | 93 | 75 | 68 | 64 | -28.9% | |
| Limestone University | | | | | | | | | | | |
| Morris College | | | | | | | | | | | |
| Newberry College | | | | | | | | | | | |
| North Greenville University | 35 | 31 | 36 | 40 | 33 | 44 | 27 | 35 | 29 | -17.1% | |
| Presbyterian College | | | | | | | | | | | |
| Southern Wesleyan University | 167 | 193 | 217 | 172 | 112 | 96 | 97 | 85 | 28 | -83.2% | |
| Voorhees University | | | | | | | | | 34 | NA | |
| Wofford College | | | | | | | | | | NA | |
| Sr Independent Subtotal | 877 | 900 | 952 | 985 | 898 | 967 | 986 | 1,093 | 1,221 | 1,103 | 25.8% |
| | 2,973 | 3,113 | 3,222 | 3,260 | 2,991 | 2,960 | 3,348 | 3,629 | 3,816 | 3,582 | 20.5% |

¹ Education Programs include students enrolled in all programs within the 13.xxxx CIP code family as well as students enrolled in non-education programs with an education option leading to initial certification/licensure.

Appendix E Website Links

CERRA Teacher Cadet Program
<https://www.teachercadets.com/>

A Study of Teacher Recruitment Programs Funded with Education Improvement Act (EIA) Revenues, April 2022, presented to the EOC by Dr. Jo Anne Anderson and Dr. Loren Anderson
https://eoc.sc.gov/sites/eoc/files/Documents/Teacher%20Report%20Anderson/EIA%20Program%20Review_Anderson-08.19.2022.pdf

CERRA
<https://www.cerra.org/> (Home; Teaching Fellows, etc.)

<https://www.cerra.org/supply-and-demand.html> (Supply and Demand)

<https://www.teachercadets.com/> (Teacher Cadets)

CHE FY 2020-2021 Program Report

https://dc.statelibrary.sc.gov/bitstream/handle/10827/42507/CHE_Consideration_of_FY2022_23-Appropriation_Request_2021-09-02.pdf?sequence=1&isAllowed=y

South Carolina Student Loan Corporation Reports on Consolidated Financial Statements
<https://www.scstudentloan.org/organization/financial-reports>

Type 1 & Type 2 Loan Application 2021-22

https://www.scstudentloan.org/sites/default/files/2021-22%20TLP_Career%20Changers%20Application_PN%20f%E2%80%8Cinal%203.3.21.pdf

Type 3/PACE Loan Application 2021-22

https://www.scstudentloan.org/sites/default/files/PACE2122_Application_Draft.pdf

SC Department of Education PACE Program

<https://ed.sc.gov/educators/alternative-certification/pace/>

SC-TEACHER Profile of the SC Teacher Workforce Report (December 2022)

<https://sc-teacher.org/profile-of-the-south-carolina-teacher-workforce-for-2020-2021/>

SC-PRRMT FY 2021-22 Fourth Quarter Report

https://che.sc.gov/sites/che/files/Documents/Meetings/2022/Access%20and%20Equity/November/SC-PRRMT_FY2021-22_Fourth_Quarter_Report.pdf

Call Me MISTER

<https://www.clemson.edu/education/programs/programs/call-me-mister.html>

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

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| ADDITIONAL INFORMATION |
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| 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 for additional resources. |
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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.