

2017–2018

SC Teacher Loan Program

Annual Report



**SC EDUCATION
OVERSIGHT COMMITTEE**



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Annual Report on the South Carolina Teacher Loan Program for Fiscal Year 2017-18

June 10, 2019

The Teacher Quality Act of 2000 directed the Education Oversight Committee (EOC) to conduct an annual review of the South Carolina Teacher Loan Program and to report its findings and recommendations to South Carolina General Assembly. Pursuant to Section 59-26-20(j) of the South Carolina Code of Laws, the annual report documenting the program in Fiscal Year 2017-18 follows. Reports from prior years can be found on the EOC website at www.eoc.sc.gov.

Contents

	Page
Acknowledgements.....	v
Section I: Summary of Findings	7
Section II: Status of Educator Pipeline	11
Section III: Overview of SC Teacher Loan Program.....	19
Section IV: Applications to the Teacher Loan Program.....	27
Section V: Recipients of a SC Teacher Loan	33
Section VI: SC Teacher Loan Advisory Committee.....	47
Appendix A: Teacher Loan Fund Program	49
Appendix B: 2017-18 SC Teacher Loan Advisory Committee.....	53
Appendix C: CERRA Memorandum to CHE	55

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I. Summary of Findings

Historical data on the Teacher Loan Program can be found on the EOC website at www.eoc.sc.gov.

New Findings

Finding 1: The Center for Educator Recruitment and Retention (CERRA), released its Annual Educator Supply and Demand Report in January 2019. About 5,341 teachers did not return to any teaching position during the 2018-19 school year, representing a significant 8.7 percent increase in teachers who did not return from the 2017-18 school year.

Approximately 1,937 teachers (26 percent) who left during or at the end of the 2017-18 school year “retired” for the first time, were retirees not rehired by the district or their Teacher and Employee Retention Incentive (TERI) period ended. The number of retirees is an annual increase from 23 percent at the end of the 2016-17 school year.

Finding 2: CERRA’s report also shows that the number of graduates from the teacher education programs in 2018-19 continues to decline while the number of certified teachers who did not return after one year or less of teaching increased by 60 percent from 585 in 2017-18 to 936 in 2018-19.

Finding 3: Applications to the Teacher Loan Program remained steady in 2017-18. The number of applications approved decreased from 1,166 in 2016-17 to 1,132 in 2017-18. Of the 229 applications that were denied, the overriding reason for denial (36.2 percent) was due to the failure of the applicant to meet the academic grade point criteria. For both continuing undergraduates and graduates, the total number of applications remained about the same in 2017-18 as in the prior year.

Finding 4: From 2016-17 to 2017-18, the percentage of male applicants decreased by 1.4 percent. There was a 4.7 percent decrease in African American applicants from 2015-16 to 2016-17; however, in 2017-18 the percent of African American applicants increased by 1.3 percent.

Finding 5: Overwhelmingly, applicants and recipients of the Teacher Loan Program are white females who were Teacher Cadets and are enrolled as undergraduates. In the past nine years, the data show there is an annual decline in loan recipients between freshman and sophomore years. While the decline seemed to slow in 2015-16, attrition doubled from 41 students in 2016-17 to 82 students in 2017-18. The number who were Teacher Cadets rose by 1.3 percent in 2017-18 to 44.3 percent. In 2017-18, 79.5 percent were female, and 83.5 percent were White. the number of loan recipients at historically African American institutions significantly decreased from 13 in 2016-17 to 1 in 2017-18.

Finding 6: There were 8,383 former Teacher Loan recipients employed in public schools in 2017-18, a slight increase from 7,960 recipients in 2016-17.

Finding 7: No funds were used from the Revolving Loan Fund to supplement the EIA appropriation. In Fiscal Year 2017-18, the total expenditures for loans and administrative costs to the Teacher Loan Program equaled the EIA appropriation. The total amount of monies loaned in 2017-18 was \$4,369,461. Not all eligible loans were funded. The ending balance in the revolving fund account as of June 30, 2018 was \$8,642,917.60.

The South Carolina Student Loan Corporation does not interpret its current role to have the authority to utilize revolving funds from previous loan repayments to fund the current year loans. Due to the timing of the loan approval process, the Student Loan Corporation funds half of the loans it approves so funds may be approved so the financial aid packages for students may be completed in a timely manner before the beginning of the academic year.¹

Finding 8: Subject areas with the most vacancies remained consistent from the 2017-18 school year to the 2018-19 school year. Both early childhood/elementary and Special Education remained the top two content areas with most vacancies. However, as a percentage of total vacancies, the early childhood/elementary vacancies decreased by seven percent to 17 percent in the 2018-19 school year. Mathematics continues to be the area with the third highest number of vacancies, especially in middle and high school levels. Additional subject areas with relatively high levels of vacancies are English language arts, sciences, social studies, music and speech language therapy. Overall the number of vacancies increased by 71.75 positions from the 2017-18 school year to the 2018-19 school year, representing a 13 percent increase.

Finding 9: In 2017-18 there were 821 schools that were classified as critical geographic need schools. For comparison purposes, in school year 2017-18 there were approximately 1,235 schools in the state that received report card ratings.² It is estimated 66 percent or two-thirds of all schools were critical geographic need schools, representing a five percent increase from the prior school year. A critical geographic need school is defined by the school's absolute rating, the school's average teacher turnover, and the school's poverty index.

Finding 10: The South Carolina Teacher Loan Advisory Committee normally meets three times a year. During 2017-18, the Committee continued to pursue legislative action on the Committee's recommended changes to the Teacher Loan Program, following adoption of the recommendations by the SC Commission on Higher Education (CHE) in December 2017. Those recommendations were as follows:

- increase the loan amount to \$7,500 for the junior and senior years while enrolled in a teacher education program, as well as when enrolled in a Master of Arts in Teaching program;

¹ E-mail communication with Student Loan Corporation, April 17, 2019.

² Includes all schools that received a state report card in 2018, including primary, elementary, middle, and high schools.

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

Based on advice from House and Senate Education Committee staff, the Committee drafted and submitted a legislative proviso to CHE. No action was taken on the proviso during 2017-18 so the Committee submitted a formal request to CHE in June 2018 requesting that CHE pursue adoption of the proviso during 2018-19.

II. Status of Educator Pipeline

Nationally, approximately 40 percent of all new teachers leave the classroom within the first five years of employment as compared to all other professions that have a cumulative turnover rate of approximately 17.9 percent.³ Compounding the national issue is the reduction in the number of individuals pursuing a postsecondary degree in education. Between 2009 and 2014, there has been a 35 percent decline in enrollment in educator preparation programs in the country.⁴ Low unemployment rates in the nation make recruitment of individuals into teaching even more challenging as do the following realities:

- In a 2017 survey of 137,456 first-year students at 184 American colleges and universities, 4.6% of students reported “education” as their probable field of study, down from 10.1% in 2003 and 13.3% in 1990.⁵
- Due to the rising cost of a college education and corresponding increase in student loan debt, many economists and financial planners are encouraging students and parents to understand the value of their educational investment and return on their investment by looking at earnings information by careers. In a recent study of undergraduates at Rutgers University, researchers found that “labor market information has an impact on students by lowering their earnings expectations, particularly in the typically high paying fields of business, health, and STEM. Many students hold higher-than-realistic views of their potential future earnings in these fields, and viewing national data on earnings and employment served to lower these expectations. . . Students’ optimistic expectations about earnings in these fields may be cause for concerns to the extent that these perception lead students away from other fields that they may prefer and may be more lucrative than they think.”⁶ Consequently, as more information on earnings potential is publicized, fewer students may choose education as a career.

³ Alliance for Excellent Education (AEE). (2014). On the path to equity: Improving the effectiveness of beginning teachers. <https://all4ed.org/wp-content/uploads/2014/07/PathToEquity.pdf>.

Ingersoll, R., Merrill, L., and Stuckey, D. (2014) Seven trends: the transformation of the teaching force. CPRE Research Report #RR-80. Philadelphia, PA: Consortium for Policy Research in Education. http://www.cpre.org/sites/default/files/workingpapers/1506_7trendsapril2014.pdf.

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

Boushey, H. & Glynn, S.J. (2012). There are significant business costs to replacing employees. Center for American Progress. <https://cdn.americanprogress.org/wp-content/uploads/2012/11/16084443/CostofTurnover0815.pdf>.

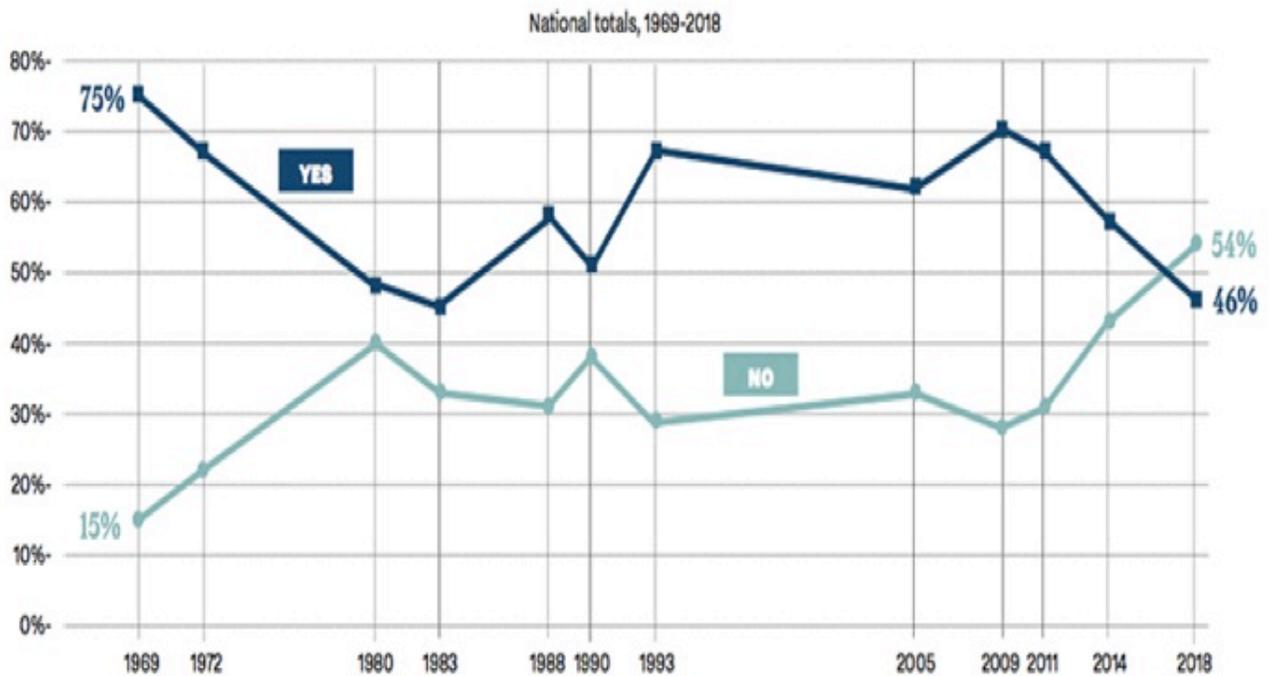
⁴ Sutchter, L., Darling-Hammond, L., and Carver-Thomas, D. (2016) A Coming Crisis in Teaching? Teacher Supply, Demand, and Shortages in the U.S. https://learningpolicyinstitute.org/sites/default/files/product-files/A_Coming_Crisis_in_Teaching_REPORT.pdf.

⁵ CIRP Freshman Survey, 2016 <https://www.heri.ucla.edu/monographs/TheAmericanFreshman2016.pdf>.

⁶ Ruder, Alex & Van Noy, Michelle. (2018) Adjusting Expectations: The Impact of Labor Market Information on How Undergraduates View Majors and Careers. Rutgers Education and Employment Research Center.

- For the first time since the public opinion poll was conducted in 1969, most parents do not want their children to become public school teachers. In 1969 75 percent of parents would have liked for their child to become a teacher. In 2018 46 percent of parents would have liked for their child to become a teacher. As the following chart documents, the sharp increase in the negative perceptions of the profession by parents started in the aftermath of the Great Recession, the first time in our nation’s history when teachers were laid off due to revenue shortfalls.

Would you like your child to become a teacher?



Gallup produced the PDK polls from 1969 to 2015. Langer Research Associates has produced the PDK poll since 2016, including the 2018 poll.

PDK poll, 2018

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

Southern Regional Education Board Report (January 2019)

In January of 2019 the Southern Regional Education Board (SREB) released the findings and recommendations of a Teacher Preparation Commission.⁷ The Teacher Preparation Commission met between 2016 and 2018 to design strategies that would increase the number of highly effective teachers in our schools. The Commission recognized the growing teacher shortage issue in many SREB states. Following are the four strategies and recommendations for improving teacher preparation programs that the Commission adopted:

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

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

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

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

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

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

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

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

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

Rural Teacher Recruiting Initiative

Initially, the General Assembly allocated \$1,500,000 in Proviso 1A.73 during FY 2015-16 for the Rural Teacher Recruiting Initiative. In FY 2016-17 and 2017-18, \$9,748,392 was appropriated to continue implementation of the Initiative.

⁷ State Policies to Improve Teacher Preparation. Southern Regional Education Board. January 2019. https://www.sreb.org/sites/main/files/file-attachments/state_policies_to_improve_tp_report_web.pdf.

Table 1
Rural Teacher Recruiting Initiative Funding during FY 2015-18⁸

Fiscal Year	Proviso	Amount Allocated
2015-16	1A.73	\$1,500,000
2016-17	1A.64	\$9,748,392
2017-18	1A.59	\$12,974,900
TOTAL		\$24,223,292

Proviso 1A.59 continued year three implementation during FY 2017-18 within CERRA to recruit and retain classroom educators in rural and underserved districts experiencing excessive turnover of classroom teachers on an annual basis. Districts eligible to participate in FY 2017-18 were defined as those experiencing greater than eleven percent average annual teacher turnover, as reported on the five most recent district report cards. Thirty districts were determined to be eligible, as shown in Table 2.

Table 2
Districts Eligible for Rural Teacher Recruiting Initiative FY 2017-18

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

Source: CERRA, 2018

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

- recruitment expenses and materials
- website upgrades;
- certification exam fees and certification exam workshop costs;
- alternative certification fees and costs;
- critical subject salary supplements;
- first-year teacher salary supplements;
- mentor supplements and professional development for mentors and induction teachers;

⁸ The FY 2017-18 amount includes \$9,748,392 appropriated through the Education Improvement Act (EIA) and \$3,225,508 in FY 2016-17 carryforward funds.

- professional development and graduate course fees and costs for experienced teachers; and
- undergraduate loan forgiveness.

In compliance with FY 2017-18 Proviso 1A.59, CERRA submitted an Implementation Report to the Governor’s Office and the General Assembly in July 2018. All districts requested funds.

Table 3
Rural Recruitment Initiative Financial Detail, FY 2017-18

	Amount	Percent of Allocation
EIA Appropriation	\$9,748,392	75.1
FY17 Carryover Funds	\$3,226,508	24.9
Total Available for FY2017-18	\$12,974,900	
Expenditures:		
Funds Disbursed directly to Districts	\$11,869,319	91.4
Funds Disbursed on behalf of Districts	\$149,909	1.2
Funds Disbursed to Teachers for Loan Forgiveness	\$662,225	5.1
Administrative Costs	\$293,447	2.3
Carry Forward Funds	\$0	0
TOTAL	\$12,974,900	

Source: CERRA, 2018

2018-19 Annual Teacher Supply and Demand Survey

Since 2001, the Center for Educator Recruitment, Retention, and Advancement (CERRA) at Winthrop University has conducted an annual Teacher/Administrator Supply and Demand Survey.⁹ CERRA surveys each school district as well as the South Carolina School for the Deaf and Blind, the Department of Juvenile Justice, the Palmetto Unified School District and the South Carolina Public Charter School District to determine the number of authorized and filled teaching positions. There were similar total number of allocated positions in 2017-18 and 2018-19, but the data show a slight decrease of one percent due to additional factors:

- two districts did not complete a survey for the 2018-19 school year
- five additional schools were included in the Charter Institute at Erskine and
- certain CATE centers were asked to submit a survey.¹⁰

⁹ South Carolina Annual Educator Supply and Demand Report, January 2019. May be accessed at <https://www.cerra.org/supply-and-demand.html>.

¹⁰ South Carolina Annual Educator Supply and Demand Report, January 2019, p.2. May be accessed at https://www.cerra.org/uploads/1/7/6/8/17684955/2017-18_supply_demand_report.pdf.

Table 4 reports the percent of new teacher hires who graduated from state teacher education programs increased slightly from 21 percent in 2017-18 to 21.6 percent in 2018-19. Like 2017-18, in 2018-19, 32 percent of the hires came from another state, new graduates from teacher education programs in other states, or alternative certification programs (Table 4).

Table 4
Sources of New Teacher Hires

	Percent in 2018-19	Percent in 2017-18	Percent in 2016-17	Percent in 2015-16	Percent in 2014-15	Percent in 2013-14
New Graduates from Teacher Education Programs in SC	21.6	21.0	24.7	29	32	36
Transferred from one district, charter school or special school in SC to another district	31	30.9	33.5	31	27	28
Hired from another state ¹¹	16	16.9	15.3	15	15	14
New Graduates from Teacher Education Programs in Other States	7.5	7.2	6.4	7	8	9
Alternative Certification Programs ¹²	8.5	7.4	6.2	5	6	5
Inactive Teachers Who Returned to Teaching ¹³	4.7	4.0	5.2	3	4	4
From Outside US	5	4.8	3.7	3	2	2
Other Teachers ¹⁴		7.1	4.9	2	6	2

Source: CERRA, 2014, 2015, 2016, 2017, 2018, 2019 Supply and Demand Survey Reports.

Table 5 summarizes the results of the most recent supply and demand reports released by CERRA. Of the 5,341.3 teachers who did not return to any teaching position, there were only 1,642 graduates who completed a South Carolina teacher education program, accounting for only 30.1 percent of the total number who left teaching. The number of in-state graduates also continues to decrease, from a high of 2,060 in 2014-15 to a new low graduation number of 1,642 in 2018-19. This represents a twenty percent decrease of in-state teacher education program graduates. Graph 1 provides historical detail about the number of teachers who did not return to the classroom, and the number of non-returning teachers continues to grow. The Supply and Demand Survey indicates 26.3 percent of teachers (approximately 1,937.3 teachers) who left

¹¹ Includes current teachers from other states.

¹² Includes teachers from PACE, ABCTE, Adjunct Teaching Certificate, Teach for America, American Board, Teachers for Tomorrow and district-based alternative certification programs.

¹³South Carolina Annual Educator Supply and Demand Report, January 2019. Survey defines as “South Carolina teacher who returned to teaching after a gap in service of more than a year,” p. 10.

¹⁴ Includes teachers from a college/university or private school in South Carolina, newly certified teachers in career and technology and “other” teachers as indicated by CERRA.

during or at the end of the 2017-18 school year “retired for the first time, were retirees not rehired by the district, or their Teacher and Employee Retention Incentive (TERI) period ended.”¹⁵ Furthermore, the number of certified teachers who did not return after one year or less of teaching increased by 60 percent from 585 in 2017-18 to 936 in 2018-19.

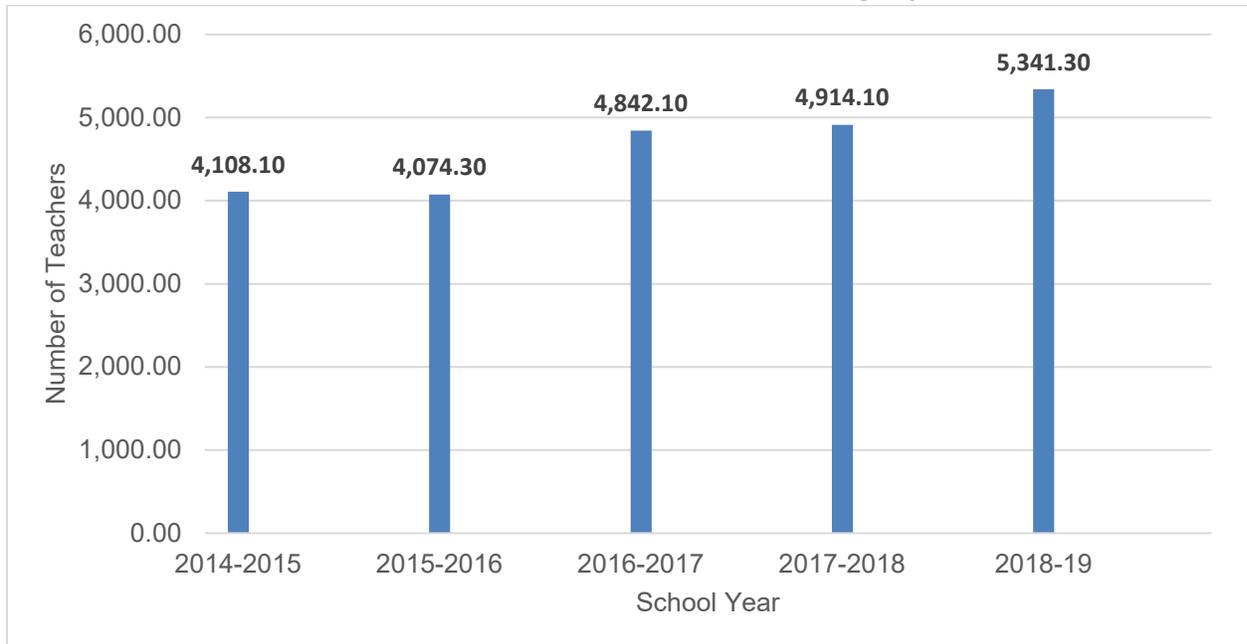
¹⁵South Carolina Annual Educator Supply and Demand Report, January 2019, p. 12.

Table 5
Key Data from CERRA's Supply and Demand Reports
School Years 2012 through 2017

School year	Number of certified teachers who did not return to any teaching position ¹⁶	Number of graduates who completed a SC teacher education program	Number of certified teachers who did not return after five or fewer years of teaching	Number of certified teachers who did not return after one year or less of teaching
2014-2015	4,108.1	2,060 (2013-14)	1,796.5	529.7
2015-2016	4,074.3	1,793 (2014-15)	2,807.4	579.6
2016-2017	4,842.1	1,720 (2015-16)	2,465.4	616.2
2017-2018	4,914.1	1,684 (2016-17)	2,564.25	585.0
2018-2019	5,341.3	1,642 (2017-18)	2,596.1	935.7

Source: Center for Educator Recruitment Retention and Advancement.

Graph 1
Number of Teachers Who Did Not Return to Teaching (by School Year)



¹⁶ These data exclude teachers who left to teach in another South Carolina public school district or special school.

III. Overview of the South Carolina Teacher Loan Program

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

Funding of the SC Teacher Loan Program

With revenues from the Education Improvement Act Trust Fund, the General Assembly appropriated monies to support the Teacher Loan Program. Section 59-26-20 codified the Teacher Loan Program; see Appendix A for further detail. Table 6 documents the amounts appropriated and expended over the past nine fiscal years. In 2017-18, 14.2 percent of all funds expended for the program were spent on administration, a 7.8 percent increase from 2016-17. About \$4.37 million was loaned, representing a modest 3.7 percent decrease from the prior year. The FY 2017-18 appropriation budget allowed for increased administrative costs due to a one-time conversion of servicing, but the conversion did not happen until FY 2018-19. The increased cost is a one-time conversion fee to Firstmark, the new loan servicer. After the one-time fee is paid, Firstmark will charge monthly fees for servicing the loans.

The Revolving Loan Fund includes monies collected by the South Carolina Student Loan Corporation from individuals who do not qualify for cancellation. Historically, monies in the Revolving Loan Fund have been utilized to augment funding for the Teacher Loan Program to fund Teacher Loan Program loan applications. However, for the past four fiscal years, funds in the Revolving Loan Fund have not been expended to provide loans. At the end of Fiscal Year 2015-16, the balance in the Revolving Loan Fund was \$22,070,408. At the end of Fiscal Year 2016-17 the balance decreased to \$8,240,638, representing a 63 percent decrease from the prior year. The decrease resulted from the state reallocating \$16,000,000 from the revolving account for the Abbeville Equity School Districts Capital Improvement Plan.¹⁷ The ending balance in the revolving fund account as of June 30, 2018 was \$8,642,917.60.

No funds were used from the Revolving Loan Fund to supplement the EIA appropriation. In Fiscal Year 2017-18, the total expenditures for loans and administrative costs to the Teacher Loan Program equaled the EIA appropriation. The total amount of monies loaned in 2017-18 was \$4,369,461. Not all eligible loans were funded. The South Carolina Student Loan Corporation does not interpret its current role to have the authority to utilize revolving funds from previous loan repayments to fund the current year loans. Due to the timing of the loan approval process, the Student Loan Corporation funds half of the loans it approves so funds may be approved so the financial aid packages for students may be completed in a timely manner before the beginning of the academic year.¹⁸

¹⁷ Proviso 1A.82 of the 2017-18 General Appropriation Act.

¹⁸ E-mail communication with Student Loan Corporation, April 17, 2019.

Table 6
SC Teacher Loan Program: Revenues and Loans from 2009-2018

Year	EIA Appropriation	Legislatively Mandated Transfers or Reductions	Revolving Funds from Repayments	Total Dollars Available	Administrative Costs	Percent of Total Dollars Spent on Administration	Amount Loaned
2009-10	\$4,000,722	0	\$3,000,000	\$7,000,722	\$360,619	5.2	\$6,640,103
2010-11	\$4,000,722	0	\$1,000,000	\$5,000,722	\$345,757	6.9	\$4,654,965
2011-12	\$4,000,722	0	\$1,000,000	\$5,000,722	\$359,201	7.2	\$4,641,521
2012-13	\$4,000,722	0	\$1,000,000	\$5,000,722	\$351,958	7.0	\$5,648,764
2013-14	\$5,089,881	0	\$0	\$5,089,881	\$329,971	6.2	\$4,517,984
2014-15	\$5,089,881	0	\$0	\$5,089,881	\$317,145	6.2	\$4,594,799
2015-16	\$5,089,881	0	\$0	\$5,089,881	\$319,450	6.2	\$4,460,184
2016-17	\$5,089,881	0	\$0	\$5,089,881	\$326,460	6.4	\$4,540,310
2017-18	\$5,089,881	0	\$0	\$5,089,881	\$720,420	14.2	\$4,369,461

Source: South Carolina Student Loan Corporation, April 2019

Critical Need Identification

The South Carolina Teacher Loan Program allows borrowers to have portions of their loan indebtedness forgiven by teaching in certain critical geographic and subject areas. The State Board of Education (SBE) is also responsible for determining areas of critical need: “Areas of critical need shall include both rural areas and areas of teacher certification and shall be defined annually for that purpose by the State Board of Education.”¹⁹ Beginning in the fall of 1984, the SBE defined the certification and geographic areas considered critical and subsequently those teaching assignments eligible for cancellation. Only two subject areas, mathematics and science, were designated critical during the early years of the programs, but teacher shortages in subsequent years expanded the number of certification areas.

To determine the subject areas, the South Carolina Center for Educator Recruitment, Retention and Advancement (CERRA) conducts a Supply and Demand Survey of all regular school districts, the South Carolina Public Charter School District, Palmetto Unified, the Department of Juvenile Justice, and the South Carolina School for the Deaf and the Blind. CERRA publishes an annual report documenting the number of: teacher positions, teachers hired; teachers leaving; and vacant teacher positions. The survey results are provided to the South Carolina Department of Education (SCDE). Table 7 shows the number of certified, vacant teaching positions during the 2018-19 school year. SCDE then determines the number of teaching positions available in the school year that were vacant or filled with candidates not fully certified in the particular subject area. Subject areas with the most vacancies remained consistent from the 2017-18 school year

¹⁹ Section 59-26-20(j) accessed at: http://www.scstatehouse.gov/query.php?search=DOC&searchtext=Teacher%20Loan%20Program&category=CODEOFLAWS&conid=8504971&result_pos=0&keyval=7259&numrows=10

to the 2018-19 school year. Both early childhood/elementary and Special Education remained the top two content areas with most vacancies. However, as a percentage of total vacancies, the early childhood/elementary vacancies decreased by seven percent to 17 percent in the 2018-19 school year. Mathematics continues to be the area with the third highest number of vacancies, especially in middle and high school levels. Additional subject areas with relatively high levels of vacancies are English language arts, music and speech language therapy. Overall the number of vacancies decreased by 71.75 positions from the 2017-18 school year to the 2018-19 school year, representing a 13 percent decrease.

Table 7
Certified, Vacant Teaching Positions by Academic Level for School Year 2018-19²⁰

Certification Area Taught	Primary/ Elementary	Middle	High	Total
Special Education	47.5	31.5	26	105
Early Childhood/Elementary (any or all core subjects)	99			99
Mathematics		19.5	45	64.5
English/Language Arts		18.75	39.25	58
Sciences		19.75	25.25	45
Social Studies		17	15.5	32.5
Music	12.33	7.33	7.59	27.25
Physical Education	8.5	3.5	15.25	27.25
Art	14.33	8.58	4.09	27
Speech Language Therapist (includes contracted FTEs)	23.5	3	1	27.5
Media Specialist	14.5	4	1.5	20
World Languages	4	3	16	23
CATE (Career & Technology subjects)		3	11.5	14.5
Guidance	2.5	2	5	9.5
Business/Marketing/ Computer Technology		4.5	4.5	9
English for Speakers of Other Languages (ESOL)	3	1	3	7
Health	0.5	1.5	3.5	5.5
Literacy	3	1	0.5	4.5
Theater	1	0.25	2	3.25
Dance	1		1.5	2.5
Agriculture			2	2
Gifted & Talented	2			2
Montessori	1	1		2
Driver's Education			1.5	1.5
Industrial Technology			1	1
Other			1	1
Family & Consumer Science				0
TOTAL	237.66	150.16	233.43	621.25

²⁰ CERRA, South Carolina Annual Educator Supply and Demand Report, January 2019, p. 14.

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

**Table 8
Critical Need Subject Areas by School Year²¹**

	2014-15	2015-16	2016-17	2017-18	2018-19
1	Business Education	Early Childhood/ Elementary	Special Education	Special Education – All Areas	Secondary Mathematics, Secondary Sciences (Biology, Chemistry, Physics, and Science), Secondary English
2	Theatre	Special Education	Early Childhood/ Elementary	Secondary Areas (Mathematics, Sciences, English) Media Specialist	Media Specialist
3	Industrial Technology Education	Mathematics (middle and high)	Mathematics (middle and high)	Speech Language	Special Education (all areas)
4	Foreign Languages	Sciences	Sciences	All Middle Level Areas (Language Arts, Mathematics, Science, Social Studies)	Spanish, French, Latin, German, English as a second language, Chinese
5	Media Specialist	Social Studies; Speech Language Therapist	English/ Language Arts	Arts	Family & Consumer Science (Home Economics)
6	Middle-Level areas (language arts, mathematics, science, social studies)	English/ Language Arts	Speech Language Therapist	Career and Technology	Business/Marketing/ Computer Technology
7	Science (Biology, Chemistry, Physics, and Science)	Music	Media Specialist	Business/Marketing/ Computer Technology	Theatre

²¹ Ranked in order of greatest number of certified teaching positions reported as vacant at the beginning of the 2018-19 school year. CERRA, Annual Educator Supply and Demand Report, January 2019, p. 12.

	2014-15	2015-16	2016-17	2017-18	2018-19
8	Family/Consumer Science	Media Specialist	Art	Family/Consumer Science	Middle Level Social Studies, Math, Language Arts, Science
9	Agriculture	Literacy	Music	Literacy	Art, Dance, Music
10	Music	Art	Foreign Languages (Russian (15.5) & Spanish (2.0))	Health	Health
11	English as a Second Language	Foreign Languages (French (2.0) & Spanish (11.0))	Career and Technology Services (CATE)	Gifted and Talented	Social Studies
12	Secondary English	English as a Second Language	Gifted and Talented	Foreign Languages (Spanish, French, Latin, German, Russian, Chinese, Japanese)	Literacy
13	Secondary Mathematics	Guidance	Social Studies		Speech Language Therapists
14	Special Education All Areas	Physical Education; School Psychologist	School Psychologist		Industrial Technology Education
15	Computer Programming	Business/Marketing/Computer Technology	English as a Second Language		Physical Education

Source: SC Student Loan Corporation, April 2019.

The criteria used in designating critical geographic schools have evolved over time. The SC State Board of Education (SBE) has considered multiple factors, including degree of wealth, distance from shopping and entertainment centers, and faculty turnover. For the 2000-01 school year, the SBE adopted the criteria established for the federally-funded Perkins Loan Program as the criteria for determining critical need schools. The Perkins Loan Program used student participation rates in the federal free and reduced-price lunch program to determine schools eligible for loan forgiveness and included special schools, alternative schools, and correctional centers. Section 59-26-20(j) was amended in 2006 to redefine geographic critical need schools to be: (1) schools with an absolute rating of Below Average or At-Risk/Unsatisfactory; (2) schools with an average teacher turnover rate for the past three years of 20 percent or higher; and (3) schools with a poverty index of 70 percent or higher. Table 9 documents the number of geographic critical need schools in South Carolina for 2017-18.

In 2017-18 there were 821 schools that were classified as critical geographic need schools. Prior years are not reported because the calculation of critical geographic need schools changed, and schools received ratings in 2018 for the first time in three years.

In 2015-16, there was a change in the federal method for determining the poverty index from free/reduced to the federal Community Eligibility Provision (CEP). CEP is a universal meal plan that allows eligible districts and school to provide meal serve to all students at no charge regardless of economic status. To be eligible to participate a district, school or a group of schools from the same district must have a directly certified identified student percentage of at least 40 percent. Under the Community Eligibility Provision, school districts must identify alternative methods for assessing the income level of students served by a school, which has resulted in a shift in the number of districts and schools that qualify due to their poverty index. In South Carolina the Revenue and Fiscal Affairs Office calculates the new poverty index for schools and districts using data regarding family participation in Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), and other factors like homelessness.

Table 9
Critical Geographic Need Schools

Year	Cancellation Year	Number of Qualifying Schools by Type						Number of Qualifying Schools by Criterion		
		Total Number of Schools	Career Centers	Primary	Elementary	Middle	High	Absolute Rating	Teacher Turnover	Poverty Index
2017-18	2019-20	821	0	53	439	213	116	339	374	636

Source: SC Department of Education, April 2019.

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

IV. Applications to the Teacher Loan Program

Applications to the Teacher Loan Program remained steady in 2017-18. The number of applications approved decreased from 1,166 in 2016-17 to 1,132 in 2017-18 (Table 10). Of the 229 applications that were denied, the overriding reason for denial (36.2 percent) was due to the failure of the applicant to meet the academic grade point criteria.

**Table 10
Status of Applicants**

Year	Total Applied*	Approved	Cancelled	Denied	Reason for Denial				
					Academic Reason	Credit Problem	Inadequate Funds	No EEE Praxis	Other**
2009-10	2,228	1,555	92	581	147	13	300	75	46
2010-11	1,717	1,114	97	506	89	4	308	72	33
2011-12	1,471	1,086	81	304	116	1	80	62	45
2012-13	1,472	1,112	85	275	134	1	37	64	39
2013-14	1,462	1,109	73	280	143	0	0	74	54
2014-15	1,448	1,130	66	252	144	1	3	67	37
2015-16	1,396	1,128	44	224	117	4	4	50	49
2016-17	1,401	1,166	31	204	101	0	0	62	41
2017-18	1,399	1,132	38	229	83	0	68	52	26

Source: South Carolina Commission on Higher Education

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

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

Description of Applicants

In the 1990s, several states, including members of the Southern Regional Education Board (SREB), implemented policies to attract and retain minorities into the teaching force. South Carolina specifically implemented minority teacher recruitment programs at Benedict College and South Carolina State University. Currently, only the South Carolina Program for the Recruitment and Retention of Minority Teachers (SC-PRRMT) at South Carolina State University remains in operation. The General Assembly in 2017-18 appropriated by proviso \$339,482 in EIA revenues to the program. SC-PRRMT promotes "teaching as a career choice by publicizing the many career opportunities and benefits in the field of education in the State of South Carolina. The mission of the Program is to increase the pool of teachers in the State by making education accessible to non-traditional students (teacher assistants, career path changers, and technical college transfer students) and by providing an academic support system to help students meet

entry, retention, and exit program requirements.”²² The program “also administers an EIA Forgivable Loan Program and participates in state, regional, and national teacher recruitment initiatives.” During FY 2018-19 the Call Me Mister Program is funded with \$500,000 in EIA funds and is administered by Clemson University.²³

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

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

CERRA’s January 2018 and 2019 Supply and Demand Surveys were used to compare the demographic information of applicants to the Teacher Loan Program with new teacher hires in the state. Tables 11 and 12 show trends in the distribution of applicants by gender and race/ethnicity. Historically, applicants for the program have been overwhelmingly white and/or female. This trend continued in 2017-18 with 80.4 percent of all applicants female and 81.2 percent white. Table 11 shows, the percentage of male applicants decreased for the third consecutive year to 16.7 percent, representing a 1.6 percent drop. The number of African American applicants did not align with the decrease in male applicants. Table 12 details a 1.3 percent increase in African American applicants from 2016-17 to 2017-18.

²² 2018-19 EIA Program Report as provided to the EOC by the South Carolina Program for the Recruitment and Retention of Minority Teachers, September 28, 2018. Accessed at: <http://www.eoc.sc.gov/reportsandpublications/Pages/2012-13EIAProgramReport.aspx>

²³ Ibid.

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

Year	# Applications	Male	%	Female	%	Unknown	%
2009-10	2,228	418	18.8	1,763	79.1	47	2.1
2010-11	1,717	316	18.4	1,324	77.1	77	4.5
2011-12	1,471	281	19.1	1,122	76.3	68	4.6
2012-13	1,472	244	16.6	1,168	79.3	60	4.1
2013-14	1,462	248	17.0	1,179	80.6	35	2.4
2014-15	1,448	262	18.0	1,155	79.8	31	2.1
2015-16	1,396	265	19.0	1,102	78.9	29	2.1
2016-17	1,401	254	18.1	1,114	79.5	33	2.4
2017-18	1,399	233	16.7	1,125	80.4	41	2.9

Source: SC Commission on Higher Education

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

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

Source: South Carolina Commission on Higher Education

One approach to increase the supply of highly qualified teachers is school-to-college partnerships that introduce students early on to teaching as a career. In South Carolina the Teacher Cadet Program, which is coordinated by the Center for Educator Recruitment, Retention, and Advancement (CERRA) at Winthrop University, has impacted the applicant pool. As reported by CERRA, the mission of the Teacher Cadet Program "is to encourage academically talented or capable students who possess exemplary interpersonal and leadership skills to consider teaching as a career. An important secondary goal of the program is to develop future community leaders who will become civic advocates of public education."²⁴ Teacher Cadets must have at least a 3.0 average in a college preparatory curriculum, be recommended in writing by five teachers, and submit an essay on why they want to participate in the class.

²⁴ CERRA Website, April 2019. Accessed at: <https://www.teachercadets.com/>.

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

Year	Number Applications	Teacher Cadets	Percent	Not Teacher Cadets	Percent	Unknown	Percent
2009-10	2,228	811	36.0	1,352	61.0	65	3.0
2010-11	1,717	662	39.0	1,024	60.0	31	2.0
2011-12	1,471	601	41.0	830	56.0	40	3.0
2012-13	1,472	556	38.0	871	59.0	45	3.0
2013-14	1,462	597	41.0	843	58.0	22	2.0
2014-15	1,448	615	43.0	808	56.0	25	2.0
2015-16	1,396	600	43.0	769	55.1	27	1.9
2016-17	1,401	621	44.3	775	55.3	5	0.4
2017-18	1,399	666	47.6	723	51.7	10	.7

Source: South Carolina Commission on Higher Education

Table 14 shows the number of applicants by academic level. In 2017-18, the number of freshman applicants increased by 6.1 percent. The number of continuing undergraduate applicants increased slightly by 1.6 percent. Since 2009-10, the percent of continuing undergraduates has increased steadily. However, in 2017-18 the overall percent of continuing undergraduates decreased by 3.3 percent. The percent of first semester graduates increased by 2.3 percent in 2017-18, while the percent of continuing graduates decreased by five percent. For both continuing undergraduates and graduates the total number of applications remained approximately the same in 2017-18.

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

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

Source: South Carolina Commission on Higher Education

V. Recipients of a South Carolina Teacher Loan

Table 10 indicated that of the 1,399 applications received in 2017-18, 1,132 or 80.9 percent, received a Teacher Loan. Table 15 details the distribution of loan recipients over time by academic level. A significant majority of the 983 recipients, about 86.8 percent, of the loan recipients were undergraduate students. Of the undergraduate recipients, about 51 percent were juniors or seniors in 2017-18. In the past nine years, the data show there is an annual decline in loan recipients between freshman and sophomore years. While the decline seemed to slow in 2015-16, attrition doubled from 41 students in 2016-17 to 82 students in 2017-18. There are two primary reasons sophomores may no longer qualify for the loan: their GPA is below a 2.5 and/or they have not passed the Praxis I test required for entrance into an education program. No data exist on how many of the applicants were rejected for not having passed or how many had simply not taken the exam. Either way, the applicant would not qualify for additional Teacher Loan Program loans until the Praxis I was passed.

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

	Freshmen	Sophomores	Juniors	Seniors	5 th Year Undergrads	1 st year Graduates	2 nd Year Graduates	3+ Year Graduates
2009-10	286	165	362	452	48	157	76	9
2010-11	126	120	254	379	43	107	62	23
2011-12	191	109	292	312	22	122	37	1
2012-13	173	138	270	345	22	118	43	3
2013-14	191	138	279	341	17	111	30	2
2014-15	199	134	256	373	17	117	31	3
2015-16	177	165	248	369	10	122	33	4
2016-17	189	148	280	360	11	135	40	3
2017-18	236	154	255	338	21	94	32	2

Source: South Carolina Commission on Higher Education

Table 16 compares the academic status of applicants to actual recipients in 2017-18. In general, the academic level of applicants reflects the academic level of recipients, with undergraduates representing about 88 percent of both applicants and recipients, and graduate students representing 12 percent.

Table 16
Comparisons by Academic Level of Applicants and Recipients, 2017-18

	Undergraduate		Graduate		Unknown		Total
	#	%	#	%	#	%	#
Applicants	1,221	87.3	178	12.7	0	0	1,399
Recipients	1,004	88.7	128	11.3	0	0	1,132

Source: SC Commission on Higher Education

Teacher Loan recipients attended 38 universities and colleges in 2017-18 of which 24 (about 63 percent) were South Carolina institutions with a physical campus in the state. For comparison purposes, the Commission on Higher Education reports there are 57 campuses of higher learning in South Carolina: 13 public senior institutions; 5 public two-year regional campuses in the USC system; 16 public technical colleges; 21 independent or private senior institutions; and 2 independent two-year- colleges.²⁵ Table 17 documents the number of Teacher Loan recipients attending South Carolina public and private institutions.

Of these 1,132 Teacher Loan recipients in 2017-18, approximately 53 percent or 595 attended four South Carolina institutions: USC-Columbia, Winthrop University, Anderson University, and Clemson University. In the prior year, 2016-17, 618 Teacher Loan recipients attended these same four institutions. In 2016-17, there were 1,166 Teacher Loan recipients and 55 percent or 644 attended the following four institutions: USC-Columbia, Winthrop University, Anderson University and College of Charleston.²⁶

²⁵ Commission on Higher Education, 2019. Accessed at: <http://www.che.sc.gov/Students,FamiliesMilitary/LearningAboutCollege/SCCollegesUniversities.aspx>.

²⁶ Annual Report on the South Carolina Teacher Loan Program for Fiscal Year 2016-17. Published by EOC on June 11, 2018.

Table 17
Teacher Loan Recipients by Institution of Higher Education, 2017-18

Institution	Number of Recipients	Institution	Number of Recipients
American Public University System	1	Lander University	83
Anderson University	120	Liberty University	1
Appalachian State University	1	Limestone College	7
Ball State University	1	Mars Hill University	2
Charleston Southern University	19	Newberry College	22
The Citadel	12	North Greenville University	40
Clemson University	103	Presbyterian College	4
Coastal Carolina University	45	S.C. State University	1
Coker College	20	Southern Wesleyan University	21
College of Charleston	81	University of North Carolina	1
Columbia College	14	University of South Carolina-Columbia	196
Columbia International University	3	University of South Carolina – Upstate	50
Converse College	34	University of West Georgia	5
Erskine College	7	Walden University	1
Francis Marion University	47	Western Governors University	1
Furman University	4	Winthrop University	176
Gardner-Webb University	1	Wofford College	2
Horry Georgetown Technical College	2		
Total			1,132

Source: South Carolina Commission on Higher Education

Table 18 shows the number of loan recipients at historically African American institutions significantly decreased from 13 in 2016-17 to 1 in 2017-18.

Table 18
Teacher Loans to Students Attending Historically African American Institutions

Institution	2017-18	2016-17	2015-16	2014-15	2013-14	2012-13	2011-12	2010-11
Benedict College	0	1	0	0	0	0	0	0
Claflin University	0	2	0	0	0	0	1	0
Morris College	0	0 ²⁷	0	0	0	0	0	0
S.C. State University	1	10	7	7	14	11	11	9
TOTAL:	1	13	7	7	14	11	12	9

Source: South Carolina Commission on Higher Education

Recipients of the Teacher Loan Program also receive other state scholarships provided by the General Assembly to assist students in attending institutions of higher learning in South Carolina. The other scholarship programs include the Palmetto Fellows Program, the Legislative Incentive for Future Excellence (LIFE) Scholarships, and the HOPE Scholarships. The Palmetto Fellows Program, LIFE, and HOPE award scholarships to students based on academic achievement but are not directed to teacher recruitment.

Teaching Fellows

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

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

²⁷ Morris College data were not provided.

are not required to commit to teaching in a critical need subject or geographic area to receive the award.²⁸

Working with the Commission on Higher Education, the South Carolina Student Loan Corporation, and the South Carolina Department of Education, specific data files from the three organizations were merged and cross-referenced to determine how the scholarship programs interact with the Teacher Loan Program. Table 19 shows over the last nine years the number of Teacher Loan recipients who also participated in the HOPE, LIFE, or Palmetto Fellows programs and who were later employed by public schools. There were 4,105 2017-18 loan recipients who were also LIFE, Palmetto Fellows or HOPE Scholarships recipients and employed in public schools in South Carolina, representing a 9.5 percent increase from 2016-17. Over the past nine years, the number has increased by about 94 percent.

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

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

Source: SC Commission on Higher Education

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

²⁸ For more information, go to <http://cerra.org/teachingfellows/programoverview.aspx>.

Table 20
Total Number of Scholarship Recipients for the Fall Terms

Year	LIFE	Palmetto Fellows	HOPE
2009	31,607	5,894	2,716
2010	32,125	6,122	2,844
2011	32,600	6,410	2,853
2012	33,580	6,666	2,925
2013	34,378	6,818	3,185
2014	35,349	6,974	3,302
2015	36,532	7,171	3,505
2016	38,238	7,491	3,787
2017	40,117	8,107	3,444

Source: SC Commission on Higher Education

Of these individuals receiving scholarships in the fall of 2017, about 8.4 percent of scholarship recipients had declared education as their intended major (Tables 21 and 22). There is a downward trend in the percentage of these talented students initially declaring education as a major. With the policy goal on improving the quality of teachers in classrooms, this data should be continuously monitored.

Table 21
Comparison of Scholarship Recipients and Education Majors, Fall 2017

Scholarship	# of Education Majors	# of Scholarships	Percent
HOPE	383	3,444	11.1
LIFE	3,464	40,116	8.6
Palmetto Fellows	477	8,107	5.9
Total	4,324	51,667	8.4

Source: SC Commission on Higher Education

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

Fall	LIFE	Palmetto Fellows	HOPE	Total
2009	11.1	6.5	14.4	10.6
2010	11.0	6.7	12.7	10.5
2011	10.2	6.3	9.9	9.6
2012	9.6	6.0	13.2	9.3
2013	9.3	5.9	12.5	9.0
2014	9.3	5.7	11.1	8.9
2015	9.2	5.6	11.2	8.8
2016	9.1	6.0	11.5	8.8
2017	8.6	5.9	11.1	8.4

Source: SC Commission on Higher Education

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

- No penalty for wrong answers
- Revamped essay
- Evidence-focused reading
- Elimination of obscure vocabulary
- More graphs and charts and
- More great texts.²⁹

Due to these changes, SAT scores in 2016 and in subsequent years should not be compared to prior years' SAT scores. Changes to the test also changed the test scoring.

²⁹ College Board Website, 2019. Accessed at <https://collegereadiness.collegeboard.org/sat/inside-the-test/compare-old-new-specifications>.

Table 23
Mean SAT Scores³⁰

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

Source: South Carolina Commission on Higher Education

Repayment or Cancellation Status

South Carolina Student Loan Corporation reports that as of June 30, 2018, 19,552 loans were in a repayment or cancellation status. The following table is a comprehensive list of the status of all borrowers:

Table 24
Borrowers as of June 30, 2018

Status	Number of Borrowers	Percent of Borrowers
Never eligible for cancellation and are repaying loan	2,447	12.5
Previously taught but not currently teaching	785	4.0
Teaching and having loans cancelled	983	5.0
Have loans paid out through monthly payments, loan consolidation or partial cancellation	8,613	44.1
Loan discharged due to death, disability or bankruptcy	128	0.6
In Default	91	0.5
Loans cancelled 100% by fulfilling teaching requirement	6,505	33.3
TOTAL	19,552	

Source: South Carolina Student Loan Corporation, April 2019

Teacher Loan Program Recipients Employed in Public Schools of South Carolina

Data files from South Carolina Student Loan Corporation and South Carolina Department of Education were merged and analyzed to provide more information about current South Carolina

³⁰ The composite score is the sum of the Critical Reading score average and the Mathematics score average (2009-2015).

public school employees who received teacher loans. There were 8,383 Teacher Loan recipients employed by public schools in 2017-18, representing an increase of 423 employed recipients from 2016-17 (Table 25). Like the applicants, the Teacher Loan recipients who were employed in South Carolina’s public schools were overwhelmingly White and female (Tables 11 and 12). These 7,960 individuals served in a variety of positions in 2017-18, detailed in Table 26.

Table 25
Loan Recipients in South Carolina Schools by Gender and Ethnicity, 2017-18

Gender	Number	Percent
Male	1,107	13.2
Female	7,221	86.1
Unknown	55	.7
Total	8,383	

Ethnicity	Number	Percent
African American	1,116	13.3
White	7,052	84.1
Asian	23	.3
Hispanic	54	.6
American Indian	5	.1
Unknown	133	1.6
Total	8,383	

Source: SC Commission on Higher Education

Table 26
Loan Recipients Employed in SC Public Schools as of 2017-18 by Position

Position Code	Description	Number
1	Principal	184
2	Assistant Principal, Co-principal	274
3	Special Education (Itinerant)	21
4	Prekindergarten (Child Development)	187
5	Kindergarten	341
6	Special Education (Self-Contained)	398
7	Special Education (Resource)	512
8	Classroom Teacher	5,145
9	Retired Teachers	11
10	Library Media Specialist	329
11	Guidance Counselor	171
12	Other Professional Instruction-Oriented	158
13	Director, Career & Technology Education Ctr.	5
14	Assistant Director, Career & Technology Education	5
15	Coordinator, Job Placement	2
16	Director, Adult Education	4
17	Speech Therapist	171
47	Director, Athletics	2
48	Assistant Superintendent, Noninstructional	6
49	Assistant Superintendent, Instruction	4

Position Code	Description	Number
22	Director, Finance/Business	1
23	Career Specialist	11
27	Technology/IT Personnel	7
28	Director, Personnel	9
29	Other Personnel Positions	2
31	Director, Alternative Program/School	2
33	Director, Technology	4
35	Coordinator, Federal Projects	9
36	School Nurse	1
37	Occupational/Physical Therapist	2
38	Orientation/Mobility Instructor	1
40	Social Worker	1
41	Director, Student Services	3
43	Other Professional Noninstructional Staff	18
44	Teacher Specialist	9
45	Principal Specialist	1
46	Purchased-Service Teacher	2
80	Supervisor, District Library Media Services	1
81	Coordinator, Guidance	2
83	Coordinator, Parenting/Family Literacy	1

Position Code	Description	Number	Position Code	Description	Number
50	District Superintendent	5	84	Coordinator, Elementary Education	2
53	Director, Instruction	9	85	Psychologist	14
54	Supervisor, Elementary Education	2	86	Support Personnel	3
55	Supervisor, Secondary Education	1	87	Reading Coach	107
58	Director, Special Services	13	88	Vacant	9
62	Coordinator, Fine Arts	1	89	Title I Instructional Paraprofessional	5
65	Coordinator, English	1	90	Library Aide	2
66	Coordinator, Reading	3	91	Child Development Aide	2
68	Coordinator, Health/Science Technology	1	92	Kindergarten Aide	4
69	Coordinator, Health, Safety, PE	1	93	Special Education Aide	21
72	Coordinator, Mathematics	3	94	Instructional Aide	10
74	Coordinator, Science	2	97	Instructional Coach	76
75	Educational Evaluator	2	98	Adult Education Teacher	5
78	Coordinator, Special Education	21	99	Other District Office Staff	1
Grand Total					8,383

Source: SC Commission on Higher Education

In summary, about 61 percent of the recipient graduates was employed in public schools as regular classroom teachers; eleven percent worked in special education capacities (in either itinerant, self-contained or resource environments), and another five percent in four-year-old child development and kindergarten classes (Table 27).

Table 27
Loan Recipients Employed in Public Schools by Positions, 2017-18

Position Code	Description	# Positions	Percent
04	Prekindergarten	87	1.04
05	Kindergarten	341	4.07
03, 06, 07	Special Education	931	11.11
08	Classroom Teachers	5,145	61.37
10	Library Media Specialist	329	3.92
11	Guidance Counselor	171	2.04
17	Speech Therapist	171	2.04
All Others	Principals, Assistant Principals, Directors, Coordinators, etc.	1,208	14.41
Total		8,383	

Note: Due to rounding the total percent amount exceeds 100.0.

Table 28 documents the primary area of certification of all Teacher Loan recipients who were employed in public schools in 2017-18. The primary certification area was elementary education, accounting for about 42 percent of loan recipients. Early childhood education accounted for almost an additional 12 percent of loan recipients.

Table 28
Loan Recipients Employed in SC Public Schools in 2017-18 by Primary Certification Area

Code	Certification Subject	Number Certified Teachers	Code	Certification Subject	Number Certified Teachers
1	Elementary	3,513	53	Music Education Voice	3
2	Special Education- Generic Special Education*	124	54	Music Education Instrumental	99
3	Speech-Language Therapist	162	58	Dance	13
4	English	423	60	Media Specialist	109
5	French	36	63	Driver Training	8
6	Latin	2	64	Health	1
7	Spanish	81	67	Physical Education	124
8	German	3	70	Superintendent	3
10	Mathematics	516	71	Elementary Principal*	20
11	General Mathematics*	2	72	Secondary Principal*	4
12	Science	176	78	School Psychologist III	1
13	General Science*	11	80	Reading Teacher*	2
14	Biology	54	84	School Psychologist II	5
15	Chemistry	13	85	Early Childhood	1,020
16	Physics	2	86	Guidance Elementary	50
20	Social Studies	189	89	Guidance Secondary	13

Code	Certification Subject	Number Certified Teachers
21	History	6
26	Psychology	
29	Industrial Technology Education	7
30	Agriculture	8
35	Family and Consumer Science (Home Economics)	12
40	Commerce*	1
47	Business Education*	40
49	Advanced Fine Arts	1
50	Art	149
51	Music Education Choral	61
2A	Special Education- Educable Mentally Disabled*	86
2B	Special Education- Education of the Blind & Visually Impaired	5
2C	Special Education – Trainable Mentally Disabled	4
2D	Special Education – Education of Deaf & Hard of Hearing	4
2E	Special Education – Emotional Disabilities	119
2G	Special Education- Learning Disabilities	227
2H	Special Education – Intellectual Disabilities	35
2I	Special Education – Multi-Categorical	133
2J	Special Education – Severe Disabilities	2
2K	Special Education-Early Childhood Education	22
4B	Business and Marketing Technology	25
Grand Total		8,383

Code	Certification Subject	Number Certified Teachers
	Unknown/Not Reported	25
1A	Middle School Language Arts*	2
1B	Middle School Mathematics*	2
1C	Middle School Science*	2
1D	Middle School Social Studies*	5
1E	Middle-Level Language Arts	153
1F	Middle-Level Mathematics	154
1G	Middle-Level Science	57
1H	Middle-Level Social Studies	141

4C	Online Teaching	4
5A	English for Speakers of Other Languages (new name)	9
5C	Theater	8
5E	Literacy Coach	2
5G	Literacy Teacher	23
7B	Elementary Principal Tier I	59
7C	Secondary Principal Tier I	2
8B	Montessori-Early Childhood Education	1
AC	Health Science Technology (new name)	2
AV	Electricity	1
BF	Small Engine Repair	1
Grand Total		8,383

Source: SC Commission on Higher Education

VI. SC Teacher Loan Advisory Committee

Proviso 1A.9 of the 2013-14 General Appropriations Act created the South Carolina Teacher Loan Advisory Committee (Committee). Provisos in the annual general appropriation act have maintained the existence of the Committee. The Committee is charged with: (1) establishing goals for the Teacher Loan Program; (2) facilitating communication among the cooperating agencies; (3) advocating for program participants; and (4) recommending policies and procedures necessary to promote and maintain the program.³¹

Working with the Committee are Marcella Wine-Snyder, CERRA Pre-Collegiate Program Director, and Dr. Jennifer Garrett, CERRA Coordinator of Research and Program Development, and Ray Jones, Vice President for Loan Programs at SC Student Loan Corporation. Serving on the Committee between Fall 2017 and Spring 2018, Fiscal Year 2017-18, were the following individuals and the institutions they represent:

- Dr. Larry Daniel, The Citadel, representing a public education institution with a teacher education program
- Dr. Damara Hightower, Benedict College, representing a private institution with a teacher education program
- Dr. Zona Jefferson, SC Alliance of Black School Educators
- Doug Jenkins, Georgetown County School District, representing the Personnel Division of the SC Association of School Administrators (SCASA)
- Dr. Roy Jones, Clemson University, representing the Call Me Mister Program
- Dr. Tim Newman, Orangeburg County School District Four, representing the Superintendent Division of SCASA
- Trey Simon, SC Student Loan Corporation
- Patti Tate, York County School District Three, representing the Education Oversight Committee
- Jane Turner, Center for Educator Recruitment, Retention and Advancement (CERRA)
- Dr. Sharon Wall, SC State Board of Education
- Dr. Alicia Williams, McCormick County School District, representing SC School Guidance Counselors
- Dr. Karen Woodfaulk, SC Commission on Higher Education.

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

The Committee normally meets three times a year. During 2017-18, the Committee continued to pursue legislative action on the Committee's recommended changes to the Teacher Loan

³¹ Proviso 1A.9. of the 2013-14 General Appropriation Act.

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

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

Based on advice from House and Senate Education Committee staff, the Committee drafted and submitted a legislative proviso to CHE. No action was taken on the proviso during 2017-18 so the Committee submitted a formal request to CHE in June 2018 requesting that CHE pursue adoption of the proviso during 2018-19. A copy of the request and proviso are attached (Appendix C).

Appendix A: Teacher Loan Fund Program

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

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

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

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

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

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

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

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

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

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

Provided, that in addition to the above approval standards, beginning in 1984-85, additional and upgraded approval standards must be developed, in consultation with the Commission on Higher Education, and promulgated by the State Board of Education for these teacher education programs.

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

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

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

(i) adopt program approval standards whereby each student teacher must be evaluated and assisted by a representative or representatives of the college or university in which the student teacher is enrolled. Evaluation and assistance processes shall be locally developed or selected by colleges or universities in accordance with State Board of Education regulations. Processes shall evaluate and assist student teachers based on the criteria for teaching effectiveness developed in accordance with this chapter. All college and university representatives who are involved in the evaluation and assistance process shall receive appropriate training as defined by State Board of Education regulations. The college or university in which the student teacher is enrolled shall make available assistance, training, and counseling to the student teacher to overcome any identified deficiencies;

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

Beginning July 1, 2000, the loan must be canceled at the rate of twenty percent or three thousand dollars, whichever is greater, of the total principal amount of the loan plus interest on the unpaid balance for each complete year of teaching service in either an academic critical need area or in a geographic need area. The loan must be canceled at the rate of thirty-three and one-third percent, or five thousand dollars, whichever is greater, of the total principal amount of the loan plus interest on the unpaid balance for each complete year of teaching service in both an

academic critical need area and a geographic need area. Beginning July 1, 2000, all loan recipients teaching in the public schools of South Carolina but not in an academic or geographic critical need area are to be charged an interest rate below that charged to loan recipients who do not teach in South Carolina.

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

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

Notwithstanding another provision of this item:

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

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

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

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

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

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

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

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

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

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

Appendix B:
2017-18
SC Teacher Loan Advisory Committee

1A.6. (SDE-EIA: CHE/Teacher Recruitment) Of the funds appropriated in Part IA, Section 1, VIII.E. for the Teacher Recruitment Program, the South Carolina Commission on Higher Education shall distribute a total of ninety-two percent to the Center for Educator Recruitment, Retention, and Advancement (CERRA-South Carolina) for a state teacher recruitment program, of which at least seventy-eight percent must be used for the Teaching Fellows Program specifically to provide scholarships for future teachers, and of which twenty-two percent must be used for other aspects of the state teacher recruitment program, including the Teacher Cadet Program and \$166,302 which must be used for specific programs to recruit minority teachers: and shall distribute eight percent to South Carolina State University to be used only for the operation of a minority teacher recruitment program and therefore shall not be used for the operation of their established general education programs. Working with districts with an absolute rating of At-Risk or Below Average, CERRA will provide shared initiatives to recruit and retain teachers to schools in these districts. CERRA will report annually by October first to the Education Oversight Committee and the Department of Education on the success of the recruitment and retention efforts in these schools. The South Carolina Commission on Higher Education shall ensure that all funds are used to promote teacher recruitment on a statewide basis, shall ensure the continued coordination of efforts among the three teacher recruitment projects, shall review the use of funds and shall have prior program and budget approval. The South Carolina State University program, in consultation with the Commission on Higher Education, shall extend beyond the geographic area it currently serves. Annually, the Commission on Higher Education shall evaluate the effectiveness of each of the teacher recruitment projects and shall report its findings and its program and budget recommendations to the House and Senate Education Committees, the State Board of Education and the Education Oversight Committee by October first annually, in a format agreed upon by the Education Oversight Committee and the Department of Education.

With the funds appropriated CERRA shall also appoint and maintain the South Carolina Teacher Loan Advisory Committee. The Committee shall be composed of one member representing each of the following: (1) Commission on Higher Education; (2) State Board of Education; (3) Education Oversight Committee; (4) Center for Educator Recruitment, Retention, and Advancement; (5) South Carolina Student Loan Corporation; (6) South Carolina Association of Student Financial Aid Administrators; (7) a local school district human resources officer; (8) a public higher education institution with an approved teacher education program; and (9) a private higher education institution with an approved teacher education program. The members of the committee representing the public and private higher education institutions shall rotate among those intuitions and shall serve a two-year term on the committee. The committee must be staffed by CERRA, and shall meet at least twice annually. The committee's responsibilities are limited to: (1) establishing goals for the Teacher Loan Program; (2) facilitating communication among the cooperating agencies; (3) advocating for program participants; and (4) recommending policies and procedures necessary to promote and maintain the program.

Appendix C: FY 2019-20 Legislative Proviso Memo

MEMORANDUM

To: Jeff Schilz, Executive Director, SC Commission on Higher Education
CC: Members, SC Teacher Loan Advisory Committee
From: Jane Turner, Chair, SC Teacher Loan Advisory Committee 
Date: June 12, 2018
Re: SC Teacher Loan Program

As current chair of the SC Teacher Loan Advisory Committee (TLAC), I am writing to request that action be taken by staff of the SC Commission on Higher Education (CHE) to implement the loan program changes approved by CHE in December 2017. Those changes are as follows:

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

While the loan amounts appear to be within the discretion of CHE, the other changes require statutory revisions to SC Code Ann. Section 59-26-20(j) and regulatory changes to R-62-100, *et seq.* Because TLAC is merely an advisory committee, it does not have the means or the ability to pursue the necessary legislative steps. As you may know, TLAC's responsibilities are limited by proviso to establishing program goals, facilitating communication, advocating for participants, and recommending policies and procedures.

For your information, I have attached a proviso that was drafted last fall for possible introduction to the legislature as an alternative to a full statutory revision. If you wish to discuss this matter further, please feel free to contact me at turnerj@cehra.org. Thank you for your attention to this request.

Attachment: Proposed Proviso



PROPOSED FY20 LEGISLATIVE PROVISIO

SC Teachers Loan Program

Based on the recommendations of the SC Teachers Loan Program Advisory Committee, as approved by the Commission on Higher Education in December 2017, the following legislative proviso would expand the SC Teachers Loan Program.

Proviso:

CHE-EIA: Teacher Loan Program

Effective July 1, 2019, the Teacher Loan Program, codified at SC Code Ann. Section 59-26-20 (j), shall be made available to all rising freshmen and sophomore applicants who have declared an intent to seek a teacher education degree, regardless of the applicant's academic credentials. The available loan amount for the subsequent academic year will remain at \$2,500 per year. Rising junior and senior teacher loan applicants who have been admitted into a teacher education program will be eligible for a loan amount of \$7,500 for the subsequent academic year.

Effective July 1, 2019, all loan recipients who complete one full year of teaching in a SC public school shall be eligible for loan forgiveness at a rate of 33.3%, regardless of the subject they teach or the school where they teach. Loan forgiveness previously awarded will not be modified.

The loan administration vendor will no longer be limited to the SC Student Loan Corporation.

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

ADDITIONAL INFORMATION

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

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