



SC Teacher Loan Program

Annual Report 2023-24



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South Carolina Commission on Higher Education

South Carolina Student Loan Corporation

South Carolina Department of Education

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

Annual Report on the South Carolina Teacher Loan Program for Fiscal Year 2023-24

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 59-26-20(j) of the South Carolina Code of Laws, the annual report documenting the program in Fiscal Year 2023-24 follows.

Annual Program Reports for fiscal years 2016-17 through 2022-23 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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Overview of Teacher Loan Program

SECTION I

Origin

The South Carolina Teacher Loan Program (TLP) was authorized by the South Carolina General Assembly as part of the Education Improvement Act (EIA) of 1984, last substantively updated in 2004.

Purpose

The TLP is a financial incentive program offering three types of forgivable loans 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, which are defined annually by the State Board of Education as follows:

- **Academic Area of Critical Need:** Designated based upon the percentage of positions in a given subject area (i.e., certification field, from data submitted by districts for CERRA's annual Supply and Demand Report) that are unfilled, filled by educators in an alternative route program, or filled by educators holding an out-of-field permit.
- **Critical Geographic Need Areas:** Areas are designated based upon schools with a report card rating of Below Average or Unsatisfactory, teacher turnover rate of 20% or higher for the last three years, and/or a poverty index of 70% or higher.

Governance

The program has historically been governed by SC Code 59-26-20 and 59-26-30 (Appendix A-1); Provisos 1A.6 and 1A.57 of the 2023-24 General Appropriations Bill (Appendix A-2); and State Regulation 62-110, et al (Appendix B). Pursuant to these regulatory provisions the program is governed collectively by five separate entities, as described below:

State Board of Education (SBE) and SC Department of Education (SCDE): SBE, in conjunction with SCDE, determines the TLP's Areas of Critical Needs pursuant to statutory requirements annually:

- SBE determines the criteria for critical needs certification (subject) areas, submitted for approval by SCDE. According to the Synopsis Agenda from the February 4, 2025, SBE meeting, SCDE is currently using the USED formula for designating teacher shortage areas:

The percentage of positions in a subject area that are unfilled, filled by educators in and alternative route program, or filled by educators holding an out-of-field permit. If the total number of vacant positions and positions held by educators not fully certified, for all subject areas, does not exceed 5% of the total FTE positions in the state, all subject areas with a shortage are designated as critical need subject areas for the federal shortage list. By using the USED formula instead of SCDE's adaptation of the USED formula which was used prior to 2022, additional subject areas are eligible for cancellation of the South Carolina Teacher Loan.

- SCDE compiles and publishes the list of schools meeting critical geographic needs criteria as described above, pursuant to Act 307 of 2004.
- The more inclusive the annual list designating certification and geographic areas 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 a critical needs subject in a critical needs geographic area. Currently, all teaching and instructional service fields are currently included in the critical need designations by SDE.
- SBE also provides a member for the Teacher Loan Advisory Committee (TLAC), pursuant to Proviso (Appendix A-2).

SC Student Loan Corporation (SLC): The SLC, a private entity which also has other loan administrative functions, is directed by statute to administer the SC Teacher Loan Program (which includes the process for applications, loans, and loan forgiveness/cancellation or repayment). Since February 2019, SLC has outsourced certain parts of its administrative servicing functions. SLC also provides a member for the TLAC, pursuant to the same Proviso.

Education Oversight Committee: Statute directs the EOC to perform a review of the program annually and report to the General Assembly (Appendix A-1). The EOC is also to receive and review budget requests from the SLC before making recommendations for EIA funding to the General Assembly. The EOC provides a member of the TLAC (Appendix A-2) pursuant to the same Proviso.

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 CHE, to the State Treasurer for use by the corporation.” Pursuant to the 1984 authorizing legislation for the program, CHE promulgated the original regulations for the program, followed by several updates. Lastly, CHE also provides a member to the TLAC pursuant to the Proviso referenced above.

Center for Educator Recruitment, Retention, and Advancement (CERRA); Teacher Loan Advisory Committee (TLAC): The Proviso in place since Fiscal Year 2013-14 directs CERRA to “appoint and maintain the South Carolina Teacher Loan Advisory Committee” (TLAC), to staff the committee and to convene the committee 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 the Teacher Loan Advisory Committee (TLAC) formed at the request of an EOC 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.

Funding

The program is funded through the General Assembly Annual Appropriations bill - primarily from the EIA, and also from the General Fund. Additional funds for the same purpose may also be used from a Revolving Loan Fund.

- The SC Commission on Higher Education (CHE) makes recommendations to request funds for the TLP’s traditional loan (Type 1) appropriation through the annual EIA appropriation process. (See Table 1 on page 23 for historical TLP EIA funding).
- In addition, separate funding has been allocated to the Student Loan Corporation to the SCDE under SC Aid to School Districts since 2000-01, when statute was amended to add two more loan forgiveness types: Loans to “Career Changers” (Type 2) teaching in areas of critical need; and funds to reimburse individuals seeking educator certification through an alternative preparation program (Type 3) for their cost to participate in PACE, SCDE’s critical needs alternative teacher certification program. Upon receipt of a signed letter from SCDE requesting this annual appropriation, the State Treasurer provides the funds to the Program, normally at the start of the year.
- Pursuant to authorizing statute 59-26-30(j), “Funds generated from repayments to the program must be retained in a separate account and used as a revolving account for the purpose that the funds were originally appropriated.”
- Program loans are non-competitive, so the SLC determines if more funds are needed than appropriated to cover approved applications and will request the amount needed from the Revolving Fund Account from the State Treasurer (for all three loan types). As provided by the SLC, the ending balance in the Revolving Fund as of June 30, 2024 was \$23,032,296 (up 14.7% from the FY beginning balance July 1, 2023 of \$20,079,370). (Note: SLC’s June 30, 2023 TLP Annual Financial Report states that the June 30, 2023 ending balance was \$20,935,219).¹



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

Loan Forgiveness

TLP allows borrowers to have portions of their loan indebtedness forgiven by teaching in critical geographical and/or subject areas, which are defined annually by the SBE in accordance with statutory requirements as described above.

Three loan forgiveness options are currently available through TLP.



Type 1 – At program inception in 1984, TLP loans (Type 1/TLP) became available for qualified state residents enrolled in traditional education preparation programs (EPP) at public or private colleges and universities for the sole purpose and intent of becoming certified teachers in SC areas of critical academic or geographic need.

- Freshmen and sophomores may borrow up to \$2,500 per year; juniors, seniors, 5th year undergraduates, and graduate students may borrow up to \$7,500 per year, with an aggregate maximum of \$27,500.
- A Proviso added for Fiscal Year 2019-20 at the request of the CHE (through the TLAC) increased the annual amount for juniors, seniors, 5th year undergraduates, and graduate students by \$2,500 (from \$5,000 to \$7,500) and the aggregate by \$7,500, beginning with Fiscal Year 2020-202 (from \$20,000 to \$27,500).



Type 2 - Act 393 of 2000 subsequently added loan forgiveness provisions to assist Career Changers (Type 2/TLC) with becoming certified teachers employed in SC areas of critical need. Participants may borrow up to \$15,000 per year and up to an aggregate maximum of \$60,000. The history and source of the annual and maximum amount for Type 2 loans is unknown.



Type 3 – Act 393 of 2000 also added loan forgiveness for participants in the state's Program of Alternative Certification for Educators (PACE) for critical needs subject area certification. Statutory language is interpreted to mean that PACE is the only alternative certification program eligible for Type 3 loans although there are currently 16 approved alternative certification programs in SC.

- Offers loans on a reimbursement basis to assist state residents with their expenses incurred to participate in SCDE's critical needs professional certification program pursuant to SC Code 59-26-30(A)(8).
- SCDE's website 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 approved subject area teaching position based on their bachelor's or graduate degree concentration and coursework. PACE requires a three-year commitment to the content area and grade level for which you are admitted."
- The PACE loan forgiveness application states that participants may borrow up to \$750 per year, not to exceed a total maximum of \$5,000.

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.

TLP Type 1 and Type 2 loan recipients may have their loan cancelled (forgiven) at the greater of 20% or \$3,000 per year of teaching in critical subject or geographical areas in South Carolina, or at the greater of 33 1/3% or \$5,000 per year of teaching in both a critical subject area and a critical geographic area.

TLP Type 3/PACE loan recipients may have their annual reimbursement loan cancelled 100% by teaching at least 152 days.

A loan recipient who does not fulfill all of his teaching commitment must repay the entire loan amount that has not been cancelled, plus interest. These monies are paid into the revolving loan fund.

Loan Application and Eligibility

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

Type 1/TLP - Loan eligibility requirements include:

- U.S. citizen or permanent resident, and a South Carolina resident.
- Enrolled in and making satisfactory academic progress at an accredited institution on at least a half-time basis, enrolled in a program of teacher education, or have expressed an intent to enroll in such a program.
- Entering freshmen: Ranked in the top 40% of their high school graduating class and have an SAT or ACT score equal to or greater than the SC average for the year of high school graduation: 1023 and 19, respectively for 2023-24 applicants; 1020 and 18 for 2024-25; 1008 and 18 for 2025-26. (Note: the average SAT score has dropped 15 points in two years).
- Enrolled undergraduates, including second-term freshmen, must have a cumulative Grade Point Average (GPA) of at least 2.75 on a 4.0 scale, and must have taken and passed Praxis Core (unless exempt from Praxis Core 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 GPA of 3.5 or better on a 4.0 scale.
- If previously certified to teach, applicant must be seeking initial certification in a different critical subject area.

Type 2/Career Changer - Loan eligibility requirements include:

- U.S. citizen or permanent resident, and a SC resident.
- 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.
- Enrolled in and making satisfactory academic progress at an accredited institution on at least a half-time basis.
- Must be enrolled in a program of teacher education or have expressed an interest to enroll in such a program.
- Enrolled undergraduate students, including second-term freshmen, must have a cumulative GPA of at least 2.75 on a 4.0 scale, and must have passed and taken Praxis Core (unless exempt from Praxis Core requirement).
- Entering graduate students must have at least a 2.75 GPA on a 4.0 scale; those who have completed at least one term must have a GPA of 3.5 or better on a 4.0 scale.

Type 3/PACE - Loan eligibility requirements include:

- Must be pursuing a course of study leading to certification as described by the SDE under the PACE program.
- Must teach in the critical area prescribed in the PACE program on a full-time basis in South Carolina (either a critical geographic area to be determined at time of employment, or in a critical subject area as indicated at time of application), in a public preschool, elementary, or secondary school. *(Note: SDE PACE website information indicates PACE eligibility only for PACE approved content areas, and also allows employment as a part-time teacher.)*

Reasons a loan application may be denied include:

- Applicant does not meet academic requirements or has a credit problem.
- Applicant has not met the Praxis requirement.
- Program funds (including from the Revolving Loan Fund) are insufficient.
- Other: Not a SC resident, enrolled less than half-time, ineligible critical area, not seeking initial certification, has already received maximum annual and/or cumulative amount, or application is in process.

Value of Program to the Teacher Pipeline

The TLP was a component of 1984's landmark legislation Education Improvement Act, so it is important to note its value 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 as administered by the entity directed to do so – and are not mutually exclusive (students may participate in more than one of the programs described.)

The TLP was a component of 1984's landmark Education Improvement Act (EIA) legislation; other state-funded programs to meet evolving needs related to the teacher pipeline soon followed, so it is relevant to consider the present value of TLP in the context of having been the first. Programs discussed in this section offer a mix of career pathway supports, incentives, and preparation to support the teacher pipeline, pursuant to authorizing legislation and as administered by the entity directed to do so. Each program discussed has its own eligibility criteria, features, and requirements, and is broadly available to individuals interesting in teaching in South Carolina. These programs are administered by either the Student Loan Corporation/SLC or the CHE, with one by CERRA, and are presented chronologically by the year each began. The tuition assistance programs offer varying amounts and caps of financial assistance for qualified state residents meeting the respective program requirements and include provisions for "forgiveness by means of service" in a South Carolina public school.

Students may participate in and receive financial aid concurrently from more than one of these forgivable loans as well as other financial aid programs (HOPE, LIFE, Palmetto Fellows, etc.) but may not receive more than the cost of attendance for all educational expenses. If a student is qualified and approved for more than one type of financial aid, the CHE advises that the IHE's financial aid office typically follows these steps to maximize non-loan aid:

- Calculate cost of attendance (COA), including all educational expenses.
- Determine financial need: COA minus the Expected Family Contribution (EFC), as calculated from the FAFSA.
- Apply non-loan aid first: Federal grants (e.g., Pell), state grants and institutional scholarships, and work-study programs. These funds are applied first to reduce the student's financial need.
- Award last-dollar scholarships/grants: These awards cover any remaining tuition and fees after all other non-loan aid has been applied. If multiple last-dollar awards are available, they are coordinated to avoid duplication – only the exact unmet need is covered. In some cases, one award may be reduced accordingly. Offices often work directly with scholarship providers and use internal systems to ensure precise coordination.
- Apply loans last: Federal, state (e.g., TLP, Teaching Fellows, LIFE/Palmetto Fellows Enhancement), and private loans are used only if there is a remaining unmet need after all other aid has been applied. Even loans with forgiveness options are typically awarded last to help students minimize debt – especially if they carry interest on the loan.
- Presumably loans that do not accrue interest, such as the recently implemented LIFE/Palmetto Fellows Enhancement would be applied before loans that do accrue interest (e.g., TLP, Teaching Fellows), but options would be presented to the student to decide whether to accept or decline a forgivable loan.

There is no universal policy list used by all financial aid offices to prioritize financial aid, but the general practice is to prioritize aid that does not require repayment – an approach to ensure that the student benefits from all available resources before taking on debt.

Taken together, two factors could explain why TLP Type 1 loans may be a student's loan-of-last choice: it is the only loan identified that accrues interest and that requires teaching in designated content and/or geographic areas for loan-forgiveness – though there is now broad flexibility for both.

Following are the teacher pipeline programs considered in this report, with their respective features and outcome data for use in evaluating and comparing relative value with TLP.

(Original TLP/Type 1) Teacher Loan Program (SLC – 1984)

- Loan-to-forgiveness program, offering up to \$27,500 for up to five years (\$2,500 freshman and sophomore years, \$7,500 for juniors, seniors, and 5th year) in exchange for teaching in an SC public school.
- Is non-competitive; if number of qualified applicants exceeds EIA appropriation, SLC may access the TLP Revolving Loan Fund to cover the expense.
- 967 applicants and 820 recipients for 2023-24.
- Number of recipients Type 1 recipients presently teaching and having their loans cancelled for 2024 was 1,093 and ranged from 932 to 1,125 from 2020 through 2024.
- Approximately 34% of Type 1 Borrowers have had their loans cancelled 100% by fulfilling the teaching requirement (7,701 out of 22,438).
- Academic criteria for applicants:
 - Freshmen: top 40% of class, plus SAT or ACT equal to or higher than SC average
 - Enrolled undergraduate: 2.75 GPA and passed Praxis Core
 - Entering graduate: 2.75 GPA
 - Continuing graduate: 3.5 GPA.
- Must submit a signed paper-based application and promissory note each year.
- Applicants may apply to the end of their institution's loan period (fall or spring).
- Probation is not available to participants not meeting academic requirements.
- Funds may not be used for summer school.
- No carryover of annual cap amount not used.
- Must teach in critical needs content or geographic area for 20% loan forgiveness; can accelerate forgiveness to 33 1/3% by teaching critical content in critical geographic area.
- If recipient is in repayment, the interest rate on the loan is equal to the Direct Stafford Loan interest rate charged for unsubsidized loans to undergraduate students plus 2%, not to exceed 8.25%. Interest will be calculated daily on the outstanding Principal balance until the loan is paid in full.



Teaching Cadet Program (CERRA - 1985)

Specifically designed to encourage and attract talented, goal-oriented high school students, the Teacher Cadet (TC) program offers two high school programs for juniors and seniors to explore teaching as a career through “collaborative, rigorous instruction and hand-on learning experiences.” Two TC courses (Experiencing Education and Educational Psychology) are dual enrollment courses. High schools and career centers offering these courses are connected with one of the 25 College Partners, a network of SC college faculty who provide support to Teacher Cadet sites. CERRA's Teacher Cadet website shows that approximately two-thirds of College Partners waive their application fee for Teacher Cadets.

- Students must be a high school junior or senior with at least a 3.0 GPA on a 4.0 scale in a college preparatory program, be recommended in writing by three or more teachers, and submit an essay on why they want to participate in the class.
- As noted later in this report, approximately half of TLP applicants and recipients self-report as having been Teacher Cadets.
- CERRA staff reports that for the 2025 Teaching Fellows application cohort, approximately 74% of indicated having taken (or planning to take) Teacher Cadet, and 83% of Teaching Fellows accepted into the program were Teacher Cadets (175 of 210 named Fellows) – both positive signs of the strength and value of the Teacher Cadet Program.
- CERRA's 2023-24 Annual Report reflects:
 - 167 Teacher Cadet (TC) sites in SC public schools- the lowest since at least FY 2020 when 191 sites were reported. For context, Table 3 shows that for 2023-24 there were 252 high school level schools in SC, and 43 career centers.

- 246 TC classes were offered.
- 2,488 students took TC Experiencing Education; 438 took TC Educational Psychology.
- Efforts to provide more relevant instruction, resources, and overall Cadet classroom experiences are under consideration.

Teaching Fellows Program (CERRA - 1999)

In 1999, the SC General Assembly began funding the Teaching Fellows Program due to the shortage of teachers in South Carolina, with a mission of recruiting talented high school seniors into the teaching profession and to help them develop leadership qualities. As 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 desire to teach in South Carolina, it has evolved into a well-known and prestigious program. Teaching Fellows Institutions (TFIs) must apply and be approved to offer the program, and according to CERRA's 2023-24 Annual Report *"each TFI has a unique program that provides professional development opportunities above and beyond its regular teaching program."*



Teaching Fellows accepted into the program agree to teach in a South Carolina public school one year for each year of receiving the Fellowship and must sign a promissory note requiring payment if they do not fulfill the teaching requirement which includes a signed surety agreement (usually signed by a parent).

- There were 773 applicants for 2023-24, and 220 new named Fellows. CERRA's most current goal is to have 1,000 applicants.
- 768 Fellows participated in one of the 11 programs offered at public and private institutions across the state.
- CERRA reported that three additional TFI's will begin accepting cohorts Fall 2025 (Columbia College and Newberry, which are collaborating on a pilot for TF campus directors to work together, and North Greenville University.
- Key Teaching Fellows data from CERRA's website;
 - 2,818 students have graduated as Fellows as of April 2024, with a 79% graduation rate.
 - 1,816 (64%) of all graduates are currently employed in 71 of 76 public school districts, SCDJJ, and the SC Governor's School for Agriculture.
 - 2,627 (93%) of graduates have either satisfied the terms associated with the fellowship or are currently teaching for forgiveness.
 - 1,756 (62%) of graduates have satisfied the terms associated with the fellowship through teaching.
 - 1,181 (67%) of the graduates who satisfied the terms associated with the fellowship are employed in a public school/district in South Carolina.
 - 605 graduates are currently teaching for forgiveness in an SC public school.
- As compared to TLP:
 - Teaching Fellows is competitive and currently limited to naming up to 230 new Fellows each year via a "rigorous identification process."

- Annual award amount is \$6,000 for up to four (vs. five) years, with a \$24,000 cap (vs. \$27,500).
- Interested students (high school senior, or junior graduating early) apply online via Kaleidoscope- including submitting supplemental materials (high school transcript with class rank, test scores, two reference surveys); up to 500 select applicants will participate in a regional interview.
- Application window is October 1 – December 1 of applicant’s final year of high school and applicants have a personalized Kaleidoscope dashboard to monitor their application status. Named Fellows do not have to re-apply each year. Award notifications are tied to the Annual Appropriations process and are normally made in the spring.
- Continuing program requirements include having at least a 2.8 Institutional GPA, full-time student (12 hours), 30 hours per year, progress towards certification, accepted into EPP by beginning of Junior year (unless in MAT program), attendance at events, professional development, service, and meetings.
- Funds may be used for Maymester of summer school (during the same academic year as the award).
- Fellows may earn credit hours from institutions other than their “home” institution.
- Fellows must participate in advanced enrichment programs at the institution they are attending, are provided their TFI’s unique professional development opportunities, and are involved with communities and businesses throughout the state.
- Teaching in a designated critical needs content &/or geographic area is not required for loan forgiveness.
- Interest rate if in repayment is also tied to the Stafford Student Loan Program and is not to exceed 10.25%; repayment period is seven years. (vs. 10 years for TLP 1).
- There is not an opportunity to accelerate the forgiveness of awards received.
- Each TFI has a Fellows campus director; for some, it is their main job.
- Fellows campus directors are responsible for verification that each student continues to meet program requirements, providing Fellows support, etc.
- For students not meeting requirements to continue in the program, CERRA advises that one semester of probation is allowed, at which time the TF campus director documents the probation and notifies the TF Program. To receive a second consecutive semester of probation (i.e., obligations remain unmet after the semester of probation #1), the student must appeal to the TF Program, which is then sent to the TF Committee members on the Board. may be offered. (Of the 61 Fellows from the six most recent cohorts who went through probation, 23 graduated);
- CERRA (via a manual spreadsheet) tracks Fellows indefinitely who have fulfilled their teaching requirement and tracks data as described above.
- Table 16 on page 39 reflects a strong correlation between TLP recipients and Teaching Fellows; not all Fellows use TLP loans.

TLP/Type 2 – Career Changers (SLC - 2000)

Key features:

- A loan-to-forgiveness program, offering up to \$15,000 a year, for up to four years, with a maximum of \$60,000. Funds may not be carried over or used for summer school.
- 42 recipients for 2023-24 (30 at the 1st and 2nd-year graduate level).
- 70 Type 2 Borrowers taught in a critical area 2023-24.
- Funded through the General Fund.
- Is non-competitive; if the number of qualified applicants exceeds the General Fund appropriation, SLC may access the TLP Revolving Loan Fund to cover the expense (59-26-20(j)).
- Academic/experience criteria:
 - 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.
 - Enrolled undergraduate: undergraduate: 2.75 GPA and passed Praxis Core.
- Must teach in critical needs content or geographic area for 20% loan forgiveness; can accelerate forgiveness to 33

1/3% by teaching critical content in critical geographic area.

- Must submit a signed paper-based application and promissory note each year.
- If recipient is in repayment, interest rate shall be equal to the Direct Stafford Loan interest rate charged for unsubsidized loans to undergraduate students plus 2%, not to exceed 8.25%. Interest will be calculated daily on the outstanding Principal balance until the loan is paid in full.

TLP/Type 3 – PACE Alternative Preparation Program (SLC- 2000)

Key features:

- Is a forgivable loan, allowing participants to borrow up to \$750 year as reimbursement for the cost of participating in the PACE program, up to a maximum of \$5,000.
- For 2023-24, there were 282 PACE recipients.
- Must submit a signed promissory note each year.
- Must teach full-time in critical needs geographic or subject area at least 152 days/year to earn forgiveness.

Palmetto Fellows Enhancement for Education Majors (CHE - 2024)

- Offers a forgivable scholarship enhancement of up to \$2,500/year to eligible students beginning their second academic year. (Enhancement is in addition to underlying Palmetto Fellows \$6,700 scholarship for freshmen, and \$7,500 for sophomores, juniors, and seniors).
- Funded through the SC Lottery (and General Fund if cost exceeds appropriated amount).
- 381 Palmetto Fellows Scholarship Fall 2023 recipients were in an Education Program (4.4% of all PF recipients).
- Is considered a “last dollar” award, and by Regulation (62-330) may be used only “toward payment for cost-of-attendance as established by Title IV Regulations with modifications set forth in D...” (regarding room and board).
- Students may only receive enhancement disbursement at their home institution.



- Criteria for Palmetto Fellows Enhancement:
 - Must be a recipient of the Palmetto Fellows scholarship
 - Must be enrolled as a full-time, degree-seeking student in a CHE-approved program at an eligible four-year institution in South Carolina
 - Students deemed eligible and who wish to receive the enhancement sign a contractual agreement committing to work in an SC public school for each year of receiving the enhancement, or to repay funds received.
- Underlying Palmetto Fellows Scholarship academic criteria:
 - 3.5 SC UGP GPA, and
 - 1200 SAT or 25 ACT, and
 - Rank in top 6% in either grade 10, 11, or 12

Alternative Criteria (without regard to class ranking):

- 4.0 SC UGP GPA, and 1400 SAT or 31 ACT

- Eligible students do not have to submit an application, as the financial aid office for each eligible institution will determine scholarship enhancement eligibility.
- Must obtain teacher certification to qualify for forgiveness.
- Upon graduation, must work in a SC public school for at least one school year for each year the enhancement/stipend was received or repay the loan, which does not carry interest.

LIFE Enhancement for Education Majors (CHE - 2024)

Provisions closely follow those for Palmetto Fellows, except for academic criteria:

- Offers a forgivable scholarship enhancement of up to \$2,500/year to eligible students beginning their second academic year. (Enhancement is in addition to underlying LIFE \$5,000 scholarship).
- Funded through the SC Lottery (and General Fund if cost exceeds appropriated amount).
- 2,676 LIFE Scholarship Fall 2023 recipients were in an Education Program (6.8% of all LIFE recipients).
- Is considered a “last dollar” award, and by Regulation (62-330) may be used only “toward payment for cost-of-attendance as established by Title IV Regulations with modifications set forth in D...” (regarding room and board)
- Students may only receive enhancement disbursement at their home institution.

- Criteria for LIFE Enhancement:
 - Must be a recipient of the LIFE scholarship
 - Must be enrolled as a full-time, degree-seeking student in a CHE-approved program at an eligible two or four-year institution in South Carolina
 - Students deemed eligible and who wish to receive the enhancement sign a contractual agreement committing to work in an SC public school for each year of receiving the enhancement, or to repay funds received.
- Underlying LIFE Scholarship academic criteria:

Two-year institution:

- 3.0 SC UGP GPA

Four-year institution (Meet 2 out of 3):

- 3.0 SC UGP GPA, and
- 1100 SAT or 22 ACT (subject to adjustment by the CHE after 2024-25, per Act 156 of 2024), and
- Rank in top 30% of graduating class
- Eligible students do not have to submit an application, as the financial aid office for each eligible institution will determine scholarship enhancement eligibility.
- Must obtain teacher certification to qualify for forgiveness.
- Upon graduation, must work in a SC public school for at least one school year for each year the enhancement/stipend was received or repay the loan, which does not carry interest.

Student Loan Refinancing for Certified Teachers (SLC- 2025)

- Proviso 1A.76 of the 2025-26 Appropriations Bill makes up to \$5,000,000 from the SLC Revolving Loan Fund available to assist in refinancing student loan debt for all certified teachers employed in the public schools of the State.

Modified Loan Forgiveness for Teachers (SLC- 2025)

- Proviso 1A.76 of the 2025-26 Appropriations Bill also provided that an “additional \$5,000,000 from the revolving loan account will be made available to teachers for loan forgiveness patterned after the SC Teacher Loan in the following school districts based on the number of teacher vacancies and/or the number of teachers of record uncertified in the subject area in which they are teaching: Bamberg, Allendale, Calhoun, Jasper, Lee, and McCormick school districts that show a vacancy rate of ten percent or greater based on the 2024-25 Teacher Supply and Demand Report.” The SLC is in the process of determining how to fulfill the requirements of these two Provisos.



Findings and Recommendations

Findings and Recommendations for 2023-2024 expand on those from last year's report for 2022-23, delving deeper into how the program has evolved to fulfill its legislative intent in the current environment, (with other financial aid options having become available to potential TLP participants), and how the Governance structure affects its ability to evolve. Key findings for 2024 relate to ongoing concerns with three fundamental components of the program:

- Governance structure and its effect on the program's overall value to the teacher pipeline.
- Efficacy, alignment, and parity of TLP with other state-funded programs that also provide grants and/or loan-to-scholarship funds to education preparation program enrollees.
- General awareness of, and support for, the Teacher Loan Program.

As a refresher of last year's Teacher Loan Report for FY 2022-23, and as a baseline for this year's Findings and Recommendations, below is a recap of some of the high-level Findings from the 2022-23 program review, by topic, followed by the associated strategic recommendations in bullets. This recap serves as a baseline for the 2023-24 Findings and Recommendations that follow.

2022-23 Finding and Recommendations for TLP Governance

TLP operations, funding, and governance are stagnant. By statute, the program is to be "administered" by the SLC, meaning it does not have official authority to manage and direct the program, and move it forward. Recommendations:

- Direct the Teacher Loan Advisory Committee to perform a critical review of seven of the TLP's core components using the EOC's 2022-23 TLP Report as a starting point, and to provide recommendations to the EOC.
- Perform a critical assessment of alignment, parity, and effectiveness between the TLP and other teacher recruitment initiatives.

2022-23 Findings and Recommendations on Funding

Evaluating TLP Revenues and Expenses is fairly complex, as it involves EIA (Type 1) and General Fund (Type 2) budget request and appropriation endeavors by the SLC, the SDE, and the CHE.

Several concerns with clarity, inconsistencies, and/or conflicting information in the SLC June 30, 2023 Annual Financial Report were noted.

The Revolving Loan Fund (RLF), which includes monies collected by the SC Student Loan Corporation from individuals who do not qualify for cancellation, increased from \$8,695,425 as of June 30, 2018 to \$20,935,219 for June 30, 2023.

Recommendations:

- Determine efficacy of consolidating Type 1, Type 2, and Type 3 funding streams.
- Direct funds in the RLF (1) to refinancing student loan debt for certified teachers employed in SC public schools, and (2) to teachers for loan forgiveness in certain districts, based upon teacher vacancies and/or the number of uncertified teachers in their subject area.

2022-23 Findings and Recommendations on Data Collection and Quality

Data collection and reporting processes were found to be labor-intensive, paper-driven, and included certain self-reported measures and loosely-defined metrics on some of the more significant data points, collectively creating challenges with evaluating the program's impact and efficacy.

No data was available for the number of TLP loan recipients who have had their loan cancelled 100% but are still teaching in an SC public school.

Recommendations:

- Streamline and simplify the TLP application process, and the EIA Annual Program Report format.

- Align the Program Report with TLP's agency reporting to the CHE, to the extent possible (to facilitate a clearer understanding of the program's purpose, deliverables, cost/benefit, and financials, etc.)

2022-23 Findings and Recommendations on Loan Forgiveness

At program inception, there were only two subject areas designated as critical needs. The ability of Type 1 loan participants to accelerate their pace of reaching 100% TLP loan forgiveness by teaching a critical needs subject in a critical needs geographic area has evolved to include all teaching and instructional services fields, and 60% of all public schools in SC. Recommendations:

- To support TLAC's expressed interest in eliminating the critical needs cancellation requirement, re-evaluate the cost/benefit of administering critical needs.
- Review and assess parity with provisions of other loan forgiveness available to EPP students, including cancellation rate.

2022-23 Findings on Loan Application and Eligibility

The TLP 1 approval rate has increased since 2020-21 when the SLC resumed use of the Revolving Loan Fund to cover approved applications exceeding the EIA appropriation.

Type 1 and Type 2 loan applications are primarily paper-based, labor-intensive and must go through several hands for approval.

Recommendations:

- Review/streamline/update content of both applications (Type 1/Type 2, and PACE/Type 3):
 - Consider modifying loan provisions to add allowances for using TLP funds for summer school.
 - Consider not limiting Type 3 to PACE participants.
- Explore cost/benefit of options for using an online application system.
- Conform PACE application with SDE PACE Guidelines (TLP PACE application requires borrower to teach full-time, SDE PACE Guidelines allow full or part-time teaching in the qualifying content area.)
- Follow up with TLP borrowers who drop out of the program.

2022-23 Findings and Recommendations on TLAC's Program Goals

Using the most recent data available, Goals 1 and 2 regarding targets for African American and Male loan recipients to mirror those of the SC teaching work force were not met.

No data was available to evaluate status of Goal 3, which set a target of 80% of TLP recipients should enter the SC teaching workforce.

The number of new hires of male educators and of non-white educators increased from the previous year, according to CERRA's Supply and Demand Reports for 2022 and 2023.

Recommendations:

- Update program goals related to loan recipients pursuant to recommendations, with clearly-defined, measurable goals.
- Establish goals at the EPP level aligned with TLP goals, with special focus on the larger institutions that have experienced significant 10-year decline in EPP enrollment (e.g., Francis Marion, SCSU, USC-Upstate, and Winthrop).

2022-23 Findings and Recommendations on the Teacher Pipeline

The percentage of Alternative certification program new hires and of international teacher new hires were the only sources with increased percentages from the previous year.

The percentage of African American Type 1 and Type 2 loan recipients decreased to 8.9% from 10.9% the previous year, both of which are lower than SC-TEACHER SC Workforce Report percentage for both years.

The percentage of TLP applications from Males (19.2%) was only slightly less than the SC-TEACHER SC Workforce

Report for SC (19.6%), but noticeably less than the 23% of males in the 2020-21 national educator workforce in the SC-TEACHER Workforce Report.

Teacher Cadets continue to be a significant source of TLP Type 1 recipients, comprising 51% of 2022-23 recipients.

USC-Columbia has seen a 28% decrease in the number of enrollees in Education Preparation Programs at the Bachelor's level over the last 10 years, while Clemson has seen a 57% increase.

Recommendations:

- Increase focus on early teacher pipeline initiatives (ProTeam, Teacher Cadets, Bridge programs, Call Me Mister, etc.)
- Rethink/reorganize Teacher Recruitment initiatives to clarify intent, identify and establish best practices and effective pipelines, establish common metrics and reporting requirements (preferably not self-reported) to be used for measurable results.
- Develop a cohesive, statewide, and district-level teacher recruitment strategy with specific goals and expectations for each component of the teacher pipeline.

2023-24 Findings and Recommendations

The 50+ detailed recommendations presented in last year's TLP Report for FY 2022-23 recapped previously included a broad array of technical and strategic suggestions directed at enhancing or modernizing the TLP Program, and a few others closely associated with the teacher pipeline, such as Teacher Cadets and Teaching Fellows. Some of the recommendations would have entailed a collaborative effort involving multiple entities to evaluate, determine the efficacy and value of moving forward with the most impactful ones, then to prioritize and develop actionable steps for implementation. In approving the 2024 TLP report, the EOC provided a directive to the TLAC to provide recommendations on addressing the findings from the report.

In response to 2024 TLP Report Recommendations, the Teacher Loan Advisory Committee (TLAC) has met twice as a whole since its publication, and developed three new program goals with action steps for each, as described in Appendix C-2:

1. Streamline the SC Teacher Loan application process.
2. Develop and promote a Marketing toolkit.
3. Retain educators.

As a starting point for addressing these goals, SLC has begun exploring online application options, and a Proviso for the action step to "Establish a one-time refinance opportunity through the SC Student Loan Corporation" which was included in the 2025-26 Appropriation Bill. CERRA is charged with appointing and maintaining the TLAC but has experienced leadership turnover since the last report, which has likely hampered progress on these goals.

Overall Findings 2023-2024:

- TLP governance, funding, operations, and contribution to the teacher pipeline continue to remain essentially the same as described in the last two TLP Reports.
- Though the number of critical need areas for teaching for loan forgiveness has expanded significantly and the loan cap has increased, the number of TLP Type 1 loan applicants and recipients is trending to a steady decline; both were at their lowest respective levels since at least 2010-11.
- Further evidence that TLP may be underutilized: Slightly less than 8% of Fall 2024 Bachelor's and Master's level education program enrollees received TLP loans; by comparison, 43% of undergraduates in education programs received HOPE, LIFE, or Palmetto Fellows Scholarships. Also, there were no recipients from any of the technical colleges.
- Over time, TLP's "identity," desirability, and advantages appear to have been impacted by other successful financial aid options and programs that have evolved. It is positioned against other programs which may offer more flexibility and/or do not carry interest, and therefore may be more appealing, i.e., Teaching Fellows, HOPE, LIFE, Palmetto Fellows, and more recently, the LIFE/Palmetto Fellows Enhancement.
- Historically, approximately half of Type 1 applicants self-identified as Teacher Cadets. Teacher Cadets have been in decline; CERRA's 2023-24 Annual Report noted 167 Teacher Cadet sites, the lowest since FY 2020.
- The number of Type 1 borrowers presently teaching and having loans cancelled in the last eight years has ranged from 932 (2022) to 1,173 (2017) and has increased slightly to 1,093 over the last few years.
- There is continued concern about public awareness and perception of the TLP as a forgivable loan. Three websites of large IHEs did not show the current Type 1 loan amount for juniors, seniors, and 5th year; one had an incorrect SAT/ACT score requirement; two had no TLP information at all. Inconsistent communication about the Teacher Loan Program could result in those who are aware of TLP considering it to be much more of a loan than as a potential scholarship.

Options for Subcommittee Consideration:

1. Continue the program "as is," and direct/authorize the TLAC to address specific, strategic actionable recommendations needed to reposition TLP as a more viable financial aid program that fills a teacher pipeline need not being met – which could include:
 - Continue current governance, features, and funding, with CERRA as the sole convener of the TLAC (the only entity responsible for "recommending policies and procedures necessary to promote and maintain the program.")
 - Rebranding it as a loan-to-scholarship (e.g., for Teaching Fellows applicants who were not selected).
 - Developing strategic, measurable, targeted program goals (including for EPPs) that are reflective of the current educator pipeline environment unique to districts.
 - Revise the current model and definitions used for determining critical subject and geographic areas to conform with any program modifications adopted.
2. Streamline the application process, transitioning to an existing platform such as Kaleidoscope (used by CERRA for Teaching Fellows), or Element 451, a digital platform currently used by CHE for HOPE, LIFE, and Palmetto Fellows, including the new Enhancements).

3. Continue the program with modified governance: Amend program governance to revise, clarify, and strengthen the role, responsibilities, leadership, and composition of the Teacher Loan Advisory Committee &/or the Student Loan Corporation.
4. Transition to a state entity with the full governing authority and resources necessary to identify and address strategic changes needed for all program functions, to include reinventing/redesigning the program as a key component of a South Carolina Education Pathway model, and market it accordingly.

Governance Findings 2023-24:

- The SC Student Loan Corporation's (SLC) "administer only role," while subject to interpretation, inhibits the Corporation's ability to intentionally or exclusively market and modernize the 40-year-old Teacher Loan Program and may create confusion regarding expectations of the SLC in its role as such. The SLC's "administer only" role was entrenched to an even greater degree when "physical custody of TLP assets was transferred from the Corporation to an account held at the State Treasury" during fiscal year 2022, according to a Finding in its 2024 financial statement. Further, as also stated in its 2024 financial statement, the SLC is "...not an agency, instrumentality, or department of, or otherwise affiliated with the State of South Carolina ("the State").

Options regarding Governance for Subcommittee Consideration:

1. Do one or more of the following via statute or proviso:
 - Designate a single state entity (such as SDE, CERRA, or the CHE) as the governing authority for the entire TLP program; clarify authority, role, parameters, duties, etc. of the governing entity.
 - Amend TLAC Proviso 1A.6, reconstituting TLAC appointments, leadership, authority, and committee expectations – to include directing the Committee to submit a proposal for strategic, measurable program goals to the EOC for review and approval by a date certain.
 - Designate a strategic committee to perform a comprehensive review of existing statute, provisos, and regulations and document proposed corrections, updates, and clarifications to the EOC for review and approval by a date certain.

Funding/Fiscal Findings 2023-24:

- Note 2 of SLC's audited financial statement for fiscal year ended June 30, 2024, states that "During the Fiscal Year ended June 30, 2024, the Student Loan Corporation decided to remove the program from its Consolidated Statement of Financial Position to better comply with US GAAP reporting," which resulted in:
 - An Audit Finding on SLC's June 30, 2024 financial statement may be found in Appendix E. The link to SLC Financial Statements may be found on SLC's home page.
 - Beginning with FYE June 30, 2024, reduced transparency for the Revolving Loan Fund Balance- a key indicator of TLP viability and historically included in SLC's annual financial audit – since it is no longer included in the SLC financial statement and a separate FYE 2024 audit for TLP was not found on SLC's website. The RLF balance was requested and received from the SLC and has been added to Table 1.
 - The SLC subsequently submitted a request to the CHE for an additional \$16,190 in its FY 2025-26 budget to cover the expense of a separate (from SLC) audit for the TLP.
- In addition to Loan Payments (\$1,970,355), the June 30, 2024 Revolving Loan Fund Balance includes Investment Income (\$553,034) and Change in Unrealized Gain/(Loss) (\$429,535). Loan Payments (repayments from borrowers) were \$161,000 less than for the previous year.
- FY 2025-26 Proviso 1A.76 directs up to \$10 million of funds from the Revolving Loan Fund be made available for two teacher loan forgiveness options.
- No new appropriations have been requested for the program since 2012-2013.

Funding/Fiscal Options for Subcommittee Consideration:

- Place TLP under an entity where it is appropriate to be included in the financial statement of a state entity.
- Explore viability of restoring inclusion of TLP to the SLC Consolidated Statement of Financial Position (for continuity and transparency).

- Request SLC to provide externally audited TLP and RLP fund balances for 2023, 2024, and 2025.
- Within the aforementioned strategic committee, require a proposal aligned with Teacher Pipeline Findings and Recommendations for long-term strategic use of RLF or other funds directed at initiatives for recruiting high school students into the teaching profession. Information for related initiatives in other states may be found in ECS's current 50-State Comparison: (<https://reports.ecs.org/comparisons/teacher-recruitment-and-retention-2025-03>)

Loan Forgiveness Findings 2023-24:

- Criteria being used for designating Critical Needs Subject Areas (CNSA), based upon a formula to identify teacher shortage areas, has evolved over time such that today all teaching and instructional service fields and 60% of all SC public schools meet the criteria. The program started with math and science as the only two critical subject areas. This expansion makes more borrowers eligible for accelerated forgiveness, accelerating their potential exit from the classroom without further incentives.
- For the beginning of the 2024-25 school year, the number of vacancies decreased in all but 5 of the 32 Teaching Fields and Service Positions, with significant decreases in Early Childhood, ELA, Math, Science, and Special Education: if this trend continues, the number of areas designated as critical need may decrease going forward.
- The process involved for SLC to track and monitor borrowers entering the loan forgiveness stage of TLP is as follows: SLC receives college enrollment verification from the National Student Loan Data System (NSLDS), which places the borrower into a grace period after graduation. SLC then requests that the borrower have the district office where they are to be teaching to complete the initial deferment from verifying employment in the coming year. Once completed, a deferment is added to the account during the year of teaching. After that year, SLC receives a new confirmation that the teacher completed the year of service, including the number of hours taught, school district, subject taught, etc., then confirms that the borrower is eligible for (a year of) forgiveness, writes off the forgivable amount; this process is then completed each year until the balance is \$0.

Loan Forgiveness Options for Subcommittee Consideration:

- Re-evaluate the current model and definitions used for determining critical subject and geographic areas used for loan forgiveness, considering parity with Teaching Fellows and LIFE/Palmetto Fellows Enhancements and the impact of changing the policy on current and past TLP recipients.
- Incentivize retention by accelerating the loan forgiveness rate (e.g., 10/10/20/20/40% vs. 20%/year).

Loan Application and Eligibility Findings 2023-24:

- There are other state-funded programs with a service obligation that are also targeted at providing financial assistance (via forgivable loans) to talented and/or outstanding, qualified state residents desiring to teach in South Carolina public schools. Though similar, terms, conditions, and loan provisions (interest rate, late fees, repayment requirements, etc.) on the respective promissory notes vary, and may at best be confusing to all but the most financial-savvy students – and possibly misleading-- especially those who qualify for multiple programs and may need to make decisions about which loan-associated program best meets their needs.
- TLP applications are paper-based, labor-intensive, and must go through several hands.
- Enrolled/continuing TLP borrowers must fill out the same application as first-time applicants.
- Of the 16 South Carolina-approved Alternative Route Programs, only PACE program participants are eligible for Type 3 (Alternative Route) TLP loans. For 2024-25, more than 10% (775) of the 7,381 hires new to the profession from SC-approved alternative certification programs, so this is a significant source of new hires for districts.

Loan Application and Eligibility Options for Subcommittee Consideration:

- Review and compare TLP, Teaching Fellows, and LIFE/Palmetto Fellows promissory notes, identify best practices for common components of terms and conditions, and update forms accordingly.
- Remove statement from the Type 1/Type 2 application emphasizing “Due to limited state funding, meeting all criteria and deadlines does not ensure your receipt of a SC Teachers/ Career Changers Loan”, and from the Type 3 application

“IMPORTANT: STATE FUNDING IS LIMITED SO PLEASE APPLY EARLY”, since loan demand does not currently exceed available funds.

- Develop and implement a streamlined and online TLP application process, with a one-stop portal for EPP candidate to seek financial aid. Explore viability of using existing vendors used by other SC entities for online scholarship management platforms (or the Common Application platform), such as:
 - CERRA/Teaching Fellows- Kaleidoscope <https://www.mykaleidoscope.com/>
 - CHE/Palmetto Fellows, LIFE, HOPE- Element 451 <https://element451.com/product/applications>
 - Incorporate TLP applications into the Teaching Fellows application process (e.g., if realign/reposition/reinvent TLP as a companion program).
 - The Common Application platform: <https://www.commonapp.org/> Common Application is a platform that helps streamline an essential part of the admissions process for students by making it possible for first-time and transfer applicants to apply to multiple colleges at once – so they only must fill out details that most schools require once – such as name, address, and extracurricular activities. Applications from this platform are accepted by more than 1,100 schools, including 20 colleges and universities in South Carolina. As suggested by the TLAC, Since Common Application does not include all of the fields needed to qualify for TLP, the TLAC has said it may be appropriate to consider allowing institutions of higher education to certify TLP applicants before sending them to the SLC for processing.
- Amend SC Code 59-26-30(A)(8) regarding loans for Career Changers to expand eligibility to other alternative teacher certification programs besides just PACE, pursuant to parameters agreeable with SDE.
- Amend regulations, application/promissory note, website information, guidelines, and any other forms to conform to any changes.

TLAC Program Goal Findings 2023-24:

- TLAC goals are narrowly drawn, difficult to assess with integrity, and not currently used to drive improvement.
- Disparate data is collected for loan-for-forgiveness programs available to teachers (TLP, Teaching Fellows, LIFE/Palmetto Fellows Enhancement), making it difficult to assess progress on any new measurable goals that might be implemented and whether the needs of EPP students are being met.

TLAC Program Goal Options for Subcommittee Consideration:

- Request a proviso directing TLAC to develop new goals in conforming with recommendations from the EOC.
- With input and support from CHE, develop a common road map for EPPs to follow in retention of EPP enrollees, leveraging available financial aid to graduate with minimal debt.
- Identify a common set of data (with specifically-defined definitions) to be collected for TLP, Teaching Fellows, and LIFE/Palmetto Fellows and used for measuring new TLP goals, and as input for the TLP Report – to include all phases of the teacher pipeline

Value of the TLP on Teacher Pipeline 2023-24:

- Over the life of the program, 7,701 (34%) of Type 1 borrowers have had their loan cancelled 100% by fulfilling the teaching requirement (Table 7-A), and during school years 2016-17 through 2023-24, the number of Type 1 borrowers teaching for forgiveness per year ranged from 932 to 1,173- evidence that the program does contribute directly to the teacher pipeline. However, it would be beneficial if more data associated with teacher retention after TLP loans are satisfied could be collected and reported. (For example, CERRA reports that 1,181 of loan-satisfied Teaching Fellows are still employed in SC public schools and districts).
- The original intent of the program was strategic and intentional when developed 40 years ago; it has not been adjusted and positioned to accommodate evolving conditions, as reflected in the general decline in the number of applications.
- South Carolina’s population has grown and changed: We saw a 36.6% population growth between 2000 and 2024. According to RFA’s website, as of July 1, 2023 South Carolina was the 23rd most populous state with an estimated 5,373,555 residents. This was 90,600 more people than the 2022 population of 5,282,955, making South Carolina the fastest growing state by percent change, and the 5th fastest by numeric change.
- CHE’s latest statistical abstract shows that 76% of undergraduates in SC IHE’s are in-state students, so those in the 24% from out-of-state who wish to teach are not eligible for TLP. Disaggregated data for in-state vs. out-of-state EPP enrollees has been requested from

CHE to determine if there is a correlation between the declining trend in the number of TLP applicants/recipients and the number of in-state EPP enrollees.

- Numerous alternative teacher certification programs have been implemented to help support the teacher pipeline; for 2024-25, a significant number (775, or 10.5%) of new hires to the profession were from an SC-Approved Alternative Certification Program. PACE, however, remains the only such program eligible for Type 3 TLP loans. Establishing a five-year pilot program to permit qualifying schools to hire noncertified teachers in a ratio of up to ten percent of its entire teaching staff, the result of implementing Act 30 of 2025, may drive the expectation to rethink the PACE limitation.
- Similar efforts and programs subsequently developed may have the unintentional effect of supplanting TLP's intent (Teaching Fellows, Call Me Mister, Bridge Programs, HOPE, LIFE, Palmetto Fellows, and the recently added LIFE and Palmetto Fellows Enhancement, etc.)
- TLP is not widely marketed, and is not always readily accessible or included in all EPP IHE web sites, and anecdotal evidence suggest it is not as well-known as LIFE, HOPE, Palmetto Fellows, Teaching Fellows, Call Me Mister, etc.
- The number of Teacher Cadet sites and of students served by the program have not rebounded since COVID, which has likely had an adverse effect on TLP application data. Teacher Cadets historically comprise about half of TLP applicants, but their number declined this year and has not rebounded since COVID. (See Table 11).
- Barriers to program sustainability include:
 - Indistinct program positioning and differentiation with the other loan-for-forgiveness programs.
 - TLP is the only loan-for-forgiveness option that has content and/or geographic area teaching requirements and carries interest if in repayment.
 - Absence of widespread program marketing and conflicting, missing or not readily accessible, incorrect website information across the spectrum (of associated entities and IHEs).
 - Absence of ready availability of all reliable data for tracking, monitoring, targeted marketing, etc.
 - Program name implies negative perception of a "loan"
 - Paper-based, labor-intensive application in a digital world.

Teacher Pipeline Options for Subcommittee Consideration:

- Revisit 2022-23 TLP report recommendations to:
 - Develop a cohesive, statewide, and district-level teacher recruitment strategy with specific goals and expectations for each component of the teacher pipeline.
 - Increase focus on early teacher pipeline initiatives (ProTeam, Teacher Cadets, Bridge programs, Call Me Mister, etc.)
 - Rethink/reorganize Teacher Recruitment initiatives to clarify intent, identify and establish best practices and effective pipelines, establish common metrics and reporting requirements to be used for measurable results.
- Establish a collaborative effort with SCDE, CHE, and CERRA to establish a process and expectations for elevating Teacher Cadets at the high school/career center, district, and state level.
- Compare FAFSA, Teaching Fellows, HOPE, LIFE, and Palmetto Fellows (including recent associated Enhancement) applications, processes, and timelines to that of TLP; identify and implement best practices for TLP.
- Increase focus on all Alternative Certification programs: SDE to establish parameters and criteria patterned after PACE for other programs to qualify for TLP besides just PACE. (The number of PACE Type 3 recipients increased 19% from 2022-23).
 - Prioritize the Education Career cluster. Considerations for leveraging RLF or other funds to do so could include:
 - Enhance the existing state-recognized CTE program for Education (currently a career cluster with Training) managed end-to-end at SCDE, with a dedicated, experienced staff person dedicated solely to managing statewide implementation. Since 2018, 19 high school students have achieved Completer status in this program AND passed Praxis Core. Consider the use of performance-based assessments that enhance the value of the program (as Pennsylvania currently does).
 - Using the SDE Agriculture model (see Proviso 1A.25), develop an education pathway model that includes credits aligned with ensuring early success in public and private EPPs, such as having passed the Praxis Core. As an incentive to students, the loan cap could increase from \$2,500 to \$5,000 for freshman and sophomore TLP applicants who have passed Praxis Core (and raise their overall cap accordingly to \$32,500).
 - Establish and implement a registered teacher apprenticeship model that supports an education pathway.
 - Offer competitive grants for Grow-Your-Own programs for high school students, which at least 10 states are doing, and/or paraprofessionals as Texas does.



The 2023-24 program review consisted of, but was not limited to, a review of the following:

- Statutory references (including annual appropriations and related Provisos)
- Recent Teacher Loan Program (TLP) Review Reports
- Historical and current (June 30, 2024) Student Loan Corporation (SLC) Annual Financial and Compliance Reports
- Annual EIA Programs Budget and Report Forms (SC Teacher Loan Program, Teaching Fellows, etc.)
- CERRA Supply and Demand Reports
- Colleges of Education websites
- SC-TEACHER Profile of the SC Teacher Workforce reports

General Findings from Data Tables:

- The program continues to focus on its stated purpose of providing loans for talented and qualified state residents 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.
- No program changes were made for 2023-24 to impact data.
- Loan amounts for all three types remained the same. The aggregate maximum for Type 1 was last changed for 2019-20, increasing from \$20,000 to \$27,500.
- The number of individuals enrolled in Bachelor's EPP programs was up, but number of Type 1 applicants and recipients was down – and at the lowest since at least 2010-11.
- Looking at CHE's EPP enrollment data, 7.7% of 2023 EPP Undergraduate and Graduate enrollees received Type 1 or Type 2 loans for 2023-24, compared to 7.9% for 2022-23.
- The number of applicants and recipients has been in a general decline since at least 2010-11.
- Individuals self-identified as Teacher Cadets continue to comprise approximately half of TLP Type 1 applicants and recipients, though the number of applications from Teacher Cadets has generally been in decline. Data suggests a strong degree of program retention for Teacher Cadets in EPPs.
- Data on Teaching Fellows recipients is not available, due to asynchronous application schedules.
- Data collected and reported is subject to availability of current data, interpretation of what is needed/requested, timing of data collected, and incorporates self-reporting in some cases.
- There are currently no program participants from any of the state's technical colleges.

Type 1/TLP Program Revenues and Loans

Funding for Type 1/TLP loans occurs through the EIA Appropriations process, with CHE recommending the annual amounts shown below in Table 1 (\$5,089,881 since 2013-14, when it was increased from \$4,000,000). Additional funds for Type 1 loans are available from the Revolving Loan Fund (RLF) if necessary and were suspended for a seven-year period before being restored beginning 2020-21. RLF funds were not needed for 2023-24, when Total Amount Loaned was \$279,659 (6%) less than the previous year. The ending balance in the Revolving Loan Fund for the last two years, provided by the Student Loan Corporation (as opposed to annual financial statements) have been added to this Table. The aggregate maximum loan amount for Type 1 was increased from \$20,000 to \$27,500 beginning via a 2019-20 Budget proviso.

Type 2/Career Changers and Type 3/PACE, added in statute for FY 2000-01, are funded as a combined line item through the General Fund under Aid to School Districts/Special Allocations as opposed to through the EIA, as Type 1 is. The original amount appropriated for Type 2 and Type 3 was \$2,000,000, then declined, and has been \$1,065,125 since 2010-11. Table 1-B reflects recent data for Type 2 (Career Changers) and Type 3 (PACE), indicating that although not all the

General Fund Appropriation was utilized the number and amount of these loans for 2023-24 increased significantly over 2022-23, primarily related to a jump in Type 2 first and second-year Graduate level participants.

Table 1-A: TLP Type 1
SC Teacher Loan Program: EIA Revenues and Loans from 2011-2024 (Historical)

Year	EIA Appropriation	Revolving Funds from Repayments	Total Dollars Available	Administrative Costs	% of Total Dollars Spent on Administration	Amount Loaned	*Revolving Loan Fund Balance
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	
2022-23	\$5,089,881	\$500,000	\$5,589,881	\$506,951	9.1	\$4,827,723	\$20,079,370**
2023-24	\$5,089,881	\$0	\$5,089,881	\$520,726	10.2	\$4,548,064	\$23,032,269***

Source: South Carolina Student Loan Corporation

*Revolving Loan Fund data provided by the Student Loan Corporation includes Loan Payments (Transfers from SLC), Investment Income, and Change in Unrealized Gain/(Loss).

**FY 2022-23 Ending Balance 06/30/2023, as provided by The Student Loan Corporation.

***FY 2023-24 Ending Balance 6/30/2024, as provided by the Student Loan Corporation.

Table 1-B: TLP Type 2 & Type 3 General Fund Appropriations and Loans

	General Fund Appropriation	Type 2/Career Changer Amount (#)	Type 3/PACE Amount (#)	Total Type 2 & 3 Amount (#)
2021-22	\$1,065,125	\$439,833 (43)	\$192,500 (257)	\$632,433 (300)
2022-23	\$1,065,125	\$406,701 (40)	\$175,775 (236)	\$582,476 (276)
2023-24	\$1,065,125	\$505,893 (42)	\$211,305 (282)	\$717,198 (324)

Source: South Carolina Student Loan Corporation

Teacher Loan Program in the Context of the Teacher Pipeline

CERRA conducts a Supply and Demand Survey of all regular school districts, statewide Charter School authorizers (South Carolina Public Charter School District, etc.), Palmetto Unified, the Department of Juvenile Justice, and the South Carolina School for the Deaf and Blind, to collect data for annual report documenting the number of teacher positions, teachers hired, teachers leaving, and vacant teacher positions. For 2024-25, 71 of the 75 districts responded to the survey CERRA publishes the Supply and Demand Report on its website annually.

Table 2 shows the number of vacant teaching and service positions, by teaching field, as self-reported by districts to CERRA, and pursuant to CERRA's reporting instructions, for the beginning of the 2024-25 school year, and the net change over the beginning of 2023-24. In their report, CERRA notes that *"a 'teacher' is a **certified** educator in a classroom-based teaching position or a school-based service position"* (school counselor, etc.) so presumably positions filled by non-certified teachers

(as allowed within statutory parameters) are counted as vacancies. Of note:

- The total number of vacancies in all Teaching Fields and Service Positions decreased by 570 for 2024-25; however, Total Positions reported was 915 less than for 2023-24, most likely due to the expiration of ESSER Funds.
- The number of vacancies compared to the previous year decreased in all but 5 of the 32 Teaching Fields and Service Positions, also likely associated with the expiration of ESSER funds.
- Significant decreases in Early Childhood, ELA, Math, Science, and Special Education vacancies were reported.

Table 2
Positions Reported Vacant at the Beginning of the 2024-25 School Year

	Teaching Field and Grade Level				
Teaching Fields	PK – 5	6 – 8	9 – 12	Total	Change From 23-24
Agriculture	0.00	1.00	5.00	6.00	(1.00)
Art	17.00	10.50	7.00	34.50	(20.00)
Business & Marketing	0.00	7.00	10.00	17.00	(9.00)
Career & Technical Edu. (CTE work-based fields)	0.00	9.00	17.00	26.00	(13.00)
Computer Science	0.00	1.00	0.50	1.50	(5.50)
Dance	2.00	3.00	1.00	6.00	2.00
Driver Training	0.00	0.00	0.00	0.00	(1.00)
Early Childhood/Elementary (grades PK-2) *	62.00	0.00	0.00	62.00	(70.00)
Early Childhood/Elementary (grades 3-5) *	81.50	0.00	0.00	81.50	(57.00)
Early Childhood/Elementary (grade 6)	0.00	2.00	0.00	2.00	0
Multilingual Learner Program/previously ESOL	6.90	11.75	12.75	31.40	0.90
English/Language Arts	1.50	22.50	25.00	49.00	(57.50)
Family & Consumer Science*	0.00	1.00	1.00	2.00	1.00
Gifted & Talented	7.00	0.25	0.25	7.50	3.00
Health	0.00	0.00	0.00	0.00	(3.00)
Industrial Technology*	0.00	1.00	0.00	1.00	0
Literacy/Reading	5.50	4.00	1.00	10.50	(15.00)
Mathematics	4.00	39.50	49.00	92.50	(64.50)
Montessori	1.00	1.00	0.00	2.00	0
Music	24.60	11.60	12.00	48.20	(10.30)
Physical Education	7.50	7.00	7.00	21.50	(20.00)
Science (biology, chemistry, physics, etc.)	1.00	30.00	25.00	56.00	(73.25)
Social Studies (econ., history, psychology, etc.)	0.50	27.50	12.50	40.50	(28.50)
Special Education	108.00	61.50	69.50	239.00	(49.60)
Theater	0.00	2.00	1.00	3.00	(2.00)
World Language	3.50	7.50	13.50	24.50	(20.50)
Other	6.00	0.00	1.00	7.00	6.00
Total for all Teaching Fields	339.50	261.60	271.00	872.10	(507.75)
	Number by Service Field Positions				
School Librarian				20.00	(7.50)
School Counselor*				30.50	(0.50)
School Psychologist				44.25	(28.55)
Speech Language Pathologist				76.00	(25.40)
Total for all Service Positions				170.75	(61.95)
Total for all Teaching Fields & Service Positions				1,042.85	(569.70)

Source: Vacancies - CERRA. Critical Need Fields - Pursuant to SC Student Loan Corporation loan application for 2025-26 as identified by the SC Department of Education, as based upon CERRA's 2024-25 Annual Supply and Demand Report (November 2024), all teaching and instructional service Field Positions are now identified as Critical Need Subject Areas.

* Indicates Fields was added to Critical Needs 2022-23

The criteria used in designating Critical Geographic Area schools have evolved over time, with the SBE considering multiple factors. For a period of time and as required by statute, the SBE used the definitions in the federal Perkins Loan Program as the basis for defining them. Statute was again changed by Act 307 of 2004, and for students seeking loan forgiveness under the program July 1, 2004, Critical Geographic Areas were redefined as those schools 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 classified as Critical Geographic Area schools for 2023-24 (based upon school report cards for 2022-23) compared to the previous two years. Concerning trends of note:

- The total number of schools meeting 1 or more criteria decreased for the last two years; however, only the middle school level showed a decrease for the last two years.
- Nearly half (48.8%) of the 1,370 public schools have a Poverty Index of 70% or higher, and the number and percentage of schools meeting the Poverty Index criterion increased for all academic levels from 2022-23.

Table 3
Schools Qualified as Critical Geographic Need: 2021-22 through 2023-24,
For TLP Loan Cancellation 2022-23 through 2024-25

(Total and Disaggregated by School Level, with percentages based on number of school report cards by level)

Criterion Met Based Upon Ratings School Year:	2021-22	2022-23	2023-24
Total Number of Schools by Level	1,365	1,366	1,370
Primary Level	64	59	60
Elementary Level	674	674	676
Middle Level	334	340	339
High School Level	253	253	252
Career Centers	40	40	43
Total Number of Schools Meeting 1 or More Geographic Needs Criterion:	841 (61.6%)	819 (59.9%)	809 (59.1%)
Primary Level	56 (87.5%)	47 (79.6%)	50 (83.3%)
Elementary Level	438 (65.0%)	428 (63.5%)	431 (63.8%)
Middle Level	215 (64.4%)	213 (62.6%)	207 (61.1%)
High School Level	126 (49.8%)	130 (51.4%)	119 (47.2%)
Career Centers	6 (15.0%)	1 (.02%)	2 (4.7%)
Total Number of Schools Meeting Critical Geographic Needs by Criterion 1, 2, &/or 3:			
2023 Absolute Rating (Below Average or Unsatisfactory, School Year 22-23)	232 (17.0%)	268 (19.6%)	215 (15.7%)
Primary Level	N/A	N/A	N/A
Elementary Level	146 (21.7%)	142 (21.1%)	142 (21.0%)
Middle Level	37 (11.1%)	53 (15.6%)	30 (8.8%)
High School Level	49 (19.4%)	73 (28.9%)	43 (17.1%)
Career Centers Level	0 (0.0%)	0 (0.0%)	0 (0.0%)
Teacher Turnover (3-Year Average of 20% or higher)	416 (30.5%)	415 (30.4%)	346 (25.3%)
Primary Level	16 (25.0%?)	8 (13.6%?)	9 (15.0%)
Elementary Level	194 (28.8%)	204 (30.3%)	175 (25.9%)
Middle Level	132 (39.5%)	140 (41.2%)	109 (32.2%)
High School Level	68 (26.9%)	62 (24.5%)	51 (20.2%)
Career Centers	6 (15.0%)	1 (2.5%)	2 (4.7%)
Poverty Index (70% or higher)	662 (48.5%)	623 (45.6%)	669 (48.8%)
Primary Level	53 (82.8%)	46 (78.0%)	50 (83.3%)
Elementary Level	375 (55.6%)	343 (50.9%)	370 (54.7%)
Middle Level	148 (44.3%)	149 (43.8%)	159 (46.9%)
High School Level	86 (34.0%)	85 (33.6%)	90 (35.7%)
Career Centers	0	0	0

Source: SC Department of Education, <https://ed.sc.gov/educators/recruitment-and-recognition/critical-need-areas/archive/>

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 Preparation Programs (EPPs) and associated Teacher Supply and Demand data.

Table 4 provides 10-year data from the CHE for total fall enrollment, disaggregated by public and independent institutions, in Undergraduate and Master's level EPPs, and continues to reveal disparate enrollment numbers and trends within and among public and independent/private institutions for both program levels. Fall 2024 total enrollment was 11,190 (down 50 from Fall 2023). Note that except for Fall 2020, enrollment has declined each year since 2014. Additional details on enrollment data may be found in Section V Ancillary Data. Of note:



Bachelor's Level Enrollment:

- Trend reversals: public and independent school totals increased 2.8%, to 8,011, reversing the year-over-year decrease the previous three years; however, the number of TLP Type 1 loans decreased 3.2%.
- Institutions with the highest EPP enrollment:
 - Public: USC-Columbia (988), Clemson (945), Coastal Carolina (721), and College of Charleston (517).
 - Independent: Anderson University (387), North Greenville University (344), Bob Jones University (303), and Columbia College (278) had the top enrollment totals again, as they did for Fall 2023.
- Clemson continues its long-time trend of increased enrollment, and USC-Columbia enrollment surpassed that of Clemson for the first time since 2020.
- USC-Columbia, Coastal, College of Charleston, and Lander had noticeable increases over Fall 2023.
- Eleven of the 20 independent institutions had varying enrollment increases, with Allen University reporting enrollees (23) the first time since at least 2015, and Newberry reporting an 18% enrollment increase (138 vs. 117 the previous year).
- Also of note, on October 24, 2024, Columbia College announced their "Tech to Teach" partnership as a pilot program designed to enhance the preparation and transfer of student from SC Technical Colleges to Columbia College's online programs in Early Childhood Education and Special Education. Also, Columbia College and Newberry are piloting a Teaching Fellows collaboration.

Master's Level Enrollment:

- Decreased steadily for the third year in a row, with 17% less enrollees than 2021.
- Enrollment total from the previous year at public and independent institutions decreased overall from 3,446 to 3,179 (7.7%), including at Clemson and USC-Columbia.
- Decreases were widespread, with 16 public and private institutions showing a decrease from 2023. The other institutions had modest increases, except for Voorhees – which more than doubled their enrollment (from 55 to 121).
- Anderson University decreased by 51% (from 171 to 84).
- Institutions with the highest Master's level enrollment:
 - Public: 69% are enrolled at Clemson (574), USC-Columbia (477), Lander University (258), or USC-Upstate (230).
 - Independent: 70% are enrolled a Columbia College (227), Columbia International (218), Voorhees (121), or Bob Jones University (97).

Table 4

Historical Fall Enrollment in Bachelor's Level and Master's Level Education Programs at Public and Private Institutions (Historical)

Year	Bachelor's Level Education Program Fall Enrollment			Master's Level Education Program Fall Enrollment			GRAND TOTAL
	Public Institutions	Independent Institutions	Total	Public Institutions	Independent Institutions	Total	Total Bachelor's & Master's
2014	6,839	3,334	10,173	2,213	900	3,113	13,286
2015	6,518	3,310	9,828	2,270	952	3,222	13,050
2016	6,285	3,336	9,621	2,275	985	3,260	12,881
2017	6,256	3,356	9,612	2,093	898	2,991	12,603
2018	6,101	3,199	9,300	1,993	967	2,960	12,260
2019	5,746	3,314	9,060	2,362	986	3,348	12,408
2020	5,717	3,379	9,096	2,536	1,093	3,629	12,725
2021	5,498	3,029	8,527	2,595	1,221	3,816	12,343
2022	5,307	2,565	7,872	2,479	1,103	3,582	11,454
2023	5,231	2,563	7,794	2,445	1,001	3,446	11,240
2024 Provisional	5,416	2,595	8,011	2,227	952	3,179	11,190

Source: South Carolina Student Loan Corporation



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 usually published during the last quarter of the calendar year. Of note:

- The number of certified educators leaving positions held the previous year decreased to the pre-COVID level.
- Significant improvements were reported for all data points except for departures due to retirements.

Table 5
Key Data from CERRA's Annual Educator Supply and Demand Survey Reports
At Beginning of School Years 2019-20 through 2024-25 (Historical)

School year	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	
						Total	Change From 23-24
Certified educators leaving position they held the previous school year	6,650	5,996	6,927	8,321	7,499	6,533	(966)
Graduate of a SC Bachelor's or master's level initial educator preparation program *	2,067	2,226	2,123	2,081	1,957	<i>Not yet available</i>	
Early-career departures (5 or less years of experience)	2,367	2,551	2,390	3,015	2,782	2,332	(450)
Departures -Transferred to another SC public school district	1,670	1,346	1,569	2,187	2,193	1,733	(460)
Departures – Retirements	1,190	1,105	1,278	1,444	1,125	1,251	126
Positions vacant after the start of each school year	556	699	1,063	1,474	1,613	1,043	(570)

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

Note: In the Five-Year Data Table, 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 with a **Master's** degree eligible for certification. Further, it noted that Master's level data are not available for private institutions).

Table 6 shows trends in sources of teacher hires over the last nine years and reflects the impact of Education Preparation Program enrollment declines in recent years. The rise in Fall 2024 EPP enrollment reported earlier in this report is an encouraging sign that perhaps this downward trend has been reversed. Of note:

- Data is provided for the top 5 of the 15 “Source of New Hires” collected by CERRA, comprising 80% of all new hires (5,832 out of 7,381). Transfers from another SC district has historically been the top source.
- Though their total number decreased, Alternative Certification Programs continue to be a significant contributor to the teacher pipeline. Recent legislation authorizing a pilot to expand use of these programs to get teachers into the classroom should be monitored for its impact on this source of teacher hires.

Table 6

Sources of Teacher Hires from CERRA Supply and Demand Survey Reports (Historical)

	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24 % & (#)	2024-25 % & (#)
New Graduates from Teacher Education Programs in SC	24.7%	21.0%	21.6%	22.8%	24%	22.37%	17.4%	17% (1,390)	17% (1,276)
Transferred from one district, charter school or special school in SC to another district	33.5%	30.9%	31%	30.7%	29%	28.97%	31.1%	28% (2,331)	(30%) (2,184)
Hired from another state	15.3%	16.9%	16%	13.0%	23%	15.52%	15.3%	13% (1,059)	13% (969)
Alternative Certification Programs	6.2%	7.4%	8.5%	5.6%	10%	8.8%	9.6%	11% (923)	12% (853)
From Outside US	3.7%	4.8%	5%	0.8%	1.0%	4.4%	5.7%	7% (579)	7.5% (550)
Other Teachers	4.9%	7.1%		4.3%		10.14%	1.2%		

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

Note: Data provided for 6 of the 15 “Source of New Hires” delineated in CERRA’s Annual Supply and Demand Data Table 3C, November 2024 report.

Recipient (Borrower) Status

Tables 7-A and 7-B reflect SLC cumulative data on Type 1 and Type 2 Borrowers respectively, who have been in repayment or cancellation status for the last three years, disaggregated by cancellation status. Of note:

- For the last three years, 34.3% of all Type 1 Borrowers, and about 46.7% of all Type 2 Borrowers have had 100% of their loan cancelled by fulfilling the teaching requirement.
- The number of Type 1 and 70 Type 2 Borrowers reported as presently teaching and having loans cancelled increased by 93 from 2023 (1,070 to 1,163).
- The cumulative number of Type 1 and Type 2 recipients who have had their loans cancelled 100% by fulfilling the

teaching requirement increased by 107 from 2023 (8,098 to 8,205).

- The number of Borrowers who have had their loans 100% cancelled and are still teaching is not available, as the SLC does not have the means to track them.

Table 7-A
Type 1/TLP Recipients (Borrowers) Status: Cumulative to Date (Recent)

Status	<u>Type 1/TLP</u> Recipient/Borrower Status as of 6/30/2022		<u>Type 1/TLP</u> Recipient/Borrower Status as of 6/30/2023		<u>Type 1/TLP</u> Recipient/ Borrower Status As of 6/30/2024	
	Number	Percent	Number	Percent	Number	Percent
Loans paid off through monthly payments, loan consolidation, or partial cancellation	10,036	47%	10,380	47.4%	10,686	47.6%
Loans cancelled 100% by fulfilling teaching requirement	7,393	34.6%	7,609	34.7%	7,701	34.3%
Never eligible for cancellation and are repaying loan	2,381	11.1%	2,319	10.6%	2,341	10.4%
Presently teaching and having loans cancelled	932	4.4%	1,008	4.6%	1,093	4.9%
Previously taught but not currently teaching	383	1.8%	338	1.5%	356	1.6%
Loan discharged due to death, disability, or bankruptcy	154	.7%	168	0.8%	170	.8%
In Default	91	.4%	91	0.4%	91	.4%
CUMULATIVE LOANS ISSUED	21,365*	100%	21,913	100%	22,438	100%

Source: South Carolina Student Loan Corporation

*There is a duplicated count across years.



Table 7-B
Type 2/TLC Recipients (Borrowers) Status: Cumulative to Date (Recent)

Status	<u>Type 2/TLC</u> Recipient/Borrower Status As of 6/30/22		<u>Type 2/TLC</u> Recipient/Borrower Status As of 6/30/2023		<u>Type 2/TLC</u> Recipient/Borrower Status As of 6/30/2024	
	Number	Percent	Number	Percent	Number	Percent
Loans paid off through monthly payments, loan consolidation, or partial cancellation	277	26.8%	292	27.9%	300	27.8%
Loans cancelled 100% by fulfilling teaching requirement	473	45.7%	489	46.7%	504	46.7%
Never eligible for cancellation and are repaying loan	144	14%	142	13.6%	141	13%
Presently teaching and having loans cancelled	79	7.6%	62	5.9%	70	6.5%
Previously taught but not currently teaching	36	3.5%	33	3.2%	32	3%
Loan discharged due to death, disability, or bankruptcy	25	2.4%	28	2.7%	32	3%
In Default	0	0%	0	0%	0	0%
CUMULATIVE LOANS ISSUED	1,034	100%	1,046	100%	1,079	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 provide their demographic information on their loan application, "Gender" and "Racial or Ethnic Group" have been optional fields, thus comments reflect only the results of information that has been indicated on the application. Beginning with TLP applications for 2025-26, the Racial or Ethnic Group field will not be on the application.

Table 8 reflects historical data for the number of Type 1 Applicants and Recipients, and the disaggregated Reason for (Application) Denial:

- The number of Applicants and Recipients (967 and 820, respectively), reflects a declining trend and are at the lowest level since at least 2010-11.
- Academic issues and Praxis continue to be the primary reasons for Application denial.

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

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
2022-23	1,006	853 (85%)	19	113	60	0	0	25	28
2023-24	967	820 (85%)	27	120	63	0	0	34	23

Source: SC Student Loan Corporation

Note: Data is for Type 1/TLP loans ("traditional" TLP) only; 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.

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

Description of Loan Applicants and Recipients

The following two Tables illustrate trends in the distribution of applications to the program by race/ethnicity (Table 9), and by gender (Table 10). Of note, TLP Applicants have historically been predominantly white and/or female.

- After decreasing the previous two years, the number of TLP Applications increased by 2.3% from the previous year. Note that beginning with 2020-21 data, Application totals reported by the SLC for this Table were higher than those in Table 8, 11, and 12-A, which may affect data analysis.
- For the first time since 2020-21, the number of African American Applicants increased: from 200 to 236, an 18% increase.
- The number of White Applicants has decreased by 36.6% since 2010-11.
- The increase in the percentage of African American Applicants (from 15.5% to 17.9%) correlates to a decrease in the number and percentage of White Applicants to their lowest respective levels since at least 2010-11.
- The number of Male Applicants decreased for the third year in a row (from 246 to 241), to its lowest level since at least 2010-11. The number of Female Applicants increased by 33.
- Asian and Hispanic Applications are not disaggregated.

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

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
2022-23	1,284*	200	15.5%	52	4%	931	72.5%	101	8%
2023-24	1,314*	236	17.9	75	5.7%	912	69.4%	92	7%

Source: SC Student Loan Corporation

*Beginning with 2020-21, 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 (Historical)

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
2022-23	1,284	246	19.2	1,003	78.1	35	2.7
2023-24	1,314	241	18.3	1036	78.9	37	2.8

Source: SC Student Loan Corporation

Note: 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 applications to the program by Teacher Cadets. Of note:

- Teacher Cadets continue to account for nearly half of all Type 1 Applicants; however, the 471 Teacher Cadet TLP Applicants for 2023-24 was at the lowest since at least 2020-11, and has declined by 235 (33%) over the last three years.
- Data from the SLC states that exactly half (410 of 820) of Type 1 Recipients were self-reported as Teacher Cadets for 2023-24, which was 26 (6%) less than the previous year.

Table 11
Type 1/TLP Applicants from Teacher Cadet Program (Historical)

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
2022-23	1,006	481	47.8	522	51.9	3	0.3
2023-24	967	471	48.7	494	51.1	2	0.2

Source: Student Loan Corporation

Note: 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 compare loan Applicant and/or Recipient Academic status information by the Undergraduate and Graduate level, for Type 1/TLP (Table 12-A) and Type 2/TLC (Table 12-B), respectively, for the last three years. Table 12-A compares the Academic Status of Type 1/TLP Applicants to Recipients for the last three years, Table 12-B for Type 2 Applicants to Recipients. Of note:

- Looking at CHE's EPP enrollment data included later in the report, 7.7% of 2023 EPP Undergraduate and Graduate enrollees received Type 1 or Type 2 loans for 2023-24, compared to 7.9% for 2022-23.
- Although the number of individuals enrolled in an EPP Fall 2024 increased 2.8% over the previous year, the number of TLP Type 1 Undergraduates and Graduates level Applicants and Recipients decreased for 2023-24.
- The number of Type 1 Graduate Applicants decreased 19%, Recipients by 14%- disproportionate to the 7.7% decrease in the overall number of Graduate level EPP enrollees.
- Even with a cap of up to \$15,000 per year, the number of Type 2 Recipients (Undergraduate and Graduate level) remains low, though it increased by two from the previous year, to 42 for 2023-24.

Table 12-A
1/TLP Applicants and Recipients
Undergraduate and Graduate Academic Level (Recent)

	Undergraduate		Graduate		Unknown		Total
	#	%	#	%	#	%	#
Applicants							
2021-22	815	82.3%	171	17.3%	4	.4%	990
2022-23	831	82.6%	175	17.4%	0	0%	1,006
2023-24	825	85.3%	141	14.6	1	.1	967
Recipients							
2021-22	724	84.1%	137	15.9%	0	0%	861
2022-23	715	83.8%	138	16.2%	0	0%	853
2023-24	701	85.5%	119	14.5%	0	0%	820

Source: SC Student Loan Corporation

Note: 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
Type 2/TLC Recipients by Undergraduate and Graduate Academic Level (Recent)

	Undergraduate		Graduate		Unknown		Total
	#	%	#	%	#	%	#
Recipients							
2021-22	11	26%	32	74%	0	0%	43
2022-23	14	35%	26	65%	0	0%	40
2023-24	11	26%	31	74%	0	0%	42

Source: SC Student Loan Corporation

The following Table provides data over time for the number of Type 1 Applicants, further disaggregated by academic level. The 4% decrease in overall number of Applicants is attributed primarily to less Graduate Applicants, as described in Tables 12-A and 2-B. It remains difficult to discern the impact of the changes to Type 1 loan amounts implemented beginning 2019-2020, when the cap was increased from \$20,000 to \$27,500 (by adding another \$2,500 for junior, senior, and fifth-year recipients).

Table 13 - Type 1/TLP Applicants by Academic Level (Historical)

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
2022-23	1,006	154	15.3	677	67.3	93	9.2	82	8.2	0	0.0
2023-24	967	154	15.9	671	69.4	72	7.5	69	7.1	1	.1

Source: SC Student Loan Corporation



Recipients of a South Carolina Teacher Loan

Table 14 details the distribution of Loan Recipients over time for Type 1, and the last three years of Type 2, disaggregated by eight academic levels. Compared to 2022-23, the total number of Type 1 recipients decreased by 33 (4%). Of note:



- Of significance are pervasive trends for Undergraduate Recipients since 2010-11: There has been a decrease between Freshmen and Sophomore years, then significant increases between Sophomore and Junior years and between Junior and Senior years. These trends suggest that EPP enrollees may not be utilizing the full five years of forgivable TLP loans that are available to them, and that it may be helpful to survey Recipients to learn more about their awareness and understanding of Program features and benefits, and why they do not apply. There are two primary reasons that Sophomores may no longer apply and/or qualify for a loan: their GPA is below 2.75, or they may not have passed the Praxis I test – which suggests that supports for students not meeting criteria to continue to qualify for a loan, and/or offering probationary measures may be worth considering.
- The number of Sophomore Recipients increased by 30 (30%), and was higher than Freshmen Recipients for the second time since 2010-11. The number of Junior Recipients decreased for the fifth consecutive year (by 39), reporting a 43% decline since 2018-19.
- The number of all three Graduate level recipients decreased by 19.

Table 14
Loan Recipients by Academic Level Status Over Time:
Type 1/TLP (Historical) &
Type 2/TLC (In parentheses - Recent)

	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)
2022-23	121 (0)	101 (1)	209 (3)	275 (10)	9 (0)	69 (9)	65 (17)	4 (0)	853 (40)
2023-24	119 (0)	131 (1)	170 (3)	270 (4)	11 (3)	62 (12)	54 (18)	3 (1)	820 (42)

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 2019-20.

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

Table 15 relates to Teacher Loan Advisory Committee Goals 1 and 2 described in Section II, and to Tables 9 and 10. (Related comments were included for Tables 9 and 10).

Table 15
Type 1 & Type 2 Loan Recipients by Gender and Ethnicity for 2023-24
(2022-23 in Parentheses)

Gender	TLP Loan Number 2023-24	TLP Loan Percent 2023-24	*SC-TEACHER South Carolina Teacher Workforce: 2023-24*	*SC-TEACHER: National Teacher Workforce 2020-21*
Male	131 (146)	15.2% (16.3%)	N/A	23%
Female	707 (724)	82.0% (81.1%)	79.8%	77%
Not Answered	24 (23)	2.8% (2.6%)	N/A	N/A
Total	862 (893)	100%	79.8%	100%
Ethnicity	TLP Loan Number 2023-24	TLP Loan Percent 2023-24	South Carolina Teacher Workforce 2023-24*	National Teacher Workforce (2020-21)*
African American	102 (79)	11.8% (8.9%)	16.9%	6%
White	658 (712)	76.3 (79.7%)	77.4%	80%
Asian	4 (8)	0.5 (0.9%)	N/A	2%
Hispanic	21 (21)	2.4 (2.3%)	2.5%	9%
American Indian	0 (5)	0.0 (0.6%)	N/A	
Not Answered	65 (59)	7.6 (6.6%)	N/A	0%
Other	12 (9)	1.4 (1.0%)	N/A	3%
Total	862 (893)	100%	96.8%	100%

Source: SC Student Loan Corporation and SC-TEACHER.

* Reflects latest available data from latest SC-TEACHER report, released April 7, 2025.

The following two Tables show the distribution of the number Type 1 and Type 2 Loan Recipients at public and independent/private institutions (IHEs), and for Type 3/PACE from 2020-21 through 2023-24 (Table 16), and the respective numbers at HBCU's since 2015-16 (Table 17). Due largely to the increase in PACE Recipients, the total number of Recipients increased from the previous year.

Of note for Table 16:

- For 2023-24, the 862 Type 1 and Type 2 loan recipients attended 27 public and independent/private universities and colleges with a physical presence in South Carolina as described by CHE.
- From Ancillary data in Section V, for 2023-24, 11,190 students were enrolled in Bachelor's and Master's level Education Programs, or were enrolled in non-education programs with an education option leading to initial certification/licensure. 7.5% of all EPP enrollees across all IHE's received a Type 1 or Type 2 Loan for 2023-24 (862 Recipients out of the 11,190 EPP enrollees).
- There were no TLP recipients at any two-year institutions for 2023-24. (Horry-Georgetown Tech had one for 2022-23).
- The 11 Teaching Fellows institutions are indicated as (TF), and for comparative purposes (to TLP) the number of TF's at those 11 institutions is indicated in parentheses. Though TLP is unable to identify Teaching Fellows, data suggests a correlation between Teaching Fellows and TLP loans.

- USC-Columbia, Clemson, Anderson University, and Winthrop once again had the highest number of Type 1 and Type 2 loan Recipients, together comprising 54% of all recipients. USC-Columbia reversed its downward trend in the number of loan Recipients.
- Columbia College increased their TLP loan numbers 70% over the previous year.
- The College of Charleston, Limestone, Newberry, North Greenville University, USC-Aiken, and Winthrop show a declining trend in their number of recipients since 2020-21.
- Francis Marion experienced a 30% decrease in its loan Recipients from the previous year.
- The number of PACE loans increased by 19.5%

Looking at CHE's EPP enrollment data table in Section V, 885 students are enrolled in EPP programs across the five HBCU's, equating to 7.9% of the 11,190 total number of EPP students at all institutions.

- Only three TLP recipients were attending an HBCU: 1 at Claflin, 2 at SCSU. Applying the 7.5% rate of Type 1/Type 2 loan recipients across all institutions to the 885 students at HBCU's would equate to 66 loan recipients. There are other programs available at these HBCU's which may be more advantageous than a loan to their students eligible for TLP loans; however, data suggests it may be worth exploring opportunities to provide TLP loan assistance to HBCU students in the future.

- Voorhees University, identified on its website as an HBCU, was added to Table 17 for HBCU loan recipients. CHE's EPP enrollment matrix includes EPP enrollment at Voorhees beginning Fall 2020 and shows promising numbers.

Table 16
Type 1 TLP & Type 2 Recipients (Recent)
At Public & Private Institutions of Higher Education; PACE Total

Institution	2020-21	2021-22	2022-23 (TF)	2023-24 (TF)
ANDERSON UNIV. (TF)	130	99	105 (100)	99 (104)
BENEDICT COLLEGE*				
BOB JONES UNIVERSITY	1	1		1
CHARLESTON SOUTHERN UNIV. (TF)	23	25	25 (49)	21 (44)
CITADEL	7	4	6	6
CLAFLIN UNIVERSITY *	2	1		1
CLEMSON UNIVERSITY (TF)	117	129	134 (75)	135 (101)
COASTAL CAROLINA UNIVERSITY (TF)	29	29	24 (51)	25 (47)
COKER COLLEGE	8	1	4	6
COLLEGE OF CHARLESTON (TF)	48	44	35 (73)	33 (61)
COLUMBIA COLLEGE (TF)	12	10	17	29 **(N/A)
COLUMBIA INT'L UNIV.	3	2	5	3
CONVERSE COLLEGE	29	20	24	23
ERSKINE COLLEGE	3	1	1	1
FRANCIS MARION UNIVERSITY (TF)	45	18	30 (31)	21 (35)
FURMAN UNIVERSITY	13	11	12	7
GRAND CANYON UNIV.	4			
HORRY-GEORGETOWN TECHNICAL COLLEGE			1	
KANSAS STATE UNIV.	1			
LANDER UNIVERSITY (TF)	80	56	59 (65)	69 (70)
LIBERTY UNIVERSITY	3			
LIMESTONE COLLEGE	9	4	2	
METHODIST UNIV.	1			
MIDLANDS TECH.	1			
MORRIS COLLEGE*				
NEWBERRY COLLEGE (TF)	6	6	5	3 **(N/A)
NC STATE UNIVERSITY	1			
NORTH GREENVILLE UNIVERSITY (TF)	46	37	35	29 **(N/A)

Institution (Cont'd)	2020-21	2021-22	2022-23	2023-24
PRESBYTERIAN COLLEGE	3	4	5	4
SC STATE UNIVERSITY*	6	4	5	2
SOUTHERN WESLYAN UNIVERSITY	15	21	22	20
UNION COLLEGE	1			
UNC – GREENSBORO	1			
USC – AIKEN (TF)	27	23	22 (34)	17 (26)
USC – BEAUFORT	6	5	7	8
USC – COLUMBIA (TF)	182	169	151 (138)	160 (132)
USC – LANCASTER	1			
USC – UPSTATE (TF)	94	57	64 (32)	50 (30)
UNIV. OF SOUTHERN MISSISSIPPI	1			
UNIV. OF TENNESSEE	1			
UNIV. OF WEST GEORGIA	4			
VALDOSTA STATE UNIV.	1			
VALLEY CITY STATE UNIV	1			
WESTERN CAROLINA UNIVERSITY	1			
WESTERN GOVERNORS UNIVERSITY	6			
WINTHROP UNIVERSITY (TF)	124	98	76 (127)	73 (118)
WOFFORD	1	2	1	1
PACE LOAN	360	257	236	282
OUT-OF-STATE		23	16	15
TLP TOTAL (Teaching Fellows)	1,457	1,161	1,129 (775)	1,144 (768)

Sources:

SC Teacher Loan Program - TLP Recipients by Institution

CERRA - Total Number of Teaching Fellows by TF institution, identified as (TF)

* Historically Black Colleges and Universities (HBCU)

** Columbia College, Newberry College, and North Greenville University will accept their first freshman Teaching Fellows cohorts this fall for the 2025-26 academic year.

Table 17
Type 1/TLP & Type 2/TLC Loan Recipients Attending Historically Black Colleges and Universities/HBCUs (Historical)

Institution	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Benedict College	0	1	0	0	0	0	0	0	0
Claflin University	0	2	0	2	2	2	1	0	1
Morris College	0	0	0	0	0	0	0	0	0
S.C. State University	7	10	1	3	2	6	4	5	2
Voorhees University									*0
TOTAL:	7	13	1	5	4	8	5	5	3

Source: SC Teacher Loan Program

* Voorhees University was added to the Table beginning 2023-24.

Recipients of the Teacher Loan Program Receiving Other State Scholarships

Recipients of the Teacher Loan Program may also receive other *non-competitive* state scholarships provided by the General Assembly to assist students in attending institutions of higher education in South Carolina, including Palmetto Fellows, LIFE (Legislative Incentive for Future Excellence), and HOPE, which are awarded to students based on academic achievement, but are not directed only to teacher recruitment. Beginning with Fall 2024, Act 156 expanded the existing Palmetto Fellows and LIFE scholarship enhancement to include eligible education (and accounting) majors enrolled in approved programs at eligible four-year institutions to receive up to an additional \$2,500 to their existing Palmetto Fellows or LIFE scholarship (\$7,500 or \$5,000, respectively). This enhancement applies to students in their second year of enrollment, beginning with their date of initial college enrollment. As for TLP, eligible education majors who wish to receive the enhancement must sign a contractual agreement committing to either working in a SC public school for each year they receive the enhancement, or repay the funds received. Students do not need to apply for these scholarships, as eligibility is determined by their respective institutions and communicated accordingly to eligible education majors. Data for the Education enhancements will need to be added to these Tables, beginning with Fall 2024 data.

The Teaching Fellows Program provides *competitive* scholarships for up to 230 freshmen each year, and for sophomores, juniors and seniors who continue to meet the Program's requirement; this scholarship is for up to \$6,000, and recipients must sign a promissory note, and have a surety bond (usually signed by a parent). However, data on the number of TLP recipients who are also Teaching Fellows is not currently available.

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 Preparation Program (EPP).

- 3,448 (43%) of the 8,011 Undergraduate EPP enrollees received a HOPE, LIFE, or Palmetto Fellows scholarship. The number of these recipients who also received a TLP loan is not available for comparison.
- For the third consecutive year, the overall number of EPP Undergraduate enrollees receiving HOPE, LIFE, or Palmetto Fellows decreased, and has decreased 23% (1,037) since 2020. Nearly 82% of the 1,037 decrease was in LIFE scholarships. Decreases disaggregated:

HOPE 4% (18)

Palmetto Fellows 31% (171)

LIFE 24% (848)

Table 18 Comparison of Scholarship Recipients and Education Programs* (Recent)

Source: SC Commission on Higher Education

Scholarship Type	Total Scholarship Recipients by Type Fall 2020 – Fall 2023	Education Program Scholarship Recipients Fall 2020 – Fall 2023	Percent Education Majors Fall 2020 – Fall 2023
HOPE	4,624 (Fall 2023) 4,505 (2022) 4,266 (2021) 3,900 (2020)	391 (Fall 2023) 346 (2022) 376 (2021) 409 (2020)	8.5% (Fall 2023) 7.7% (2022) 8.8% (2021) 10.5% (2020)
LIFE	39,220 (Fall 2023) 38,756 (2022) 40,205 (2021) 42,315 (2020)	2,676 (Fall 2023) 2,821 (2022) 3,141 (2021) 3,524 (2020)	6.8% (Fall 2023) 7.3% (2022) 7.8% (2021) 8.3% (2020)
Palmetto Fellows	8,714 (Fall 2023) 8,775 (2022) 9,139 (2021) 9,359 (2020)	381 (Fall 2023) 410 (2022) 497 (2021) 552 (2020)	4.4% (Fall 2023) 4.7% (2022) 5.4% (2021) 5.9% (2020)
Grand Total	52,558 (Fall 2023) 52,036 (2022) 53,610 (2021) 55,574 (2020)	3,448 (Fall 2023) 3,577 (2022) 4,014 (2021) 4,485 (2020)	6.6% (Fall 2023) 6.9% (2022) 7.5% (2021) 8.1% (2020)

- The number of Fall 2023 HOPE recipients in an EPP increased 13%, exceeding the 2.6% increase in the overall number of HOPE recipients (for all majors).
- Although the number of overall LIFE recipients increased by 1.2% from 2022, the number of LIFE recipients in an Education Program decreased by 5%.

Table 19 shows historical data for the percentage of all HOPE, LIFE, and Palmetto Fellows Recipients who were in an Education Program:

- The percentage of both LIFE and Palmetto Fellows recipients in an Education Program is at a 15-year low, from years of slow decline. The HOPE percentage was up nearly 1%, but is far from the 2009 high of 14.4%.

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

Fall	HOPE	LIFE	Palmetto Fellows	Total
2009	14.4	11.1	6.5	10.6
2010	12.7	11.0	6.7	10.5
2011	9.9	10.2	6.3	9.6
2012	13.2	9.6	6.0	9.3
2013	12.5	9.3	5.9	9.0
2014	11.1	9.3	5.7	8.9
2015	11.2	9.2	5.6	8.8
2016	11.5	9.1	6.0	8.8
2017	11.1	8.6	5.9	8.4
2018	10.4	8.3	6.2	8.1
2019	11.4	8.2	5.9	8.1
2020	10.5	8.3	5.9	8.1
2021*	8.8	7.8	5.4	7.5
2022*	7.7%	7.3%	4.7%	6.9%
2023*	8.5%	6.8%	4.4%	6.6%

Source: SC Commission on Higher Education

* Beginning with 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.

Appendices

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 in order to certified become 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 or 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.

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: Teacher Loan Provisos FY 2023-24:
SC Teacher Loan Advisory Committee (1A.6)
Teacher Loan Program (1A.57) FY25-26:**

**Refinancing teacher loan debt; loan forgiveness for teaching in certain districts
FY 2023-24:**

Note: No changes were made to the following two Provisos for FY 2023-24, 2024-25, or 2025-26:

1A.6. (SDE-EIA: CHE/Teacher Recruitment) Of the funds appropriated in Part IA, Section 1, VIII.F. 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.57. (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.

FY 25-26:

NEW: 1A.76. (SDE-EIA: Teacher Loan Program) Of the available funds in the Teacher Loan Program revolving account administered by the SC Student Loan Corporation, up to \$5,000,000 shall be made available to assist in refinancing student loan debt for all certified teachers employed in the public schools of the State. An additional \$5,000,000 from the revolving loan account will be made available to teachers for loan forgiveness patterned after the SC Teacher Loan in the following school districts based on the number of teacher vacancies and/or the number of teachers of record uncertified in the subject area in which they are teaching: Bamberg, Allendale, Calhoun, Jasper, Lee, and McCormick school districts that show a vacancy rate of ten percent or greater based on the 2024-25 Teacher Supply and Demand Report.

Appendix A-3: Other FY 23-24 Teacher Recruitment-Related Provisos
Rural Teacher Recruitment Incentive Program: CERRA (1A.45) FY 23-24
Allocations from Teacher Recruitment Program (1A.59 and 1A.60) FY 23-24

FY 23-24:

1A.45. (SDE-EIA: Rural Teacher Recruiting Incentive) (A) There is created a program within the South Carolina Center for Educator Recruitment, Retention, and Advancement (CERRA) to recruit and retain classroom educators in rural and underserved districts experiencing excessive turnover of classroom teachers on an annual basis.

(B) During the current fiscal year CERRA shall publish eligibility requirements and applications for individual educators, school districts, and institutions of higher education not inconsistent with existing licensure requirements for each, but also including:

(1) Eligible districts identified by CERRA as experiencing greater than eleven percent average annual teacher turnover, as reported on the districts' five most recent district report cards issued by the South Carolina Department of Education and are not one of the fifteen wealthiest districts based on the index of taxpaying ability, may make application to participate in the program.

(2) Individuals eligible for incentives shall be willing to provide instructional services in an eligible district in exchange for participation in an incentive detailed in item (C) of this section, pursuant to the obligations and restrictions stated for each.

(3) Institutions of higher education eligible to receive education funding as a component of recruiting incentives created pursuant to item (C) of this section shall not be excluded from participation in Teaching Fellows Program.

(4) Any incentives requiring individuals to relocate into an eligible district to provide instructional services shall not be made available to individuals providing instructional services in other eligible districts.

(C) Pursuant to item (A), CERRA shall develop a set of incentives including, but not limited to, salary supplements, education subsidies, loan forgiveness, professional development, and mentorship to be provided to classroom educators that offer instructional services in eligible districts and shall provide incentive options for eligible individuals at all stages of their careers, including high-school and college or university students interested in entering the teaching profession and including individuals entering the field through an alternative certification pathway to include, but not limited to, PACE, ABCTE, Teach for American and CATE Work-Based Certification.

At a minimum, the incentives shall include:

(1) Development of a program for forgiveness of undergraduate student loans, not to exceed \$5,000 per year, for up to 7 years, for teachers participating in this incentive that achieve certification through an alternative pathway or who have a loan from an institution other than the South Carolina Student Loan Corporation or program other than the South Carolina Teachers Loan Program.

(2) Development of a forgivable loan program for individuals pursuing graduate coursework in furtherance of a teaching career, including enrollment in graduate-level coursework necessary to seek additional credentialing or certification relevant to the participant's teaching practice, or individuals seeking an alternative pathway to certification as a teacher.

(3) Support for the establishment and maintenance of a teaching mentorship program, including salary supplements for teaching mentors not to exceed \$2,500 per year.

(4) Other technical support and recruiting incentives as developed by CERRA in conjunction with the Department of Education and the Education Oversight Committee consistent with the objectives of this section.

(D) In addition to eligibility and application requirements, CERRA shall develop a process for recovering an amount equal to the incentives given to individual participants who fail to comply with the obligations associated with a relevant incentive in which they participate including, but not limited to, failure to complete a prescribed course of study, failure to obtain a relevant certification or licensure upon completion of a course of study, or failure to provide instructional services in an eligible district for a prescribed period of time.

(E) CERRA shall report by July thirty-first of the current fiscal year to the Governor, President of the Senate, and Speaker of the House on the incentives developed pursuant to item (C) of this section and make recommendations for attracting and retaining high quality teachers in rural and underserved districts. The report shall contain at a minimum eligibility requirements and application processes for districts and individuals, descriptions of and proposed budgets for each incentive program and an analysis of the number and demographics of individuals potentially eligible for each.

(F) Funds appropriated or transferred for use in the Rural Teacher Recruiting Incentive may be carried forward from prior fiscal years and used for the same purpose.

(G) **Added for FY 2024-25:** *The Education Oversight Committee is required to complete an evaluation of the impact of the funds and incentives related to the Rural Teacher Recruiting Incentive. A completed evaluation is due to the House Ways and Means Committee, the House Education Committee, the Senate Finance Committee, the Senate Education Committee, and the Governor's Office no later than December 15 of the current fiscal year. (Amended for FY 2025-26 to require the evaluation "by June 30, 2026").*

1A.59. (SDE-EIA: Teacher Recruitment Program) On or before September 30th of the current fiscal year, following the development of accountability metrics, \$750,000 of the funds appropriated in this act to the Department of Education for "Rural Teacher Recruitment" shall be allocated to the University of South Carolina's College of Education (COE) for the development and implementation of a new teacher recruitment pilot program to be administered by the COE in partnership with the Center for Teaching Quality (CTQ). The purpose of the pilot program shall be the employment of innovative and cost-effective teacher recruitment strategies, customized training for new teachers, and dedicated, ongoing mentoring support. The pilot program shall compliment and/or enhance the state's ongoing rural teacher recruitment initiatives such as those supported pursuant to Proviso 1A.45 of this act. At minimum, the pilot program must assist no fewer than ten school districts to include at least four districts along the 1-95 corridor and serve no fewer than 250 teacher candidates. The pilot program shall stipulate reasonable fees for participating candidates and districts and districts shall agree to release time for required on site mentors who shall be experienced, practicing teachers within the district for the purposes of co-teaching with and supporting candidates' development. Within participating districts, the pilot program shall emphasize high-need schools and within selected schools, the emphasis shall be on developing teacher candidates teaching in high-need subject areas to include, but not be limited to, STEM and special education with all candidates receiving training in literacy skills. The pilot program design shall be based on emerging empirical evidence of effective teacher education as well as best practices from recent innovations in university-based and alternative certification and residency programs for the dual purpose of recruiting needed candidates with equal focus on retaining accomplished, experienced teachers utilizing, in part, a model which contains intensive mentoring and support for candidate teachers. *** NEW FOR 23-24:** For purposes of maximizing the impact of this pilot program in identifying qualified teacher candidates as required herein, subject area assessment requirements as they relate to permitted standard deviation tolerances shall mirror those of State Department of Education requirements for traditionally prepared candidates. The pilot program shall assess the certification outcomes of candidates in relation to these tolerances. Before any funds are disbursed to the COE, the COE and CTQ shall develop accountability metrics for the pilot program that must include, at

minimum, employment outcome indicators such as job placement and retention statistics as well as survey instrumentation in order to measure candidate, mentor, and principal satisfaction with the pilot program. No later than June 30th, program data and evidence collected as a result of this accountability requirement must be shared in report form with the Department of Education, the Education Oversight Committee, the South Carolina Center for Educator Recruitment, Retention, and Advancement, the Commission on Higher Education, the Chairman of the Senate Education Committee, the Chairman of the House Education and Public Works Committee, the Chairman of the House Ways and Means Committee and the Chairman of the Senate Finance Committee.

Note: 1A.59 was amended by changing CTQ to Mira Education for 2024-25, and retained as such for 2025-26.

1A.60. (SDE: Bridge Program) Of the funds appropriated for "Rural Teacher Recruitment" in Fiscal Year 2023-24, \$1,400,000 shall be transferred to South Carolina State University for the implementation and enhancement of a BRIDGE program to recruit minority high school students along the I-95 corridor into the teaching profession by offering them, while still in high school, access to counseling, mentoring, on campus summer enrichment programs, and opportunities for dual enrollment credits at South Carolina State University for the purpose of preparing these students to major in education and to become future teachers along the I-95 corridor. South Carolina State University must utilize \$400,000 of these funds to partner with one or more institutions of higher education to establish a similar bridge program.

Note: See Call Me Mister for FY 25-26.

Additional related Provisos and Legislation of interest:

1A.25. (SDE-EIA: Clemson Agriculture Education Teachers) The funds appropriated in Part IA, Section VIII.F. for Clemson Agriculture Education Teachers must be transferred to Clemson University PSA to fund summer employment of agriculture teachers and to cover state-mandated salary increases on that portion of the agriculture teachers' salaries attributable to summer employment. If sufficient funds remain, Clemson University PSA may utilize such funds for a Regional Coordinator.

1A.63. (SDE-EIA: Surplus) For Fiscal Year 2025-26, EIA cash funds from the prior fiscal year and EIA funds not otherwise appropriated or authorized must be carried forward and expended on the following items in the order listed.

(9) \$1,500,000 to the South Carolina Technical College System to create, in partnership with the South Carolina Technical College System Foundation (SCTCSF), a pilot program to increase the number of individuals earning an associate's degree in education who will then transfer to a four-year institution of higher learning and complete a bachelor's degree in education. The pilot program will provide a cost-efficient, accelerated online, in-person or hybrid program to facilitate completion of an education degree. Focusing on rural South Carolina communities, the SCTCSF will partner with local school districts to identify future teachers, provide apprenticeship opportunities, and encourage future long-term employment in rural school districts for Tech-to-Teach graduates. The SCTCSF shall issue a report to the Governor, the Senate Finance Committee, the House Ways and Means Committee, and the Education Oversight Committee by June 30, 2026;

Act 156 of 2024 (S.125) , among other things, adds a stipend for LIFE and Palmetto Fellows education majors who agree to work in an SC public school for each year they receive the stipend:

https://www.scstatehouse.gov/sess125_2023-2024/bills/125.htm

Act 30 of 2025 (S.79) established a five-year pilot to permit a school to hire noncertified teachers in a ratio of up to ten percent of its entire teaching staff, and includes the requirement that a noncertified teacher participating in this pilot must demonstrate enrollment in an educator certification program within three years of employment, including any state-approved alternative (i.e., PACE/TLP Type 3) or traditional route program (i.e., TLP Type 1). The pilot does not include individuals seeking employment as work-based, career, and technical education teachers:

https://www.scstatehouse.gov/sess126_2025-2026/bills/79.htm

Appendix A-5:
EIA and EAA Budget and Proviso Requests for FY 2025-26
Approved by EOC Dec. 9 2024

EIA and EAA Budget and Proviso Requests for FY 2025-26

Approved by Education Oversight Committee

December 9, 2024

Section 59-6-10 of the Education Accountability Act requires the Education Oversight Committee (EOC) “review and monitor the implementation and evaluation of the Education Accountability Act and the Education Improvement Act programs and funding” and to “make programmatic and funding recommendations to the General Assembly.” To meet this statutory requirement, the EOC required each EIA-funded program or entity to submit a program and budget report detailing the objectives and outcomes of each program for Fiscal Years 2023-24 and any additional requests for Fiscal Year 2025-26.

The EIA and Improvement Mechanism Subcommittee met on the following dates:

- November 4, 2024: Held public hearing for entities funded by or requesting EIA revenues.
- November 18, 2024: Held public hearing for entities funded by or requesting new EIA revenues and convened to discuss EIA budget priorities. Subcommittee requested EOC staff compile priorities of EIA budget from the discussion and present recommendation for consideration at the December 2, 2024 meeting.
- December 2, 2024: Two additional programs presented to EIA subcommittee; subcommittee approved recommendations.
- December 9: EOC approves subcommittee recommendations.

On November 19, 2024, the Board of Economic Advisors (BEA) issued updated revenue projections for FY 2025-26. The BEA identified \$44,638,000 increase in EIA funds for FY 2025-26. Nonrecurring funds are estimated at \$87,000,000. The total monies requested from EIA programs (excluding the SCDE’s requested presented on November 4, 2024, totaled \$131,707,920.)

The EOC's budget recommendations for the EIA are summarized as follows:

- An increase of \$30 million for the SC Department of Education to serve additional students in Summer Reading Camps
- An increase of \$5 million for Phase 2 of a Strategic Compensation Pilot, led by the SCDE.
- An increase of \$272,250 for a new Charter School Leadership Program led by the SCDE and an increase of \$4.6 million for a School Leadership Accelerator
- An increase of \$250,000 for Reach Out and Read to expand their program statewide.
- An increase of \$356,500 to Science P.L.U.S. in the upstate to train more teachers in the new science standards.
- A requested increase of \$150,000 to the SC Council on Economic Education.
- An increase of \$1.4 million to the Call Me MISTER program which corresponds to a \$1.4 million decrease in the SC State University (SCSU) BRIDGE program which appropriates that funding to SCSU and Claflin for the purpose of recruiting teachers into the profession. Since 2020, the SCSU BRIDGE program, has produced 8 certified teachers while Claflin University has produced 2 certified teachers. The committee recommended that the monies be transferred to Call Me MISTER, which has produced 140 certified teachers since 2020. The Call Me MISTER program operates programs at SCSU and Claflin.
- The EOC also recommends an appropriation of \$6 million for SC to join 10 states that have implemented the Dolly Parton Imagination Library statewide. The program would be implemented by an established agency or program.

The committee recommended the following decreases in recurring funding, citing failure of the mentioned programs to produce intended results:

- A recommended decrease for Teach for America from \$2 million to \$1 million. The committee stated the rationale for the cut was a significant decline in recruitment of teachers in hard-to-staff school districts.
- A recommended decrease for STEM Centers SC from \$2 million to \$1 million. The committee stated the decrease was due to a move away from purpose which is training SC teachers in the teaching of mathematics.

Budget details follows:

EIA Program Name	FY 2023-24 Appropriation	FY 2024-25 Appropriation	2025-26 requested change	2025-26 EOC EIA Subcommittee Recommended Increase/Decrease	Explanation
Education Economic and Development Act	\$8,413,832.00	\$8,413,832.00	\$0.00	No change	
State Aid to Classrooms	\$709,106,434.00	\$738,826,434.00	\$200,000,000	No change	
Industry Certifications/ Credentials	\$3,000,000.00	\$3,000,000.00	\$0.00	No Change	
Adult Education	\$17,073,736.00	\$17,073,736.00	\$0.00	No Change	
Arts Curricular Grants	\$1,487,571.00	\$1,487,571.00	\$0.00	No change	
Career and Technology Education	\$29,572,135.00	\$29,572,135.00	\$13,000,000	No change	
Computer Science Certification and Professional Learning	\$3,000,000.00	\$3,000,000.00	\$0.00	No change	
Instructional Support for Districts (iHub/LMS/AMS)	\$0.00	\$3,794,751.00	\$10,000,000	No change	
Summer Reading Camps	\$7,500,000.00	\$7,500,000.00	\$30,571,200	\$30,000,000	Original SCDE Request; more students will need to be served through changes in Read to Succeed law.
Reading Coaches	\$9,922,556.00	\$9,922,556.00	\$0.00	No change	
Assessment/ Testing	\$27,561,400.00	\$27,561,400.00	\$0.00	No change	
Instructional Materials	\$20,922,830.00	\$29,856,586.00	\$20,000,000	No change	
Math Resources & Support	\$1,500,000.00	\$1,500,000.00	\$0.00	No change	
Palmetto Math Project		\$10,000,000.00	\$0.00	No change	
Reading	\$3,271,026.00	\$3,271,026.00	\$0.00	No change	
EAA Technical Assistance	\$23,801,301.00	\$23,801,301.00	\$0.00	No change	

EIA Program Name	FY 2023-24 Appropriation	FY 2024-25 Appropriation	2025-26 requested change	2025-26 EOC EIA Subcommittee Recommended Increase/Decrease	Explanation
Power School/ Data Collection	\$7,500,000.00	\$7,500,000.00	\$0.00	No change	
School Value Added Instrument	\$1,400,000.00	\$1,400,000.00	\$0.00	No change	
Half-day 4K	\$11,513,846.00	\$8,513,846.00	\$0.00	No change	
CDEPP - SCDE	\$63,465,168.00	\$78,465,168.00	\$0.00	No change	
LETRS Training 4K	\$2,975,000.00	\$2,975,000.00	\$0.00	No change	
Pattison's Academy for Comprehensive Education	\$1,513,514.00	\$1,513,514.00	\$0.00	No change	
Meyer Center for Special Children	\$486,486.00	\$486,486.00	\$0.00	No change	
Palmetto Excel SC Public School Charter	\$1,300,000.00	\$1,300,000.00	\$0.00	No change	
Teacher of the Year	\$155,000.00	\$155,000.00	\$0.00	No change	
Teacher Quality Commission	\$372,724.00	\$372,724.00	\$0.00	No change	
Teacher Supplies	\$17,755,350.00	\$20,455,350.00	\$0.00	No change	
National Board Certification	\$44,500,000.00	\$34,500,000.00	\$0.00	No change	
TeachSC	ESSER Funded	\$727,650.00	\$0.00	No change	
ADEPT	\$873,909.00	\$873,909.00	\$0.00	No change	
Professional Development	\$2,771,758.00	\$2,771,758.00	\$0.00	No change	
Technology	\$12,271,826.00	\$12,271,826.00	\$0.00	No change	
Family Connection SC	\$300,000.00	\$600,000.00	\$0.00	No change	
SDE Grants Committee	\$2,004,313.00	\$9,004,313.00	\$0.00	No change	
Strategic Compensation Pilot: Phase 2	\$0	\$5,000,000	\$5,000,000	\$5,000,000	Phase 1 funded from Lottery 2024-25
Charter School Leadership Program	\$0	\$0	\$272,750	\$272,250	

EIA Program Name	FY 2023-24 Appropriation	FY 2024-25 Appropriation	2025-26 requested change	2025-26 EOC EIA Subcommittee Recommended Increase/Decrease	Explanation
School Leadership Accelerator	\$0	\$0	\$6,725,000	\$4,609,250	
Literacy & Distance Learning	\$415,000.00	\$415,000.00	\$0.00	No change	
Reach Out & Read	\$1,000,000.00	\$1,000,000.00	\$250,000.00	\$250,000.00	EIA subcommittee recommends approval of this increase of funds to Reach Out and Read.
Youth Challenge Academy	\$1,000,000.00	\$1,000,000.00	\$0.00	No change	
Arts Education (SC Arts Commission)	\$1,170,000.00	\$1,170,000.00	\$3,830,000.00	No change	
Education Oversight Committee Agency	\$1,293,242.00	\$1,687,264.00	\$0.00	No change	
South Carolina Autism Society	\$500,000.00	\$500,000.00	\$0.00	No change	
Science P.L.U.S.	\$563,406.00	\$563,406.00	\$16,594.00	\$356,500.00	EIA subcommittee recommends approval of this increase of funds to Science P.L.U.S. to train teacher in new science standards.
STEM Centers SC	\$2,000,000.00	\$2,000,000.00	\$850,000.00	-\$1,000,000	EIA subcommittee recommends reduction based on the Center moving away from original purpose of training teachers in math instruction.
Teach For America SC	\$2,000,000.00	\$2,000,000.00	\$750,000.00	-\$1,000,000	EIA subcommittee recommends reduction based TFA moving away from original purpose of recruiting teachers to hard-to-staff SC school districts.
SC Council on Economic Education	\$300,000.00	\$300,000.00	\$150,000.00	\$150,000.00	EIA subcommittee recommends approval of this increase of funds to SC Council in Economic Education.
Center for Educational Partnerships Agency (H270)	\$100,000.00	\$100,000.00	\$0.00	No change	
Center for Educational Partnerships (SCMGI)	\$75,000.00	\$75,000.00	\$0.00	No change	
Center for Educational Partnerships (SC-WIN)	\$182,500.00	\$182,500.00	\$0.00	No change	
Center for Educational Partnerships (SCEPC)	\$75,000.00	\$75,000.00	\$0.00	No change	

EIA Program Name	FY 2023-24 Appropriation	FY 2024-25 Appropriation	2025-26 requested change	2025-26 EOC EIA Subcommittee Recommended Increase/Decrease	Explanation
Center for Educational Partnerships (SC-SIC)	\$127,303.00	\$127,303.00	\$0.00	No change	
Center for Educational Partnerships (SCGA)	\$156,130.00	\$156,130.00	\$0.00	No change	
Centers for Excellence Agency CHE (H030)	\$1,137,526.00	\$1,137,526.00	\$0.00	No change	
Centers for Excellence (Citadel - Mathematical Literacy)	\$129,580.00	\$0.00	\$0.00	No change	
Centers for Excellence (CU-LEADERS)	\$128,596.00	\$128,129.00	\$0.00	No change	
Centers for Excellence (CC-APEC)	\$112,500.00	\$112,500.00	\$0.00	No change	
Centers for Excellence (FMU-TRIP)	\$129,768.00	\$80,449.67	\$0.00	No change	
Centers for Excellence (Lander- Science of Reading)	\$99,349.27	\$107,034.27	\$0.00	No change	
Centers for Excellence (Presbyterian- Science of Reading)	\$47,600.00	\$47,600.00	\$0.00	No change	
Centers for Excellence (Coker APEC- Alternative Certification)	\$120,000.00	\$112,500.00	\$0.00	No change	
Center of Excellence to Prepare Teachers of Children of Poverty - Francis Marion	\$350,000.00	\$350,000.00	\$0.00	No change	
Centers for Excellence (Converse- Leadership Development)	\$83,745	\$113,652.64	\$0.00	No change	
South Carolina Program for Recruitment & Retention of Minority Teachers	\$339,482.00	\$339,482.00	\$0.00	No change	
SC State University BRIDGE Program	\$1,000,000.00	\$1,000,000.00	\$0.00	-\$1,000,000	EIA Subcommittee recommended these funds be transferred to Call Me Mister. Rationale: Poor outcomes in preparing SC teachers. Since 2020, SCSU program has prepared 17 total graduates (certified teachers.) In contrast, the Call Me Mister program has produced 210 certified teachers since 2020 at a much lower cost to the State.

EIA Program Name	FY 2023-24 Appropriation	FY 2024-25 Appropriation	2025-26 requested change	2025-26 EOC EIA Subcommittee Recommended Increase/Decrease	Explanation
Claflin University	\$400,000.00	\$400,000.00	\$0.00	-\$400,000	EIA Subcommittee recommended these funds be transferred to Call Me Mister. Rationale: Poor outcomes in preparing SC teachers. Since 2020, the Claflin program has prepared 2 total graduates (certified teachers.) In contrast, the Call Me Mister program has produced 210 certified teachers since 2020 at a much lower cost to the State.
Teacher Loan Program	\$5,089,881.00	\$5,089,881.00	\$0.00	No change	
Babynet Autism Therapy	\$3,926,408.00	\$3,926,408.00	\$1,570,563.00	No change	
Call Me MISTER	\$500,000.00	\$500,000.00	\$250,000.00	\$1,400,000	EIA Subcommittee recommended funds from SC State University and Claflin be moved to Call Me Mister to recruit teachers.
Regional Education Centers	\$2,452,000.00	\$1,952,000.00	\$500,000.00	No change	
CERRA Agency (H470)	\$755,781.00	\$955,781.00	\$0.00	No change	
CERRA- Rural Teacher Recruitment	\$7,598,392.00	\$7,598,392.00	\$0.00	No change	
CERRA- Pre-collegiate	\$670,905.00	\$670,905.00	\$0.00	No change	
CERRA- Teaching Fellows	\$4,509,039.00	\$4,509,039.00	\$0.00	No change	
The Continuum	\$2,500,000.00	\$2,500,000.00	\$0.00	No change	
Carolina Collaborative for Alternative Preparation (USC CAP)	\$ 1,200,000	\$1,950,000.00	\$0.00	No change	
Education Data Dashboards	\$3,500,000.00	\$3,605,978 (revised)	\$0.00	No change	
SC Future Makers/Tallo	\$0.00	\$1,250,000.00	\$0.00	No change	

EIA Program Name	FY 2023-24 Appropriation	FY 2024-25 Appropriation	2025-26 requested change	2025-26 EOC EIA Subcommittee Recommended Increase/Decrease	Explanation
Jobs for America's Graduates (JAG-SC)	\$2,000,000.00	\$3,000,000.00	\$0.00	No change	
SC TEACHER	\$1,000,000.00	\$2,000,000.00	\$0.00	No change	
Save the Children	\$1,000,000.00	\$1,000,000.00	\$0.00	No change	
Project HYPE	\$750,000.00	\$950,000.00	\$0.00	No change	
Project Read	\$100,000.00	\$100,000.00	\$50,000.00	No change	
TransformSC	\$400,000.00	\$400,000.00	\$0.00	No change	
First Steps to School Readiness	\$40,007,554.00	\$47,267,334.00	\$0.00	No change	
Palmetto Partners	\$125,000.00	\$125,000.00	\$0.00	No change	
NEW Statewide implementation of Imagination Library (serve children ages 0-5)	\$0	\$0	\$0	\$6,000,000	EIA Subcommittee recommends \$4 million of new dollars and \$2 million from deduction of TFA and STEM Centers SC lines to support statewide implementation of program through the Office of SC First Steps.
Projected EIA Revenue Growth for FY 2025-26 (recurring)				\$44,638,000	
EOC EIA Subcommittee 2025-26 Recommendation Increases/Decreases				\$48,068,000 -\$3,400,000.00	
TOTALS			\$ 303,786,107.00	\$44,638,000	

Projected EIA non-recurring funds: available \$87,000,000.

EIA Program Name	FY 2023-24 Allocation	FY 2024-25 Allocation	2025-26 requested change	2025-26 EIA Subcommittee Recommendation
SCDE: Math Instructional Materials	\$0	\$0	\$95,000,000	\$87,000,000

EOC Proviso Revision Requests
FY 2025-26 (adopted by EOC 12/9/2024)

NEW DRAFT PROVISIO re: Use of revolving loan funds

1A. . (SDE-EIA Teacher Loan Program) Of the available funds in the Teacher Loan Program revolving account administered by the SC Student Loan Corporation, up to \$5,000,000 shall be made available to assist in refinancing student loan debt for all certified teachers employed in the public schools of the State. An additional \$5,000,000 from the revolving loan account will be made available to teachers for loan forgiveness patterned after the SC Teacher Loan in the following school districts based on the number of teacher vacancies and/or the number of teachers of record uncertified in the subject area in which they are teaching: Bamberg, Allendale, Calhoun, Jasper, Lee, and McCormick, school districts that show a vacancy rate of 10% or greater based on the 2024-25 Teacher Supply and Demand Report.

This proviso deletion was prompted by the EOC's adoption of the SC K-12 Military Readiness Task Force Report adopted in June 2024. This deletion was a recommendation.

DELETE 1.72. (SDE: Standards-Based Assessments Suspended) ~~In the current fiscal year, the provisions of Section 59-18-325(C)(3) of the 1976 Code requiring science standards-based assessments of students in grade eight and social studies standards-based assessments of students in grades five and seven are suspended. Of the funds available due to the suspension of these assessments,~~

~~\$500,000 must be used by the Department of Education to fund educator professional development regarding the South Carolina Computer Science and Digital Literacy Standards. The remainder of the funds shall be used to pay for industry certification/credentials as approved to measure College/Career Readiness for purposes of the state accountability system.~~

This proviso amendment is a recommendation in a report on Rural Recruitment Incentive, due to the General Assembly on December 15, 2024.

AMEND PROVISOR 1A.45. (SDE-EIA: Rural Teacher Recruiting Incentive) (A) There is created a program within the South Carolina Center for Educator Recruitment, Retention, and Advancement (CERRA) to recruit and retain classroom educators in rural and underserved districts experiencing excessive turnover of classroom teachers on an annual basis.

(B) During the current fiscal year CERRA shall publish eligibility requirements and applications for individual educators, school districts, and institutions of higher education not inconsistent with existing licensure requirements for each, but also including:

(1) Eligible districts identified by CERRA as experiencing greater than eleven percent average annual teacher turnover, as reported on the districts five most recent district report cards issued by the South Carolina Department of Education and are not one of the fifteen wealthiest districts based on the index of taxpaying ability, may make application to participate in the program.

(2) Individuals eligible for incentives shall be willing to provide instructional services in an eligible district in exchange for participation in an incentive detailed in item (C) of this section, pursuant to the obligations and restrictions stated for each.

(3) Institutions of higher education eligible to receive education funding as a component of recruiting incentives created pursuant to item (C) of this section shall not be excluded from participation in Teaching Fellows Program.

(4) Any incentives requiring individuals to relocate into an eligible district to provide instructional services shall not be made available to individuals providing instructional services in other eligible districts.

(C) Pursuant to item (A), CERRA shall develop a set of incentives including, but not limited to, salary supplements, education subsidies, loan forgiveness, professional development, and mentorship to be provided to classroom educators that offer instructional services in eligible districts and shall provide incentive options for eligible individuals at all stages of their careers, including high school and college or university students interested in entering the teaching profession and including individuals entering the field through an alternative certification pathway to include, but not limited to, PACE, ABCTE, Teach for American, and CATE Work Based Certification. At a minimum, the incentives shall include: (1) Development of a program for forgiveness of undergraduate student loans, not to exceed \$5,000 per year, for up to 7 years, for teachers participating in this incentive that achieve certification through an alternative pathway or who have a loan from an institution other than the South Carolina Student Loan Corporation or program other than the South Carolina Teachers Loan Program. (2) Development of a forgivable loan program for individuals pursuing graduate coursework in furtherance of a teaching

career, including enrollment in graduate level coursework necessary to seek additional credentialing or certification relevant to the participants teaching practice, or individuals seeking an alternative pathway to certification as a teacher.

(3) Support for the establishment and maintenance of a teaching mentorship program, including salary supplements for teaching mentors not to exceed \$2,500 per year. (4) Other technical support and recruiting incentives as developed by CERRA in conjunction with the Department of Education and the Education Oversight Committee consistent with the objectives of this section. (D) In addition to eligibility and application requirements, CERRA shall develop a process for recovering an amount equal to the incentives given to individual participants who fail to comply with the obligations associated with a relevant incentive in which they participate including, but not limited to, failure to complete a prescribed course of study, failure to obtain a relevant 17 certification or licensure upon completion of a course of study, or failure to provide instructional services in an eligible district for a prescribed period of time. (E) CERRA shall report by July thirty-first of the current fiscal year to the Governor, President of the Senate, and Speaker of the House on the incentives developed pursuant to item (C) of this section and make recommendations for attracting and retaining high quality teachers in rural and underserved districts. The report shall contain at a minimum eligibility requirements and application processes for districts and individuals, descriptions of and proposed budgets for each incentive program and an analysis of the number and demographics of individuals potentially eligible for each.

(F) Funds appropriated or transferred for use in the Rural Teacher Recruiting Incentive may be carried forward from prior fiscal years and used for the same purpose. The Education Oversight Committee is required to complete an evaluation

of the impact of the funds and incentives related to the Rural Teacher Recruiting Incentive. A completed evaluation is due to the House Ways and Means Committee, the House Education Committee, the Senate Finance Committee, the Senate Education Committee and the Governor's Office ~~no later than December 15 of the current fiscal year~~ by June 30, 2026.

This proviso deletion is based on the EIA subcommittee's budget recommendations. The recommendation allocates funding to Call me Mister.

DELETE 1A.60. ~~(SDE: Bridge Program) Of the funds appropriated for Rural Teacher Recruitment in Fiscal Year 2024-25, \$1,400,000 shall be transferred to South Carolina State University for the implementation and enhancement of a BRIDGE program to recruit minority high school students along the I-95 corridor into the teaching profession by offering them, while still in high school, access to counseling, mentoring, on campus summer enrichment programs, and opportunities for dual enrollment credits at South Carolina State University for the purpose of preparing these students to major in education and to become future teachers along the I-95 corridor. South Carolina State University must utilize \$400,000 of these funds to partner with one or more institutions of higher education to establish a similar bridge program.~~

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

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.

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.

Appendix C-1: SC Teacher Loan Advisory Committee

(Source: CERRA)

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 was most recently chaired by Dr. Jenna Hallman, CERRA's Executive Director. Working with her in this endeavor is Ray Jones, Vice President for Loan Programs at SC Student Loan Corporation. At the January 9, 2025 meeting, Dr. Jenna Hallman announced her plans to retire. The committee elected CERRA's Pre-Collegiate Program Director, Meredith Dantzler, to serve as the interim chair.

The Committee is to be composed of one member representing each entity itemized below, with the applicable individual having served on the Committee for 2024-25 and continuing to serve in 2025-26 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 – Arthur Pinckney (2023); Jenna Hallman (2023); Meredith Dantzler (2023); Jennifer Garrett
- (5) South Carolina Student Loan Corporation – Ray Jones (2018)
- (6) South Carolina Association of Student Financial Aid Administrators – Joey Derrick (2018)
- (7) Local school district human resources officer – Doug Jenkins (2018), Georgetown
- (8) a public higher education institution with an approved teacher education program - Dr. Renarta Tompkins (2024), USC Beaufort
- (9) a private higher education institution with an approved teacher education program – Gretchen Whitman (2023), Columbia College. Since Ms. Gretchen Whitman has completed her term of two full years, a new representative will be appointed from Erskine College for the 25/26 school year and will serve a two-year term.

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

Other Participants: In addition to the nine members pursuant to Proviso, five education organizations also participate on the Committee:

- (1) Call Me MISTER – Roy Jones (2015)
- (2) SC Association of School Administrators – Tim Newman (2017)
- (3) SC Alliance of Black School Educators – Zona Jefferson (2015)
- (4) Palmetto State School Counselor Association – Sharlene Drakeford (2023)
- (5) Additional CERRA staff: Jennifer Garrett, Jenna Hallman, Meredith Dantzler, and Arthur Pinckney (2023-24)

Public School Rotations to Date:

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

Private School Rotations to Date:

Benedict College, Claflin University, Morris College, Columbia College, Erskine (pending)

Rotation Schedule (added 2023-24)

When a public IHE committee member’s term ends, the next-in-line public IHE will be given the option to appoint a representative. Likewise, the next time a private IHE committee member’s term ends, the next-in-line private IHE will be given the option to appoint a representative. Appointment requests will be submitted to the dean or chair of the IHE’s education school or department. IHEs are listed below by appointment eligibility, in reverse order:

Public IHEs	Private IHEs
SC State University	Columbia College
The Citadel	Morris College
Lander University	Claflin University
Francis Marion University	Benedict College
Coastal Carolina University	Limestone University
College of Charleston	North Greenville University
USC Upstate	Presbyterian College
Winthrop University	Anderson University
Clemson University	Coker College
USC Columbia	Charleston Southern University
USC Aiken	Newberry College
USC Beaufort	Erskine College

TLAC Meetings:

During the 2024-2025 academic year, meetings were held on January 9, 2025, and April 28, 2025. During the January 9th meeting, the committee met in person to review in detail the SC Teacher Loan Program Annual Report Summary and to discuss the recommendations within the proviso. We developed an action plan and next steps for the committee. Between the January meeting and the April meeting, Dr. Jenna Hallman and Meredith Dantzler met with Dana Yow to discuss our notes from the TLAC meeting and to determine next steps for the committee. During the April 28th meeting Meredith shared her discussion with Dana Yow and the committee developed specific language they would like updated

within the proviso and established specific goals along with the action steps needed to reach these goals. Dr. Woodfaulk, Dr. Jennifer Garrett, Mr. Ray Jones, and Ms. Meredith Dantzler will meet with Ms. Dana Yow to discuss the results from the April meeting on May 27, 2025.

During the 2022-23 academic year, meetings were scheduled for September 29th, December 8th, and March 9th. Per historical correspondence, the meeting on December 8th was canceled due to a lack of agenda items.

During the 2023-24 academic year, meetings were scheduled for September 27th, January 11th, and April 11th. During the September 27th meeting, the committee voted to meet virtually and to decide in December if the January 11th meeting would be necessary. This meeting was canceled with the understanding that the April meeting will need to take place.

2022-23 Discussions of Note: discussion included continuing interest in the BOLD “pay for success” process – currently in place for nurses - for educators; several House bills related to the committee’s work including 3105 (Loan Forgiveness), 3107 (Education Lottery Scholarship Grants), 3113 (Teaching Scholarship), 3117 (Student Loan Forgiveness for Teachers); as well as updates from previously recommended action items.

2023-24 Discussions of Note: due to the change in leadership, discussion during the first meeting of FY24 focused on the committee’s past work and ongoing challenges; a review of the previous TLP report and recommendations based on included information; and the development of next steps (e.g. reconnecting SCSLC and TeachSC).

Appendix C-2: TLAC Proviso Language Proposal, received 5/30/25
(Source: Meredith Dantzler, CERRA)

TLAC Proviso Language, 4/28/25

“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.”

The following goals have been established by the Teacher Loan Advisory Committee. The purpose of these goals is to better advocate for program participants and establish policies and procedures to promote and maintain the program. For each goal, attainable and measurable action steps have been created. The Teacher Loan Advisory Committee will work towards these goals and remain in communication with our cooperating agencies, the Center for Educator Recruitment, Retention, and Advancement (CERRA), the SC Student Loan Corporation, the Education Oversight Committee, and the Commission on Higher Education.

1. Streamline the SC Teacher Loan Application Process

a. Explore the option of offering a virtual application process while also allowing institutions to remain with the paper application process.

i. This streamlining process may be done in two ways. Utilizing an online application process and a school portal is one option, but it would be a costly investment. The other option is to allow higher education institutions to certify the loan and then send only the certified candidates to the SC Student Loan Corporation for loan processing.

b. Action Steps

i. Mr. Ray Jones, Dr. Karen Woodfaulk, and Mr. Joey Derrick meet with Dana Yow to discuss this process.

ii. Survey higher education institutions to determine if streamlining this process would be beneficial

iii. Determine a plan and timeline for the rollout of the streamlined application process

2. Develop and utilize a marketing toolkit as a recruitment/promotional tool

a. With the uncertainties in our state and nation, along with data from the census, we must make every possible effort to positively promote the field of education to students today.

b. Action Steps

- i. Develop a marketing toolkit
 - 1. Meet with Deans across the state
 - 2. Collaborate with a representative from Teach SC
 - 3. Provide SAT/ACT information
 - 4. Provide Praxis Core information
 - 5. Provide information about the SC Teacher Loan Program
 - 6. Provide links with information about education prep programs at SC colleges and universities
 - 7. Develop an online portal, flyers, handouts, etc.
- ii. Utilize Geo Targeting to cultivate teachers in certain areas across the state where teachers are underrepresented.
- iii. Continue hosting family nights, meeting with colleges, and high school students/counseling departments to promote the field of education and the SC Teacher Loan.
- iv. CERRA continue to grow the ProTeam and Teacher Cadet programs across the state and provide the Annual Financial Aid Newsletters to all SC public, private, and charter schools
- 3. Retain educators in the field
 - a. Establish a refinance opportunity for current educators to refinance their loans with the SC Student Loan Corporation and be able to pay them back with years of service using revolving funds. This would be a one time process unless the long term goal of establishing recurring funds takes place.

More Concise Wording:

Teacher Loan Advisory Committee Goals

The Teacher Loan Advisory Committee has established the following goals to better advocate for program participants and enhance program policies and procedures. Each goal includes specific, measurable action steps. The committee will collaborate with the Center for Educator Recruitment, Retention, and Advancement (CERRA), the SC Student Loan Corporation, the Education Oversight Committee, and the Commission on Higher Education.

Goal 1: Streamline the SC Teacher Loan Application Process

Objective: Offer a virtual application option while allowing institutions to continue paper processes if desired.

Options:

- Invest in an online application system and school portal (costly)
- Allow institutions to certify applicants before sending them to the SC Student Loan Corporation for processing

Action Steps:

- Convene a meeting with Ray Jones, Dr. Karen Woodfaulk, Mr. Joey Derrick, and Dana Yow
- Survey higher education institutions on the benefits of streamlining
- Develop and implement a rollout plan and timeline

Goal 2: Develop and Promote a Marketing Toolkit

Objective: Positively promote education careers to students through comprehensive marketing efforts.

Action Steps:

- Update and grow how we market
 - More concise and intentional
- Create a marketing toolkit
- Target both high school and higher ed. institutions
- Eligibility
- You can earn your way into it as a sophomore, etc.
 - Meet with college deans statewide
 - Collaborate with Teach SC representatives (see note below)
 - Provide information on SAT/ACT testing, Praxis Core exams, the SC Teacher Loan Program, and SC education preparation programs

- Develop digital and print resources (portal, flyers, handouts)
- Utilize geo-targeting to recruit teachers in underrepresented areas
- Continue family nights, college outreach, and high school counseling engagement
- Expand CERRA's ProTeam and Teacher Cadet programs
- Distribute the Annual Financial Aid Newsletter to all SC public, private, and charter schools

Goal 3: Retain Educators

Objective: Create a refinance program enabling current educators to repay loans through years of service using revolving funds.

Action Steps:

- Establish a one-time refinance opportunity through the SC Student Loan Corporation
- Explore the feasibility of recurring funds to support a long-term refinance program

Commitment: The Teacher Loan Advisory Committee remains committed to supporting educators, streamlining processes, and fostering a strong educational workforce across South Carolina.

May 30, 2025

TLAC Meeting

Attendees: Meredith Dantzler, Ray Jones, Karen Woodfaulk, Dana Yow

- Discussion around an online SC Teacher Loan application process

- The issue revolves around section 2 of the application
- Certifies the eligibility of the student as part of the education department at the institution
- Is it possible to remove this and when they certify the student they certify them confirming that all criteria have been met? Joey at USC is good with this option but it was suggested we explore to see if this is an option at other institutions.
- If we have to have the SAT score and other factors, then the option above is not a viable option
- SAT is part of the regulatory requirements in the law, Praxis Core, top 40% of class, GPA requirement, etc.
- Does SC student loan have to be the collector of this data?
- Every school may have a system issue and some of the financial aid offices have no access to the student information to approve that students meet the eligibility requirements
- Option 2: less cost effective and would have to be for 26/27 school year
- Create an online application for the borrower electronically
- Using the current origination system
- Then build a school portal for the schools to log in and complete the sections of the student eligibility requirements and then when they submit it, it completes the application
- Palmetto Fellows uses this type of application system and eligibility criteria system
- Cost Palmetto Fellows about \$40,000 and they serve 8,000 students
- Could SC Teacher loan go in that system?
- Perhaps a contract and work with the vendor that Palmetto Fellows uses
- Right now SC Teacher loan applicants who opted out of SAT/ACT they are not eligible for the loan

- Action step: Ray reach out to his loan origination portal contact and see what functionality exists and explore the costs. He will also reach out to the vendor that is used for Palmetto Fellows to determine cost, etc. Ray will check on this over the next month and then be back in touch with us.

Update: The proviso for the Refinance option has passed as of May 28, 2025

- Ray: it will take some time to build the Refinance program (carry over the funds to the next year-timing must be considered- implementation has to be built into the timeline when budgets such as these are passed)

Feedback from Dana Yow

- Teach SC is a vendor and should not be the one to handle the marketing goals for TLAC
- Ray shared that he has an additional person that can possibly help with our marketing process and goal
- Possibly talk with Abby Duggins about us having someone from Teach SC on the committee (Katie Crews)

Appendix D Website Links

Alternative Teacher Preparation Programs – SDE (PACE, etc.)

SCDE Alternative Certification Programs

SDE approved programs: <https://ed.sc.gov/educators/alternative-certification/programs/>

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

Forms and Guidelines: <https://ed.sc.gov/educators/alternative-certification/forms/guidelines/>

ABCTE: 2023-24 Annual Program Report

<https://www.ed.sc.gov/state-board/state-board-of-education/education-professions-ep/items/april/ep04-attach-2023-24-annual-report-on-certification-through-american-board/>

Teach for America: 2023-24 Annual Program Report

<https://www.ed.sc.gov/state-board/state-board-of-education/education-professions-ep/items/april/ep05-attach-2023-24-annual-report-on-certification-through-teach-for-america/>

Teachers of Tomorrow: 2023-24 Annual Program Report

<https://www.ed.sc.gov/state-board/state-board-of-education/education-professions-ep/items/april/ep06-attach-2023-24-annual-report-on-certification-through-teachers-of-tomorrow/>

A Study of Teacher Recruitment Programs Funded with Education Improvement Act (EIA) Revenues, April 2022, presented to the EOC by Dr. JoAnne Anderson and Dr. Loren Anderson

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

Call Me MISTER

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

CERRA

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

Supply and Demand Reports <https://www.cerra.org/page/research>

Teacher Cadets <https://www.cerra.org/page/teacher-cadets>

CERRA 2023-2024 Annual Report:

https://core-docs.s3.us-east-1.amazonaws.com/documents/asset/uploaded_file/5074/CERRA/5101484/fy24_cerra_annual_report.pdf

Teaching Fellows Data <https://www.cerra.org/page/teaching-fellows-data>

FY 2024 Impact Report to CHE:

<https://che.sc.gov/sites/che/files/Documents/CHE%20Data%20and%20Reports/Non%20Profit%20Expense%20Reports/June%202024%20Bulk%20Update/CERRA%20Impact%20Report.pdf>

CHE

Home <https://che.sc.gov/>

Scholarships and Grants <https://www.che.sc.gov/students-families-and-military/scholarships-and-grants-sc-residents>

Palmetto Fellows Scholarship Application Process Going Digital May 2024
<https://www.che.sc.gov/news/2024-04/palmetto-fellows-scholarship-application-process-going-digital-may>

Education Commission for the States
50-State Comparison of Teacher Recruitment and Retention initiatives to recruit high school students into the teaching profession
<https://reports.ecs.org/comparisons/teacherrecruitment-and-retention-2025-03>

Education Oversight Committee(EOC)

Teacher Loan Program Annual Reports <https://eoc.sc.gov/policy-makers>
2025 Annual Report for the SC Education Oversight Committee
<https://www.scstatehouse.gov/reports/EducationOversightComm/2025%20Annual%20Report%20for%20the%20SC%20Education%20Oversight%20Committee.pdf>

South Carolina Department of Education

Home <https://ed.sc.gov/>

Alternative Certification Programs <https://ed.sc.gov/educators/alternative-certification/>

Critical Needs <https://ed.sc.gov/educators/recruitment-and-recognition/critical-need-areas/archive/>

PACE Alternative Certification Program Guidelines <https://ed.sc.gov/educators/alternative-certification/forms/guidelines/>

South Carolina Student Loan Corporation (SLC)

Teacher Loans <https://www.scstudentloan.org/career-pathways/teacher-loans>
SLC Reports on Consolidated Financial Statements (Annual Audit Reports) <https://www.scstudentloan.org/organizing/financial-reports>

(Links for Fiscal Years 6/30/2000 through 6/30/2024)

SLC Type 1 & Type 2 Loan Application:

2024-25: https://www.scstudentloan.org/sites/default/files/24-25%20TLP_Career%20Changers%20ApplicationPN%20V2_Final3.18.24.pdf

2025-26: [https://www.scstudentloan.org/sites/default/files/25-26%20TLP_Career%20Changers%20ApplicationPN%20V3_4.28.25%20\(2\).pdf](https://www.scstudentloan.org/sites/default/files/25-26%20TLP_Career%20Changers%20ApplicationPN%20V3_4.28.25%20(2).pdf)

SLC Type 3/PACE Loan Application

2023-24:

https://www.scstudentloan.org/sites/default/files/PACE2023_Application_Updated%207.10.2023V4.pdf (as of 4/28/24)

2025-26:

https://www.scstudentloan.org/sites/default/files/PDFs/PACE2025_Application.pdf

National Student Loan Data System (NSLDS) <https://nsldsfa.ed.gov/>

Common Application <https://www.commonapp.org/>

SC-TEACHER Profile of the SC Teacher Workforce Reports

[F-web.pdf](#) August 2023

<https://sc-teacher.org/profile-of-the-south-carolina-teacher-workforce-for-2020-2021/> December 2022
<https://sc-teacher.org/wp-content/uploads/2023/09/SCT-2023-004-Educator-Workforce-Profile-2021-22->

<https://sc-teacher.org/ewp-teacher-workforce-apr2025/> April 7, 2025

Appendix E – Student Loan Corporation Audit Finding

South Carolina Student Loan Corporation Schedule of Findings and Questioned Costs For the year ended June 30, 2024

----- Section II. Financial Statement Findings

Finding 2024-001 Teacher Loan Program

Criteria or Specific Requirement:

Generally Accepted Accounting Principles (GAAP) defines an asset as "a present right of an entity to an economic benefit," and a liability as "a present obligation of an entity to transfer economic benefits to others."

Condition:

In prior years the Corporation has served as an intermediary for the State by administering the State's Teacher Loan Program (TLP). In doing so, the Corporation has historically reported TLP assets and liabilities in its Consolidated Statement of Financial Position, with no impact to the net assets of the Corporation. However, it was determined that the Corporation's status as intermediary had changed to where TLP assets and liabilities were no longer rights and obligations of the Corporation in accordance with GAAP.

Cause:

During fiscal year 2022, physical custody of TLP assets was transferred from the Corporation to an account held at the State Treasury. In effect, this strengthened the "administer only" role of the Corporation and removed any justification for inclusion of TLP assets and liabilities on the Corporation's financials.

Effect:

There was no effect on the Corporation's net assets as any assets held by TLP were offset by an equal amount of liabilities to the State. Management has recorded an adjustment to remove approximately \$62.2 million in TLP assets and offsetting liabilities from the Corporation's Consolidated Statement of Financial Position as of June 30, 2023.

Context:

The condition was identified based on management's reassessment of the Corporation's role in administering TLP.

Recommendation:

We recommend that the Corporation continue to evaluate whether any assets or liabilities recorded as result of performing functions on behalf of the State is in accordance with GAAP.

Management Response and Corrective Action Plan:

Management agrees with the audit finding and notes that only the Consolidated Statement of Position and Consolidated Statement of Cash Flows were impacted by the inclusion of TLP assets and liabilities with no impact to net assets of the Corporation. These items were also presented with restrictions and the corresponding notes to the financial statements documented that the State of South Carolina was the owner of this program, and that the Corporation was the administrator.

SECTION V: Ancillary Data

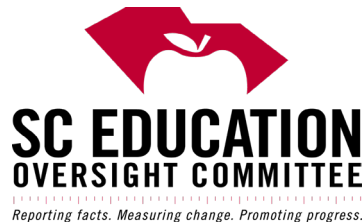
Fall Enrollment in Bachelor's Level Education Programs¹

Institution	2015	2016	2017	2018	2019	2020	2021	2022	2023	Provisional 2024	% Change 2015 to 2024
Research Institutions											
Clemson University	597	579	602	633	660	765	859	908	929	945	58.3%
U.S.C. - Columbia	1,174	1,110	1,002	948	926	865	834	861	899	988	-15.8%
Research Subtotal	1,771	1,689	1,604	1,581	1,586	1,630	1,693	1,769	1,828	1,933	9.1%
Comprehensive Teaching Institutions											
The Citadel	51	45	45	37	33	38	41	40	39	33	-35.3%
Coastal Carolina University	758	709	758	698	672	671	666	628	648	721	-4.9%
College of Charleston	557	503	533	520	487	502	516	501	471	517	-7.2%
Francis Marion University	334	320	303	320	322	342	260	260	207	196	-41.3%
Lander University	431	429	423	452	422	423	423	350	370	404	-6.3%
South Carolina State Univ.	465	469	467	447	369	359	379	390	395	388	-16.6%
U.S.C. - Aiken	376	353	344	353	349	344	296	254	245	234	-37.8%
U.S.C. - Beaufort	133	122	137	127	127	116	94	98	91	101	-24.1%
U.S.C. - Upstate	660	646	651	657	602	525	469	438	382	383	-42.0%
Winthrop University	982	1,000	991	909	777	767	661	579	555	506	-48.5%
Comprehensive Subtotal	4,747	4,596	4,652	4,520	4,160	4,087	3,805	3,538	3,403	3,483	-26.6%
Public Subtotal	6,518	6,285	6,256	6,101	5,746	5,717	5,498	5,307	5,231	5,416	-16.9%
Senior Independent Institutions											
Allen University										23	NA
Anderson University	502	514	551	512	511	497	445	420	417	387	-22.9%
Benedict College	121	80	82	135	86	66	64	59	38	40	-66.9%
Bob Jones University	391	351	381	333	409	390	392	375	310	303	-22.5%
Charleston Southern University	567	610	598	601	768	772	535	259	236	241	-57.5%
Clafin University	206	190	176	185	186	204	177	162	133	132	-35.9%
Coker University	97	97	90	79	89	62	51	42	36	38	-60.8%
Columbia College	193	196	206	207	185	181	217	249	274	278	44.0%
Columbia International Univ.	49	48	48	57	62	57	56	58	51	57	16.3%
Converse University	118	112	137	144	124	112	117	85	95	92	-22.0%
Erskine College	33	100	32	19	44	97	96	63	78	73	121.2%
Furman University	72	69	45	34	39	50	49	42	34	37	-48.6%
Limestone University	179	178	157	138	112	112	117	137	71	84	-53.1%

Bob Jones University	40	56	57	75	55	70	94	92	88	97	142.5%
Charleston Southern University	65	58	41	87	50	36	35	33	33	31	-52.3%
Claflin University	16	28	25	17	15	13	9	8	10	10	-37.5%
Coker University	26	18	35	48	29	36	34	34	18	10	-61.5%
Columbia College	75	66	57	52	70	152	238	232	225	227	202.7%
Columbia International Univ.	63	69	69	56	189	302	353	251	216	218	246.0%
Converse University	126	168	170	201	157	136	101	70	70	73	-42.1%
Erskine College											
Furman University	100	129	96	93	75		68	64	48	38	-62.0%
Limestone University									13	10	NA
Morris College											
Newberry College									1		NA
North Greenville University	36	40	33	44	27	35	23	29	32	21	-41.7%
Presbyterian College											
Southern Wesleyan University	217	172	112	96	97	85	50	28	21	12	-94.5%
Voorhees University								34	55	121	NA
Wofford College											
Sr Independent Subtotal	952	985	898	967	986	1,093	1,221	1,103	1,001	952	0.0%
	3,222	3,260	2,991	2,960	3,348	3,629	3,816	3,582	3,446	3,179	-1.3%

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.

*1205 Pendleton Street
Room 502 Brown Building
Columbia, SC 29201
www.eoc.sc.gov*



The South Carolina Education Oversight Committee (EOC) is an independent, nonpartisan group of 18 educators, business people, and elected officials appointed by the legislature and governor. The EOC enacts the South Carolina Education Accountability Act of 1998, which sets standards for improving the state's K-12 educational system. The EOC reviews the state's education improvement process, assesses how schools are doing, and evaluates the standards schools must meet to build the education system needed to compete in this century