



SC TEACHER LOAN PROGRAM

Annual Report 2024-25

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**SC EDUCATION
OVERSIGHT COMMITTEE**

Reporting facts. Measuring change. Promoting progress.

Annual Report on the South Carolina Teacher Loan Program for Fiscal Year 2024-25

The Teacher Quality Act of 2000 directs the Education Oversight Committee (EOC) to conduct an annual review of the South Carolina Teacher Loan Program (TLP) 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 2024-25 follows.

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- South Carolina Commission on Higher Education
- South Carolina Student Loan Corporation
- South Carolina Department of Education
- South Carolina Teacher Education Advancement Consortium through Higher Education Research (SC-TEACHER) at the University of South Carolina
- Center for Educator Recruitment, Retention, and Advancement (CERRA) at Winthrop University

Report Findings

Administration of TLP

- The TLP Revolving Loan Fund balance is currently at \$25.9 million. A TLP loan recipient who does not fulfill all 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.
- The number of TLP Type 1 Applicants and Recipients (919 and 819, 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 although it should be noted that the number of denials due to Praxis passage is the lowest it has been since 2011, at 14.
- 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.
- Teacher Cadets continue to account for nearly half of all Type 1 TLP Applicants; however, the 458 Teacher Cadet TLP Applicants for 2024-25 was the lowest number since at least 2010-11, showing a steady decline in participation in the program.
- Based on the available 2024-25 data, none of the three TLAC goals can be confirmed as being met.
- Over 60% of SC schools qualified as Critical Need for TLP in 2024-25.
- TLP Type 2 recipients declined overall, from 43 in 2021-22 to 37 in 2024-25, a reduction of 6 recipients (about 14%).
- For 2024-25, there were 251 TLP Type 3 / PACE recipients, a decrease of 31 from the previous year.

Teacher Pipeline in SC

- SC reported 336.6 fewer vacant positions in School Year 2025-26 than in School Year 2024-25. These data include both teaching positions and service positions like school librarians, counselors, and psychologists.
- There were 824 Teaching Fellows in SC colleges and universities in 2024-25, an increase of 54 from the previous year.
- Overall, the data indicate a gradual reduction in the share of hires coming from traditional in-state teacher-preparation programs, in-state transfers, and more recently, out-of-state recruitment. At the same time, alternative certification and international recruitment became increasingly important sources of teachers, suggesting that districts have expanded their reliance on nontraditional pathways to fill vacancies.
- Bachelor's-level, in-state enrollment in teacher preparation programs has declined substantially since 2016, despite growth at research institutions and a few private colleges.
- Master's-level, in-state enrollment fell 19.1%, from 2,678 students in 2016 to 2,167 in 2025. Public institutions remained the primary providers, although their enrollment declined 8.8%, from 1,883 to 1,717 students.
- State scholarships are reaching more SC students overall, but education majors represent a shrinking portion of recipients. Across the three major state scholarships, the percentage of recipients enrolled in education programs fell from 8.8% in 2016 to 6.6% in 2025, a decline of 2.2 percentage points.



Recommendations

1. The Teacher Loan Program (TLP) should be modernized and strengthened through a streamlined, accessible application process and a comprehensive review of its policies, forms, and technology. The goal should be to create a one-stop financial aid experience for aspiring teachers while ensuring that TLP remains aligned with related South Carolina programs, including Teaching Fellows and the LIFE, HOPE, and Palmetto Fellows scholarships and enhancements.
 - As part of this modernization effort, the State should reevaluate the definitions and methodology used to identify critical subject areas and geographic areas eligible for loan forgiveness. This review should consider parity with Teaching Fellows and the LIFE and Palmetto Fellows enhancements, as well as the potential effects of any policy changes on current and former TLP recipients. Clear transition provisions should be established to ensure that changes are fair and sound.
 - TLP, Teaching Fellows, and LIFE/Palmetto Fellows promissory notes should be reviewed and compared to identify best practices for common terms, conditions, service obligations, repayment requirements, and recipient responsibilities. TLP forms and agreements should then be updated to reflect those best practices and provide applicants with clear, consistent information.
 - Together, these improvements would reduce administrative burdens, eliminate duplicative applications, improve coordination across state programs, and make it easier for qualified South Carolina students to access financial support for becoming teachers. A modernized TLP would be more efficient, more equitable, and better positioned to expand the State's educator pipeline.
2. Through the Teacher Loan Advisory Committee (TLAC), develop and adopt a new set of strategic, measurable, and targeted program goals for the TLP, including goals for participating educator preparation programs (EPPs). These goals should reflect current educator pipeline conditions, regional workforce needs, and the distinct staffing challenges of South Carolina school districts, replacing the program's existing goals.
3. Expand the capacity of the Teaching Fellows program, which would help address the state's teacher shortage, strengthen the local educator pipeline, and ensure that talented SC high school students are not turned away from serving South Carolina classrooms. In December 2025, the EOC recommended the appropriation of Education Improvement Act (EIA) dollars be increased for Teaching Fellows, allowing for an increase of 20 additional scholarships.
4. Consider amending the South Carolina Code to expand eligibility for career-changer loans to participants in alternative teacher certification programs beyond PACE, subject to eligibility criteria and program parameters established in consultation with the South Carolina Department of Education (SCDE).



Overview of Teacher Loan Program

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.

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 critical need subject areas or critical geographic need areas, which are defined annually by the State Board of Education.

Changes and Progress Since the Previous Report

This year's report provides an update on the Teacher Loan Program, including changes implemented since the previous reporting period and progress made in response to recommendations identified in last year's report.

- The program has continued to evolve, with adjustments intended to strengthen its administration, improve participant support, and enhance overall effectiveness. Encouragingly, positive movement has been made in several of the areas highlighted previously. This report outlines those developments, assesses the program's status, and identifies opportunities for continued improvement.
- Based on EOC recommendations made in December 2025, changes in provisos were made in the 2026-27 Appropriations Act that strengthen the governance and accountability of the existing Teacher Loan Program (TLP) and create two new uses of TLP revolving funds: teacher loan refinancing and additional loan forgiveness for teachers in rural districts. See Appendix D for the recommendations that the EOC sent to the General Assembly in December 2025. Appendix C provides text of proviso language that was included in the 2026-27 Appropriations Act.
- Proviso 1A.72 in the 2026-27 Appropriations Act re-directs up to \$10 million from the TLP revolving fund toward refinancing existing student loan debt for teachers in SC public schools. Also, within that proviso, a second \$5 million directs the Department of Education to identify the rural districts based on data demonstrating difficulty recruiting and retaining certified teachers.
- Proviso 1A.6 in the 2026-27 Appropriations Act expands the TLAC from primarily an advisory/maintenance committee toward a more active governance, monitoring, advocacy, evaluation, and program-improvement role, while also requiring modernization of the TLP application process.
- The South Carolina Student Loan Corporation provided the EOC with additional information regarding the Teacher Loan Program's revolving loan account. The information provided greater clarity regarding the account's financial position and the potential implications of using revolving account funds for additional teacher loan initiatives. Based on this information and the Student Loan Corporation's transparency in responding to the EOC's questions, the EOC determined that the proposed proviso to use up to 50 percent of interest earned, investment earnings, and late fees in the Teacher Loan Program revolving account for teacher student loan refinancing was not necessary and the proviso recommendation was revised.
- A question about Teaching Fellows participation was added to the TLP application.
- The TLAC has continued to provide updates on streamlining the TLP application process as well as developing and promoting a TLP marketing toolkit.

TLP Governance

For the purposes of this report, the TLP is governed by SC Code 59-26-20 and 59-26-30 (Appendix A-1); Provisos 1A.7 and 1A.57 of the 2024-25 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 (subject and geographic) pursuant to statutory requirements annually.

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.

Education Oversight Committee (EOC): The Teacher Quality Act of 2000 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.

SC Commission on Higher Education (CHE): Pursuant to the 1984 authorizing legislation for the program, CHE promulgated the original regulations for the program, followed by several updates. 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."

Center for Educator Recruitment, Retention, and Advancement (CERRA); Teacher Loan Advisory Committee (TLAC): Since Fiscal Year 2013-14, budget provisos have directed CERRA to "appoint and maintain the South Carolina Teacher Loan Advisory Committee" (TLAC). These are the current goals of the TLAC:

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.



Critical Need Subject Areas: The data used for determining critical need subject areas are reported by South Carolina school districts through the Annual Supply and Demand Survey administered by CERRA. Additional teacher certification data have been provided by the SCDE Office of Educator Services. Determinations were made using the United States Department of Education (USED) formula for designating teacher shortage areas: the percentage of positions in a given subject area (i.e., certification field) that are unfilled, filled by educators in an alternative route program, or filled by educators holding an out-of-field permit.

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, or a school poverty index of 70% or higher.

Teacher Loan Program: Types of Loans

The Teacher Loan Program offers three types of loans. The sections below describe each loan type in detail, including its funding, eligibility criteria, program requirements, and recent developments.



The TLP 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.

In addition, separate funding has been allocated to the Student Loan Corporation to the SCDE under SC Aid to School Districts since SY 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 Program of Alternative Certification for Educators (PACE), SCDE’s critical needs alternative teacher certification program.

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). The Revolving Loan balance is noted on Table 1.

Teacher Loan Program: Type 1 Loans

At program inception in 1984, TLP loans (Type 1/TLP) became available for qualified state residents enrolled in traditional education preparation programs 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.

TLP Loan Type 1: Eligibility and cancellation provision

- 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 SY 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.
- 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 Loan Type 1: Funding

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. Table 1 provides an overview of the revenues, loans, payments, and revolving loan balances over time.

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

Year	EIA Appropriation	Revolving Funds from Repayments	Total Dollars Available	Administrative Costs	% of Total Dollars Spent on Administration	Amount Loaned	Revolving Loan 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	\$4,548,046	\$23,032,269**
2024-25	\$5,089,881	\$260,000	\$5,349,881	\$526,134	9.8	\$4,690,646	\$25,932,061****

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.

****FY 2024-25 Ending Balance 6/30/2025, as provided by Student Loan Corporation.

TLP Loan Type 1: Applicants and Borrowers

- There were 919 applications submitted in 2024-25 for TLP: Type 1 loans, 48 fewer than the previous year.
- The number of Applicants and Recipients (919 and 819, respectively), reflects a declining trend and are at the lowest level since at least 2010-11.
- Of the 919 applicants in 2025, 819 (89%) were approved. The previous year, 85% of applicants were approved. Table 2 shows historical data since 2010-2011.
- The number of TLP Type 1 loan recipients presently teaching and having their loans cancelled in 2025 was 1,039.
- Approximately 34% of Type 1 Borrowers have had their loans cancelled 100% by fulfilling the teaching requirement (7,855 out of 23,000). The data in Table 3 shows TLP Type 1 borrower status cumulatively over time.
- Teacher Cadets continue to account for nearly half of all Type 1 TLP Applicants; however, the 458 Teacher Cadet TLP Applicants for 2024-25 was at the lowest number since at least 2010-11, showing a steady decline in participation in the program. Table 6 shows the impact that the Teacher Cadets program has had on TLP borrowing over time.
- Although the number of individuals enrolled in an in-state Bachelor's level Educator Preparation Program (EPP) for Fall 2025 increased 4.7% over the previous year (see Appendix F), the number of TLP Type 1 undergraduate applicants decreased from 825 to 759.
- The number of graduate-level applicants increased by 3 applications since 2024, the enrollment in in-state Masters level education programs has decreased from 2,346 in 2024 to 2,167 in 2025. See Appendix #.
- For the last three years, 34.2% of all Type 1 Borrowers have had 100% of their loan cancelled by fulfilling the teaching requirement.
- The number of Type 1 Borrowers reported as presently teaching and having loans cancelled decreased by 54 from 2024 (1,093 to 1,039).
- Academic issues and Praxis continue to be the primary reasons for Application denial although it should be noted that the number of denials due to Praxis passage is the lowest it has been since 2011, at 14.
- 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 2
Summary of TLP Type 1 Loan Applications and Loan Approvals (Historical)

Year	Total Applied	Approved	Cancelled	Denied	Reason for Denial				
					Academic Reason	Credit Problem	Inadequate Funds	No Praxis Passage	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
2023-24	967	820 (85%)	27	120	63	0	0	34	23
2024-25	919	819 (89%)	20	80	51	0	0	14	15

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.

Table 3

TLP Type 1 Recipients (Borrowers) Status: Cumulative to Date

Loan Status	TLP Type 1 Loan Recipient/Borrower Status as of 6/30/2023		TLP Type 1 Loan Recipient/ Borrower Status As of 6/30/2024		TLP Type 1 Loan Recipient/ Borrower Status As of 6/30/2025	
	Number	Percent	Number	Percent	Number	Percent
Loans paid off through monthly payments, loan consolidation, or partial cancellation	10,380	47.4%	10,686	47.6%	11,005	47.9%
Loans cancelled 100% by fulfilling teaching requirement	7,609	34.7%	7,701	34.3%	7,855	34.2%
Never eligible for cancellation and are repaying loan	2,319	10.6%	2,341	10.4%	2,468	10.7%
Presently teaching and having loans cancelled	1,008	4.6%	1,093	4.9%	1,039	4.5%
Previously taught but not currently teaching	338	1.5%	356	1.6%	372	1.6%
Loan discharged due to death, disability, or bankruptcy	168	0.8%	170	.8%	170	0.7%
In Default	91	0.4%	91	.4%	91	0.4%
CUMULATIVE LOANS ISSUED	21,913	100%	22,438	100%	23,000	100%

Source: South Carolina Student Loan Corporation

*There is a duplicated count across years.



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.

Table 4
TLP Type 1 Loan Recipients by Academic Level Status Over Time

	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	117	215	274	8	61	73	3	861
2022-23	121	101	209	275	9	69	65	4	853
2023-24	119	131	170	270	11	62	54	3	820
2024-25	97	114	224	254	2	66	57	5	819

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 5
TLP Type 1 Applicants and Recipients: Undergraduate and Graduate Academic Level

	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
2024-25	759	82.6%	144	15.7%	16	1.7%	919
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
2024-25	691	84.4%	128	15.6%	0	0%	819

Source: SC Student Loan Corporation

Table 6
TLP Type 1 Loan 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
2024-25	919	458	49.85	458	49.85	3	.03

Source: Student Loan Corporation



Teacher Loan Program: Type 2 and 3 Loans



TLP Type 2/ Career Changer

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.

- TLC Type 2 recipients declined overall, from 43 in 2021-22 to 37 in 2024-25, a reduction of 6 recipients (about 14%).
- Sixty-nine Type 2 Borrowers are presently teaching in a critical needs area.
- For the last three years, 45.9% of all Type 2 Borrowers have had 100% of their loan cancelled by fulfilling the teaching requirement, increasing by 12 from 2024 (504 to 516).
- The number of Type 2 Borrowers

reported as presently teaching and having loans cancelled decreased by 1 from 2024 (70 to 69).

- Recipients were predominantly graduate students in every year, ranging from 65% to 74% of recipients. In 2024–25, 26 of 37 recipients (70%) were graduate students, compared with 11 undergraduates (30%).
- Undergraduate participation remained relatively small and stable, ranging from 11 to 14 recipients annually.

Eligibility:

- 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 for 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 in enrolling 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.

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 3 / PACE

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. The PACE loan forgiveness application states that participants may borrow up to \$750 per year, not to exceed a total maximum of \$5,000.

- For 2024-25, there were 251 PACE recipients, a decrease of 31 from the previous year.

Eligibility:

- Must be pursuing a course of study leading to certification as described by the SCDE under the PACE program.
- Must teach in the critical area 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: SCDE PACE website information indicates PACE eligibility only for PACE approved content areas and also allows employment as a part-time teacher.)

Loan cancellation provisions:

Loan recipients may have their annual reimbursement loan cancelled 100% by teaching at least 152 days.

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



Table 7
SC Teacher Loan Program: General Fund Appropriations and TLP Loans (Type 2/Career Changers and Type 3/PACE) Expenditures, 2022-2025

Year	General Fund Appropriation	Type 2/Career Changer Total Loan Amount	No. of Type 2/Career Changer Loans	Type 3/PACE Total Loan Amount	No. of Type 3/PACE Loans	Total Amount Loan Type 2 & 3	Total Number of Loans Type 2 & 3
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
2024-25	\$1,065,125	\$444,301	37	\$187,858	251	\$632,159	288

Source: SC Student Loan Corporation

Table 8**TLP Type 2 Recipients (Borrowers) Status: Cumulative to Date**

Loan Status	TLP Type 2 Recipient/Borrower Status As of 6/30/2023		TLP Type 2 Recipient/Borrower Status As of 6/30/2024		TLP Type 2 Recipient/Borrower Status As of 6/30/2025	
	Number	Percent	Number	Percent	Number	Percent
Loans paid off through monthly payments, loan consolidation, or partial cancellation	292	27.9%	300	27.8%	318	28.3%
Loans cancelled 100% by fulfilling teaching requirement	489	46.7%	504	46.7%	516	45.9%
Never eligible for cancellation and are repaying loan	142	13.6%	141	13%	158	14.1%
Presently teaching and having loans cancelled	62	5.9%	70	6.5%	69	6.1%
Previously taught but not currently teaching	33	3.2%	32	3%	31	2.8%
Loan discharged due to death, disability, or bankruptcy	28	2.7%	32	3%	32	2.8%
In Default	0	0%	0	0%	0	0%
CUMULATIVE LOANS ISSUED	1,046	100%	1,079	100%	1,124	100%

Source: South Carolina Student Loan Corporation

Table 9**TLP Type 2 Loan Recipients by Academic Level Status Over Time:**

	Freshmen	Sophomores	Juniors	Seniors	5 th Yr Undergrad	1 st year Grad.	2 nd Year Grad.	3+ Year Graduates	Total
2021-22	0	1	1	8	1	12	20	0	43
2022-23	0	1	3	10	0	9	17	0	40
2023-24	0	1	3	4	3	12	18	1	42
2024-25	0	0	2	9	0	10	15	1	37

Source: South Carolina Student Loan Corporation

Table 10
TLP Type 2 Recipients by Undergraduate and Graduate Academic Level

	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
2024-25	11	30%	26	70%	0	0%	37

Source: SC Student Loan Corporation

SC Teaching Fellows Program

The SC General Assembly began funding the South Carolina Teaching Fellows Program in 1999. The Program's mission is to recruit talented high school seniors into the teaching profession and to help them develop leadership qualities while in college. Each year, the program provides Fellowships to up to 230 high school seniors who have demonstrated substantial academic achievement, a history of service to their school and community, and/or work experience, and who also possess a desire to teach in South Carolina.

Teaching Fellows participate in advanced enrichment programs at Teaching Fellows Institutions, have professional development opportunities, and are involved with communities and businesses throughout the state. They receive up to \$24,000 in fellowship funds (up to \$6,000 per year for four years) while completing a degree that leads to initial teacher certification. The fellowship provides up to \$5,700 for tuition and direct education expenses (including room and board) and \$300 for specific enrichment programs administered by CERRA. All Teaching Fellows awards are contingent upon funding from the SC General Assembly. Fellows agree to teach in a South Carolina public school for one year for every year they receive the Fellowship.

2022-23 TEACHING FELLOWS	2023-24 TEACHING FELLOWS	2024-25 TEACHING FELLOWS
775	770	824

Source: CERRA

TLP Type 1, 2, and 3 (PACE) Recipients at Public and Private Institutions of Higher Education; Teaching Fellows by Institution

Table 11: TLP Loans by Institution

Institution	2022-23 TLP Loan Recipients	2023-24 TLP Loan Recipients	2024-25 TLP Loan Recipients
	2022-23 Teaching Fellows	2023-24 Teaching Fellows	2024-25 Teaching Fellows
ANDERSON UNIV.	105	99	88
	100	104	109
BENEDICT COLLEGE			
BOB JONES UNIVERSITY		1	1
CHARLESTON SOUTHERN UNIV.	25	21	14
	49	44	42
CITADEL	6	6	8
CLAFLIN UNIVERSITY		1	
CLEMSON UNIVERSITY	134	135	138
	75	101	101
COASTAL CAROLINA UNIVERSITY	24	25	24
	51	47	59
COKER COLLEGE	4	6	10
COLLEGE OF CHARLESTON	33	33	26
	73	61	61
COLUMBIA COLLEGE	17	29	26
			**
COLUMBIA INT'L UNIV.	5	3	2
CONVERSE COLLEGE	24	23	17
ERSKINE COLLEGE	1	1	
FRANCIS MARION UNIVERSITY	30	21	20
	31	35	34
FURMAN UNIVERSITY	12	7	10
HORRY-GEORGETOWN TECH	1		
LANDER UNIVERSITY	59	69	68
	65	70	80
LIMESTONE COLLEGE	2		1
NEWBERRY COLLEGE	5	3	4
			**
NORTH GREENVILLE UNIVERSITY	35	29	23
			**
PRESBYTERIAN COLLEGE	5	4	3
SC STATE UNIVERSITY	5	2	2
SOUTHERN WESLYAN UNIVERSITY	22	20	20
USC – AIKEN	22	17	8
	34	28	36
USC – BEAUFORT	7	8	5
USC – COLUMBIA	151	160	172
	138	132	140
USC – UPSTATE	64	50	49
	32	30	39
WINTHROP UNIVERSITY	76	73	97
	127	118	123
WOFFORD	1	1	
TOTAL (JUST SC INSTITUTIONS) *	875	847	836
PACE LOANS	236	282	251
OUT-OF-STATE	16	15	20
TOTAL TLP (ALL RECIPIENTS)	1,127	1,144	1,107

Sources: SC Teacher Loan Program - TLP Recipients by Institution

* Total does not include Teaching Fellows; TFs may be recipients of TLP

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

Description of Applicants and Borrowers: All TLP Types

Tables 12 and 13 illustrate trends in the distribution of applications to the program by race/ethnicity and by gender. Of note, TLP Applicants have historically been predominantly white and/or female.

- The number of African American Applicants decreased for the first time since 2021-22; in 2025, only 188 (15.2% of applicants) were African-American.
- The number of white Applicants to the TLP program has continued to decrease, falling to 863 in 2025. The unknown ethnicity category has increased, indicating a hesitance to include that information by applicants.
- 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 due to small numbers.
- HBCU participation in the TLP declined substantially, from a high of 13 recipients in 2016-17 to just two in 2024-25, an 85% decrease.

Table 12
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	5.5%	929	70.6%	77	5.9%
2022-23	1,284	200	15.5%	52	4.0%	931	72.5%	101	8.0%
2023-24	1,314	236	17.9%	75	5.7%	912	69.4%	92	7.0%
2024-25	1,235	188	15.2%	69	5.6%	863	69.9%	115	9.3%

Source: SC Student Loan Corporation

Table 13
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
2024-25	1,235	226	18.3	974	78.9	35	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 14 is related to the current TLAC goals: These are the current goals of the TLAC:

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.

Based on the available 2024-25 data, none of the three TLAC goals can be confirmed as being met:

- African American representation: African Americans comprised 10.1% of TLP recipients, compared with 17.3% of South Carolina's teaching workforce, indicating that African Americans are underrepresented among TLP recipients by approximately 7 percentage points.
- Male representation: Male recipients accounted for 15.3% of TLP recipients. Since females represent 79.3% of the state's teaching workforce, males comprise approximately 20.7% of the workforce. Therefore, males are underrepresented among TLP recipients by approximately 5 percentage points. This comparison should be interpreted cautiously because 3.4% of recipients did not report gender.
- Entry into the teaching workforce: The available data do not establish whether 80% of annual TLP recipients enter the South Carolina teaching force. Although 1,039 Type 1 recipients were reported as presently teaching and having loans cancelled in 2025, this figure is cumulative and does not correspond directly to the 819 recipients from the 2024-25 cohort. As a result, the 80% goal cannot be verified with the current data.

Table 14
Type 1 & Type 2 Loan Recipients by Gender and Ethnicity for 2024-25

Gender	TLP Loan Number 2024- 25 (%)	*SC-TEACHER South Carolina Teacher Workforce: 2024-25*	*SC-TEACHER: National Teacher Workforce 2020- 21*
Male	125 (15.3%)	N/A	23%
Female	666 (81.3%)	79.3%	77%
Not Answered	28 (3.4%)	N/A	N/A
Total	819 (100%)	79.3%	100%
Ethnicity	TLP Loan Number 2024- 25 (%)	South Carolina Teacher Workforce 2024-25*	National Teacher Workforce (2020-21)*
African American	83 (10.1%)	17.3%	6%
White	631 (77.0%)	76.5%	80%
Asian	NR	2.5%	2%
Hispanic	25 (3.1%)	2.7%	9%
American Indian	NR	N/A	N/A
Not Answered	63 (7.7%)	N/A	0%
Other	NR	N/A	3%
Total	819 (100%)	96.8%	100%

Source: SC Student Loan Corporation and SC-TEACHER.

NR: Not reportable due to less than 20 participants in subgroup

* [South Carolina Teacher Workforce Profile for 2024-25](#), published April 2026, SC-TEACHER

[COE - Characteristics of Public School Teachers](#), National Center for Education Statistics



Table 15
TLP Type 1 and 2 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	2024-25
Benedict College	0	1	0	0	0	0	0	0	0	0
Clafin University	0	2	0	2	2	2	1	0	1	0
Morris College	0	0	0	0	0	0	0	0	0	0
SC State University	7	10	1	3	2	6	4	5	2	2
Voorhees University									*0	0
TOTAL:	7	13	1	5	4	8	5	5	3	2

Source: SC Teacher Loan Program

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

Over 60% of SC schools qualified as Critical Need for TLP in 2024-25

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:

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

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 SY:	2021-22	2022-23	2023-24	2024-25
Total Number of Schools by Level	1,365	1,366	1,370	1,402
Primary Level	64	59	60	60
Elementary Level	674	674	676	680
Middle Level	334	340	339	349
High School Level	253	253	252	260
Career Centers	40	40	43	47
Total Number of Schools Qualifying as Critical Need for SC Teacher Loan Program	841 (61.6%)	819 (59.9%)	809 (59.1%)	891 (63.5%)
Primary Level	56 (87.5%)	47 (79.6%)	50 (83.3%)	47
Elementary Level	438 (65.0%)	428 (63.5%)	431 (63.8%)	457
Middle Level	215 (64.4%)	213 (62.6%)	207 (61.1%)	239
High School Level	126 (49.8%)	130 (51.4%)	119 (47.2%)	143
Career Centers	6 (15.0%)	1 (.02%)	2 (4.7%)	5

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

The Teacher Pipeline in SC

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.

Tables 16 A and B show 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 since 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:

- At the beginning of the 2025-26 school year, South Carolina reported 548.55 vacant teaching positions, a decrease of 323.55 positions from 2024-25.
- Vacancies were highest in grades 9-12 (207.75), followed by PK-5 (180.30) and grades 6-8 (160.50).
- Special Education had the most vacancies by far, with 148.5 positions, including 67.5 in PK-5, 42.5 in grades 6-8, and 38.5 in grades 9-12.
- Other fields with relatively high vacancy levels were Science (48.0), Mathematics (37.0), Other/interventionists (34.0), Music (31.5), and English/Language Arts (26.5).
- Most teaching fields experienced declines in vacancies compared with 2024-25. The largest decreases were in Special Education (90.5), Mathematics (55.5), Music (16.7), Multilingual Learner programs (24.1), and English/Language Arts (22.5).
- A small number of fields reported increases, including Other/interventionist positions (+27.0), Agriculture (+1.0), Computer Science (+2.5), Health (+2.0), Industrial Technology (+1.0), and Theater (+4.0).
- Literacy/Reading vacancies remained unchanged at 10.5 positions.
- Overall, the data indicate a substantial reduction in reported vacancies, but Special Education and several secondary-level content areas remain the most significant areas of workforce need.
- When accounting for service positions in schools, there were 1,042 vacant positions in 2025-26, a decrease of approximately 32% from the previous year.
- Speech-Language Pathologist positions had the largest number of service-field vacancies, with 68.13 positions.
- School Psychologist vacancies increased by 10.3 positions, despite the overall decline in service-field vacancies.
- School Counselor vacancies showed the largest decrease, falling by 15.5 positions.

SC reported 336.6 fewer vacant positions in School Year 2025-26 than in School Year 2024-25. These data include both teaching positions and service positions like school librarians, counselors, and psychologists.

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

Table 16-A
Positions Reported Vacant at the Beginning of the 2025-26 School Year

Teaching Fields	Number of Vacant Teaching Positions SY 25-26, By Grades Served				Change from 24-25
	PK - 5	6 - 8	9 - 12	Total	
Agriculture	0.00	1.00	6.00	7.00	1.0 ▲
Art	9.75	6.25	5.00	21.00	13.5 ▼
Business & Marketing	0.00	4.00	11.00	15.00	2.0 ▼
Career & Technical Education (CTE work-based)	0.00	1.00	17.50	18.50	7.5 ▼
Computer Science	0.00	2.00	2.00	4.00	2.5 ▲
Dance	1.00	2.00	2.00	5.00	1.0 ▼
Driver Training	0.00	0.00	1.00	1.00	1.0 ▲
Early Childhood/Elementary (grades PK-2)	31.00	0.00	0.00	31.00	31.0 ▼
Early Childhood/Elementary (grades 3-5)	27.00	0.00	0.00	27.00	54.50 ▼
Early Childhood/Elementary (grade 6)	0.00	4.00	0.00	4.00	2.0 ▲
English/Language Arts	0.00	15.50	11.00	26.50	22.50 ▼
Family & Consumer Science	0.00	0.00	0.00	0.00	2.0 ▼
Gifted & Talented	3.50	0.25	0.50	4.25	3.25 ▼
Health	0.00	0.00	2.00	2.00	2.0 ▲
Industrial Technology	0.00	1.00	1.00	2.00	1.0 ▲
Literacy/Reading	5.00	4.00	1.50	10.50	No change
Mathematics	1.00	19.00	17.00	37.00	55.50 ▼
Montessori	0.00	1.00	0.00	1.00	1.0 ▼
Multilingual Learner Program (previously ESOL)	3.00	3.05	1.25	7.30	24.1 ▼
Music	14.25	7.75	9.50	31.50	16.7 ▼
Physical Education	6.80	4.20	4.00	15.00	6.50 ▼
Science (biology, chemistry, physics, etc.)	1.00	21.00	26.00	48.00	8.0 ▼
Social Studies (economics, history, psychology, etc.)	0.00	9.00	13.00	22.00	18.50 ▼
Special Education	67.50	42.50	38.50	148.50	90.5 ▼
Theater	0.00	3.00	4.00	7.00	4.0 ▲
World Language	6.50	4.00	8.00	18.50	6.0 ▼
Other (reading/math interventionists)	3.00	5.00	26.00	34.00	27.0 ▲
Total	180.30	160.50	207.75	548.55	323.55 ▼

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 2025-26 Annual Supply and Demand Report (November 2025). all teaching and instructional service Field Positions are now identified as Critical Need Subject Areas <https://www.cerra.org/page/supply-and-demand>

Table 16-B
Service Fields Reported Vacant at the Beginning of the 2025-26 School Year

Service Fields	Number of Vacant Positions <u>in</u> 25-26	Change from 24-25
School Librarian	17.00	3.0 ▼
School Counselor	15.00	15.5 ▼
School Psychologist	54.55	10.3 ▲
Speech Language Pathologist	68.13	7.8 ▼
Other	3.00	3.0 ▲
Total	157.68	13.0 ▼

Table 17
Data from CERRA's Annual Educator Supply and Demand Survey
Reports at Beginning of School Years 2019-20 through 2025-26
(Historical)

School year	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	
							Total	Change From 24-25
Certified educators leaving positions they held the previous school year	6,650	5,996	6,927	8,321	7,499	6,532	6,179	353 fewer
Graduates of a SC Bachelor's or master's level initial educator preparation program	2,067	2,226	2,123	2,081	1,957	2,081	Not yet available	N/A
Early career departures (5 or less years of experience)	2,367	2,551	2,390	3,015	2,782	2,331	2,113	218 fewer
Departures -Transferred to another SC public school district	1,670	1,346	1,569	2,187	2,193	1,732	1,571	161 fewer
Departures – Retirements	1,190	1,105	1,278	1,444	1,125	1,250	1,152	98 fewer
Positions vacant after the start of each school year	556	699	1,063	1,474	1,613	1,042	706	336 fewer

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

Note: In the Six-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 18
Key Data from CERRA's Annual Educator Supply and Demand Survey
Reports at Beginning of School Years 2019-20 through 2025-26
(Historical)

School year	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	
							Total	Change From 24-25
Certified educators leaving positions they held the previous school year	6,650	5,996	6,927	8,321	7,499	6,532	6,179	353 fewer
Graduates of a SC Bachelor's or master's level initial educator preparation program	2,067	2,226	2,123	2,081	1,957	2,081	Not yet available	N/A
Early career departures (5 or less years of experience)	2,367	2,551	2,390	3,015	2,782	2,331	2,113	218 fewer
Departures -Transferred to another SC public school district	1,670	1,346	1,569	2,187	2,193	1,732	1,571	161 fewer
Departures – Retirements	1,190	1,105	1,278	1,444	1,125	1,250	1,152	98 fewer
Positions vacant after the start of each school year	556	699	1,063	1,474	1,613	1,042	706	336 fewer

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

Note: In the Six-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 19
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	2025-26
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)	18.4% (1,190)
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)	26.4% (1708)
Hired from another state	15.3%	16.9%	16%	13.0%	23%	15.52%	15.3%	13% (1,059)	13% (969)	12.9% (835)
Alternative Certification Programs	6.2%	7.4%	8.5%	5.6%	10%	8.8%	9.6%	11% (923)	12% (853)	12.1% (783)
From Outside US	3.7%	4.8%	5%	0.8%	1.0%	4.4%	5.7%	7% (579)	7.5% (550)	5.1% (332)
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>

Table 20
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%
	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%
2024	8.3%	6.5%	4.4%	6.2%
2025	9.1%	6.9%	3.9%	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.

State scholarships are reaching more students overall, but education majors represent a shrinking portion of recipients. Education majors make up a declining share of scholarship recipients. Across the three major state scholarships, the percentage of recipients enrolled in education programs fell from 8.8% in 2016 to 6.6% in 2025, a decline of 2.2 percentage points. See Appendix F.

Data provided by CHE in Appendix F illustrate trends in enrollment in SC's teacher preparation institutions. Of note:

- South Carolina's in-state enrollment in education-related bachelor's programs has fallen considerably since 2016, despite growth at research institutions and a few private colleges.
- Out-of-state enrollment in bachelor's education programs grew modestly overall, driven entirely by strong gains at public universities, while independent colleges experienced a significant decline.
- In-state enrollment in master's-level education programs decreased substantially over the decade, with the steepest losses among independent institutions. Public institutions remained the dominant provider, while growth at USC-Upstate, Lander, USC-Aiken, and Columbia College offset some declines elsewhere.
 - Total in-state enrollment in master's-level programs declined 19.1%, from 2,678 students in 2016 to 2,167 in 2025.
 - Public institutions accounted for most enrollment, but declined 8.8%, from 1,883 to 1,717 students.
 - Research institutions fell 20.0%, largely because enrollment at USC-Columbia dropped 43.7%, despite Clemson growing 57.7%.
- Out-of-state enrollment in master's-level education programs grew over the decade, but the pattern changed significantly. Enrollment shifted away from comprehensive public institutions and toward senior independent institutions, especially Columbia College and Columbia International University.



Appendices

Appendix A:
Teacher Loan Program Statute

Appendix A:

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 B

**SC Student Loan Corporation - Teacher Loan Fund Program CHE
Regulation 62-110, et al**

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 of 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.

Editor's Note

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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 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: Provisos Related to Teacher
Loan Program in 2026-27 Appropriations
Act**

Appendix C: Provisos Related to Teacher Loan Program in 2026-27 Appropriations Act

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

(B) With the funds appropriated CERRA shall also appoint and maintain the South Carolina Teacher Loan Advisory Committee upon recommendations by the Education Oversight Committee. The Committee shall be composed of one member representing each of the following: (1) Commission on Higher Education who shall serve as chair of the Committee; (2) State Department 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 (SCASFAA); (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 SCASFAA, a local school district, and the public and private higher education institutions shall serve a single two-year term on the committee. The committee must be staffed by CERRA, and shall meet at least four times annually. The committee's responsibilities are limited to its duties for: (1) establishing, monitoring, and reporting progress on goals for the Teacher Loan Program; (2) facilitating communication among the cooperating entities; (3) actively advocating for program participants; (4) using the most recent program evaluation reports as a guide, recommending policies and procedures necessary to promote and publicize the program, as well as developing specific recommendations for changes necessary to statute, regulation, and/or proviso necessary to modernize and streamline the program, enhance its alignment and parity with other teacher recruitment initiatives; and (5) annually, by February 1 and August 1, submitting a summary of meetings held during that period and actions taken to conform with each state duty to the Commission on Higher Education and to the Education Oversight Committee for inclusion in the annual program evaluation.

(C) In conformance with the 2025 Teacher Loan Program (TLP) Report Finding and Recommendations, the Student

Loan Corporation shall:

- (1) review and revise TLP applications and submit a plan to the Commission on Higher Education for implementing an online application process; and
- (2) add a question on the TLP application which will designate applicant as a Teaching Fellow recipient.

1A.56. (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.

1A.72. (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 through a program administered by the Student Loan Corporation 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 in rural school districts for loan forgiveness patterned after the SC Teacher Loan Program. The Department of Education will identify the rural school districts for inclusion in loan forgiveness using data that documents the difficulty of the districts in recruiting and retaining certified teachers. The Student Loan Corporation must have both programs operational by the end of the fiscal year.

Appendix D
EIA and EAA Budget and Proviso Requests for FY 2026-27
Approved by EOC Dec. 8, 2025

**Recommendations from the EOC for FY 2026-27 EIA Funding
and Proviso Recommendations**

Adopted by the EOC on December 8, 2025

Background

The South Carolina Education Improvement Act (EIA) of 1984, Part II, SECTION 9 of Act 512 of 1984, the Fiscal Year 1984-85 General Appropriations Act, had seven objectives:

- A. Raising Student Performance by Increasing Academic Standards
- B. Strengthening the Teaching and Testing of the Basic Skills
- C. Elevating the Teaching Profession by Strengthening Teacher Training, Evaluation, and Compensation
- D. Improving Leadership, Management, and Fiscal Efficiency of Schools at All Levels
- E. Implementing Strict Quality Controls and Rewarding Productivity
- F. Creating More Effective Partnerships Among the Schools, Parents, Community, and Business
- G. Providing School Buildings Conducive to Improved Student Learning

The initial EIA appropriation in Fiscal Year 1984-85 was \$217,265,860. The total amount of general funds appropriated to the South Carolina Department of Education in Fiscal Year 1984-85 was \$852,508,991. Of this amount, \$754,988,127 was appropriated to the Education Finance Act, which is comparable to our State Aid to Classrooms appropriation today of \$4,531,474,416 in the current fiscal year.

Education Finance Act	\$754,988,127
All other General Fund	<u>\$ 97,520,764</u>
Total General Funds	\$852,508,991

Appendix A summarizes the EIA appropriation for Fiscal Year 1984-85.

The EIA also created the Select Committee, a nine-member legislative committee composed of the following individuals. Only a member of the legislature could serve as chair:

- (1) Speaker of the House of Representatives or his designee.
- (2) Lieutenant Governor or his designee.
- (3) Chairman of the Education and Public Works Committee of the House of Representatives or his designee.

- (4) Chairman of the Education Committee of the Senate or his designee.
- (5) State Superintendent of Education or his designee.
- (6) Chairman of the Commission on Higher Education or his designee.
- (7) Governor or his designee.
- (8) Chairman of the Ways and Means Committee of the House of Representatives or his designee.
- (9) Chairman of the Finance Committee of the Senate or his designee.

One of the responsibilities of the Select Committee was “to assist in, recommend and supervise the expenditure of funds for the Education Improvement Act.”

When the Education Accountability Act (EAA) of 1998 was enacted into law, the Education Oversight Committee replaced the Select Committee and added to its membership representatives from the business community. The responsibilities of the EOC were also expanded.

EIA Subcommittee Recommendations, FY 2026-27

For the 2026-27 funding year, the availability of new recurring EIA funds is **\$98,944,087**. The amount of nonrecurring EIA funds is **\$84,060,581**.

Appendix B summarizes all new EIA fund requests made to the EOC, which total **\$210,053,058**.

Recurring Fund Recommendations

For Fiscal Year 2026-27, the EIA and Improvement Mechanisms Subcommittee recommends **increasing** the appropriation to the following EIA line-item appropriations because these programs have demonstrated measurable return on investment:

1. **Teaching Fellows Scholarship Program** – The Teaching Fellows program is designed to recruit talented high school seniors in SC into the teaching profession. According to CERRA, 93% of graduates who received the Teaching Fellows scholarship have either satisfied their loan or are currently teaching for loan forgiveness in a SC public school. Candidates must complete a rigorous selection process that includes an interview and presentation. According to CERRA, there is currently a waitlist of 61 freshman and 57 sophomores for the program.
 - An increase of 20 additional scholarships at \$24,000 for the entire four years, which equates to **\$640,000**.

- Increase the scholarship amount from \$6000 to \$10,000 for junior and senior years at a cost of **\$1,756,000** (108 Fellows at juniors and seniors for \$4,000 each)*
2. **State Aid to Classrooms** – Increasing the minimum teacher salary to at least \$50,000 by 2026 has been a priority of Governor McMaster and the General Assembly. Increasing teacher salaries has also been a priority of the EIA fund since its inception. A 2025 Report from SC-TEACHER showed that SC school districts bordering North Carolina employed about 10 to 41 percent of their teachers on reciprocity certificates in 2023-24, suggesting that SC’s higher teacher salaries are attracting teachers from neighboring states. Since State Aid to Classrooms is funded by General Funds and by EIA funds, the Subcommittee defers to the legislature on the amount of new EIA funds that will be used to increase State Aid to Classrooms.
 - Request from SC Department of Education of \$150,000,000; recommended **\$80,892,384** (remaining from general fund)
 3. **Increase in special schools’ teacher salaries of \$650,454**

For Fiscal year 2026-27, the EIA and Improvement Mechanisms Subcommittee recommends **decreasing** the appropriation to the following EIA line-item appropriations due to reduced demand for the program:

1. **National Board Certification** – For 2024-25, \$34,500,000 has been allocated for National Board certification stipends. There are currently 3,545 teachers eligible for the stipend at a cost of \$17,725,000. The number of new National Board teachers has been increasing over the past three years (from 35 to 98 teachers); however, the total number of national board teachers has been decreasing over the past three years (from 3,821 to 3,447 teachers).
 - Recommended to reduce the amount allocated to National Board by (\$5,000,000)

For Fiscal Year 2026-27, the EIA and Improvement Mechanisms Subcommittee recommends **additional investment in the following initiatives**.

1. **Teacher Career Ladder** of \$1,400,000 million recurring funds – The original EIA legislation included a teacher incentive pay program, which was discontinued over time. South Carolina has long focused on retaining high quality teachers in the classroom. Creation of a career ladder would sustain these efforts.
2. **Instructional Materials** - \$10,000,000

3. **Instructional Support** - \$8,205,249
4. **Project Read** - \$250,000
5. **SC Council in Economics** - \$150,000

Nonrecurring Fund Recommendations

1. **School Safety** \$5,000,000
2. Remaining nonrecurring funds to be determined by General Assembly

Summary of EIA Recommendations

Recurring Funds

Increase Funding*

Palmetto Teaching Fellows (increases the number of Teaching Fellows)	\$640,000
(increases junior and senior year scholarships)	\$1,756,000
State Aid to Classrooms (Teaching Salaries)	\$80,892,384
Special Schools Teacher Salaries	\$650,454
Teacher Career Ladder Pay	\$1,400,000
Instructional Materials	\$10,000,000
Instructional Support (Hub, LMS, SSO)	\$8,205,249
Project Read	\$250,000
SC Council on Economics	\$150,000

**Note revisions in amounts for Teaching Fellows and State Aid to Classrooms from EOC recommendation. Original calculations were not accurate.*

Decrease Funding

National Board	(\$5,000,000)
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Total Recurring **\$98,944,087**

Nonrecurring

School Safety	\$5,000,000
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Unallocated Nonrecurring **\$79,060,581**

Concerns/Issues for Future Recommendations

1. The EIA Subcommittee raised significant concerns about the effectiveness of the teacher recruitment and retention programs funded with EIA dollars. This year, roughly **\$67.2 million** was appropriated for these initiatives, including **\$18.7 million** specifically for teacher recruitment initiatives. Yet, based on program data, only **90 teachers in 2025** could be confirmed for programs other than the CERRA Teaching Fellows Program. In 2025, **177 Teaching Fellows** graduated from SC postsecondary institutions. The impact of the remaining \$48.5 million of funds could not be quantified. The Subcommittee concluded that high administrative costs and unclear outcomes indicate a low return on investment and warrant further analysis.

Teacher Recruitment/Retention Programs	EIA Dollars Appropriated FY 25-26	Certified Teachers/Graduates confirmed 2025
SDE Teach SC	\$727,650	
CHE Centers for Excellence	\$1,100,000	31
SC State SC Minority Teacher Program	\$339,482	6
Clemson Call Me Mister	\$1,195,000	29
CERRA Teaching Fellows	\$4,509,039	177
CERRA Rural Recruitment Initiative	\$7,598,392	
USC CAP and TIP	\$1,950,000	
USC Teacher Residency	\$1,000,000	0
SC Tech Foundation Teach to Tech*	\$1,500,000	
Teacher Strategic Compensation	\$5,000,000	
Teach for America	\$2,000,000	24
Teacher Loan	\$5,089,881	
CERRA ProTeam, Teacher Cadet	\$670,905	
National Board	\$34,500,000	
Total EIA Dollars for Recruitment and Retention	\$67,180,349	267

*new EIA-funded program

2. The EIA Subcommittee has concerns regarding the EIA funding allocated for the SC Youth Challenge Program and program outcomes. The EOC staff, along with the Adjutant General's office, has plans to conduct a site visit to Youth Challenge in Eastover, SC in the spring 2026. A recommendation will be forthcoming in the summer 2026 from the EOC staff, in consultation with the Adjutant General's office, regarding future funding recommendations.

3. The EIA Subcommittee has concerns regarding the incentives allowed for pursuant to the Rural Teacher Recruitment Incentive (RRI) funds proviso. A clear return on investment on many of these incentives cannot be determined. As per proviso 1A.44, the EOC is required to conduct an evaluation of the impact of RRI funds. The evaluation report is due June 30, 2026. The EIA Subcommittee recommends a review of the evaluation report before making a recommendation on the continuation of funds.
4. The EIA Subcommittee would like to see an expansion of the current full day, 4K program in South Carolina. For the current school year 2025-2026, only one school district has opted not to participate in the full day, 4K program. Currently, \$128.8 million in EIA and general fund revenues is appropriated for the full day 4K program with 84 percent of these funds coming from the EIA.
5. Leadership in schools was a concern expressed by the EIA Subcommittee. While many schools have strong principals, it is a desire for all schools to have opportunities and access to high quality leadership. Principal leadership is key to a school's academic success. The success is attained by establishing high academic expectations, creating a positive school climate, and by supporting teachers and setting clear expectations. Training, coaching and mentorships should be established to generate a high-quality pipeline of principals across South Carolina.

Appendix A

EIA Appropriations Fiscal Year 1984-85	
X. Education Improvement	
A. Raise Academic Standards:	
Aid to Subdivisions:	
Increase Credits for High School Diploma	\$5,020,449
Five-Year-Old Kindergarten	\$1,800,000
Advanced Placement (AP) courses	\$669,000
Gifted and Talented Program	\$3,700,000
Modernize Vocational Equipment	\$7,000,000
Handicapped Student Services	\$1,000,000
Subtotal:	\$19,189,449
B. Basic Skills:	
Personal Service (New Positions)	\$107,774
Operating Expenses	\$224,952
Aid to Subdivisions:	
Basic Skill Test	\$5,274
Four-Year Early Childhood	\$2,400,000
Basic Skill Remediation	\$60,500,000
Exit Exam Child	\$5,000
Subtotal:	\$63,243,000
C. Teaching Profession:	
Personal Service (New Positions)	\$124,000
Other Operating Expenses	\$2,220,400
Aid to Subdivisions:	
Teacher Salaries	\$60,180,181
Employer Contributions	\$9,287,321
Teacher Incentive Pay	\$450,000
State Agency Teacher Pay	\$603,000
Teacher Inservice Training	\$1,250,000
Competitive Teacher Grants	\$200,000
Mental Health Pupil Teacher	\$595,000
Subtotal:	\$74,909,902

D. Leadership Management & Efficiency	
Personal Service (New Positions)	\$270,839
Other Operating Expenses	\$379,171
Aid to Subdivisions:	
Principal Leadership	\$74,290
Administrative Apprentice	\$500,000
Salary Supplement Principals	\$1,800,000
Subtotal:	\$3,024,300
E. Quality Control & Production	
Personal Service (New Positions)	\$205,000
Other Operating Expenses	
Aid to Subdivisions:	
Innovation Program Grant	\$250,000
Subtotal:	\$455,000
F. School Building Aid	
Aid to Subdivisions:	
Construction and Renovation	\$55,738,136
Subtotal:	\$55,738,136
G. School Intervention Program	
Personal Service (New Positions)	\$137,747
Other Operating Expenses	\$38,400
Classified Positions:	
Subtotal:	\$176,147
H. EIA Implementation	
Personal Service (New Positions)	\$396,870
Other Operating Expenses	\$133,056
Subtotal:	\$529,926
TOTAL:	\$217,265,860

Appendix B.

New EIA Requests for 2026-27

Program Name	Amount
State Aid to Classrooms	\$150,000,000
Special Schools Salaries	\$650,454
Instructional Support (Hub, LMS, SSO)	\$8,206,249
Summer Reading Camps	\$30,000,000
Instructional Materials	\$16,885,759
Pattison's Academy	\$224,015
Palmetto Excel	\$300,000
Literacy and Distance Learning	\$250,000
SC Autism	\$180,000
STEM SC	\$250,000
SC Council on Economic Education	\$150,000
SC Educational Partnerships (USC)	\$160,000
CHE Centers for Excellence	\$11,300
BabyNet Autism	\$785,281
Regional Education Centers	\$500,000
The Continuum	\$1,000,000
Project Read	\$500,000
Total Requests	\$210,053,058

EOC Proviso Revision Requests FY 2026-27 (to be considered by EOC EIA Subcommittee, 12/1/2025)

Proviso REVISION Request

1.46. (SDE: Full-Day 4K) (D) Public and private providers shall be funded for instructional costs at a minimum rate of \$5,100 per student enrolled. Eligible students enrolling during the school year or withdrawing during the school year shall be funded on a pro rata basis determined by the length of their enrollment. Private providers transporting eligible children to and from school shall also be eligible for reimbursement at a minimum of \$620 per eligible child transported. First Steps and the Department of Education must provide an equitable distribution above the minimum between public and private providers. First Steps and the Department of Education must provide a quarterly report beginning October 1 detailing funding above the minimum made to any provider to the Governor, the Chairman of the Senate Finance Committee, and the Chairman of the House Ways and Means Committee. All providers who are reimbursed are required to retain records as required by their fiscal agent. New providers participating for the first time in the current fiscal year and enrolling between one and six eligible children shall be eligible to receive at a minimum of \$1,000 per child in materials and equipment funding, with providers enrolling seven or more such children eligible for funding at a minimum of \$10,000. The Department of Education and the Office of First Steps Readiness are authorized to utilize carry forward funds and federal funds to supplement the amount expended for materials and equipment. Providers receiving equipment funding are expected to participate in the program and provide high-quality, center-based programs as defined herein for a minimum of three years. Failure to participate for three years will require the provider to return a portion of the equipment allocation at a level determined by the Department of Education and the Office of First Steps to School Readiness. Funding to providers is contingent upon receipt of data as requested by the Department of Education and the Office of First Steps. The Department of Education shall only provide funding for public school students whose complete records have been entered into PowerSchool based on the one hundred and thirty-five day student average daily membership. For the current fiscal year, providers may enroll pay-lunch children who score at or below the twenty-fifth national percentile on two of the three DIAL-3 subscales by July 1 if at least seventy-five percent of the total number of children eligible or the Child Early Reading Development and Education Program in a district or county are projected to be enrolled in that program, Head Start, or ABC Child Care Program as determined by the Department of Education and the Office of First Steps, Child Early Reading Development and Education Program. Providers may receive

reimbursement for these children if funds are available. By September 1, the Department of Education and the Office of First Steps must collect the documented waiting lists, share the lists, and determine a process to notify parents of eligible students of available slots in all approved providers. The Department of Education is required to offer waivers allowing students with disabilities to be served in multi-categorical classroom settings based on similar cognition and abilities. Funding appropriated for CERDEP may be carried forward and expended for the same purpose. **School districts participating in the EOC wait list pilot are exempt from the September 1 requirement.**

Rationale for request: Most recently available data show that over 400 children in South Carolina spent time on a waitlist to access free, state-funded 4K. At the same time, there were over 2,300 available seats across the state. The process of collecting point-in-time data of eligible children waiting to access 4K is not efficient in matching children with available seats. It has previously been reported that pupils in poverty who access CERDEP-funded early childhood education are more likely to demonstrate readiness than their similarly-eligible counterparts. As a result, understanding how waitlists function across early childhood sectors to provide free 4K to eligible families is imperative in preparing our youngest learners for kindergarten. Understanding waitlists and the most efficient enrollment processes to match children with a 4K seat they are eligible for protects the investment South Carolina has made in early childhood education. During the spring and summer of 2025, the EOC worked with SCDE, SC First Steps, and two SC school districts to pilot a waitlist pilot that involved transfer of “real time” data and supported matching ensure that all eligible young children benefit from the state’s investment in early childhood education. The pilot followed a collaborative convening of early childhood stakeholders hosted by the EOC. The work was time-intensive for all parties involved but was successful. The proposed change would provide relief from one requirement for participating districts.

Proviso REVISION Request

1A.44. (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 the statewide 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) 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 provision 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 America, 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 proviso 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) 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 by June 30, 2026.~~

Rationale for request: The EOC will have completed the evaluation of ROI by the end of the fiscal year.

Proviso REVISION Request

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

(B) With the funds appropriated CERRA shall also appoint and maintain the South Carolina Teacher Loan Advisory Committee **upon recommendations by the Education Oversight Committee**. The Committee shall be composed of one member representing each of the following: (1) Commission on Higher Education **who shall serve as chair of the Committee**; (2) ~~State Board~~ **Department** 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 (**SCASFAA**); (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 **SCASFAA, a local school district, and** the public and private higher education institutions ~~shall rotate among those institutions and~~ shall serve a **single** two-year term on the committee. The committee must be staffed by CERRA, and shall meet at least ~~twice~~ **four times** annually. The committee's responsibilities are limited to **its duties for:** (1) establishing, **monitoring, and reporting progress on** goals for the Teacher Loan Program; (2) facilitating communication among the cooperating ~~agencies~~ **entities**; (3) **actively** advocating for program participants; ~~and~~ (4) **using the most recent program evaluation reports as a guide,** recommending policies and procedures necessary to promote, ~~and publicize~~ maintain the program **as well as developing specific recommendations for changes necessary to statute, regulation, and or proviso necessary to modernize and streamline the program, enhance its alignment and parity with other teacher recruitment initiatives, and** (5) **annually by February first and August first, submitting a summary of meetings held during that period and actions taken to conform with each stated duty to the Commission on Higher Education, and to the Education Oversight Committee for inclusion in the annual program evaluation.**

(C) In conformance with the 2025 Teacher Loan Program (TLP) Report Finding and Recommendations, the Student Loan Corporation shall:

(1) Review and revise TLP program applications and submit a plan to the Commission on Higher Education for implementing an online application process;

(2) Add a question on the TLP application which will designate applicant as a Teaching Fellow recipient;

(3) Provide audited financial statements for the TLP, which shall include the Revolving Loan Fund and sources of all charitable dollars to outside entities as well as the funding source that seeded the philanthropic arm of the Student Loan Corporation.

Rationale for request: These revisions are reflective of recommendations adopted by the EOC in June 2025 in the 2025 Teacher Loan Report.

Proviso REVISION Request

1A.72. (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 fifty percent of the interest earned, investment earnings, and late fees in the program revolving account,** ~~up to \$5,000,000~~ shall be made available **through a program administered by the Student Loan Corporation** 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 **in rural school districts** for loan forgiveness patterned after the SC Teacher Loan **Program** ~~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 Department of Education will identify the rural school districts for inclusion in loan forgiveness using data that documents the difficulty of the districts in recruiting and retaining certified teachers.**

The Student Loan Corporation must have both programs operational by the end of the fiscal year.

Rationale for request: These revisions are reflective of the recommendations adopted by the EOC in June 2025 in the 2025 Teacher Loan Report. Additionally, staff recommends that SC Dept. of Education determine the criteria by which teachers in rural school districts will be given priority.

Appendix E

Findings and Recommendations from Teacher Loan Evaluation, published October 2025

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.

Appendix F

**CHE Tables: In-state and Out-of-state enrollments over time for SC Teacher
Preparation Programs**

South Carolina Commission on Higher Education
Fall Enrollment in Bachelor's Level Education Programs¹
In-State Student Headcounts

Institution	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Change 2016 to 2025
Research Institutions											
Clemson University	441	474	508	515	587	613	622	628	639	710	61.0%
U.S.C. - Columbia	900	791	752	752	700	678	692	703	761	823	-8.6%
Research Subtotal	1,341	1,265	1,260	1,267	1,287	1,291	1,314	1,331	1,400	1,533	14.3%
Comprehensive Teaching Institutions											
The Citadel	34	32	28	23	25	24	24	23	18	18	-47.1%
Coastal Carolina University	419	420	398	387	384	363	300	282	294	336	-19.8%
College of Charleston	399	428	417	379	372	365	340	290	297	331	-17.0%
Francis Marion University	315	299	311	311	333	253	254	202	188	158	-49.8%
Lander University	413	412	436	402	404	402	332	355	384	445	7.7%
South Carolina State University	419	421	410	346	336	360	361	338	336	290	-30.8%
U. S. C. - Aiken	327	329	329	322	315	274	238	236	225	229	-30.0%
U. S. C. - Beaufort	112	122	114	112	104	84	87	73	81	73	-34.8%
U. S. C. - Upstate	632	630	634	581	506	452	430	376	372	387	-38.8%
Winthrop University	966	952	874	743	736	632	547	521	469	470	-51.3%
Comprehensive Subtotal	4,036	4,045	3,951	3,606	3,515	3,209	2,913	2,696	2,664	2,737	-32.2%
Public Subtotal	5,377	5,310	5,211	4,873	4,802	4,500	4,227	4,027	4,064	4,270	-20.6%
Senior Independent Institutions											
Allen University									11		NA
Anderson University	445	482	452	441	435	390	361	360	335	382	-14.2%
Benedict College	54	59	97	51	38	34	35	23	22	27	-50.0%
Bob Jones University	98	115	99	129	121	123	112	94	104	63	-35.7%
Charleston Southern University	546	538	539	682	689	481	232	209	204	210	-61.5%
Clafflin University	170	158	165	166	180	154	137	117	115	109	-35.9%
Coker University	85	82	77	84	58	49	40	30	32	46	-45.9%
Columbia College	187	197	196	177	174	212	244	266	273	335	79.1%
Columbia International University	34	34	36	40	38	38	39	31	38	27	-20.6%
Converse University	96	126	130	111	99	104	75	88	73	98	2.1%
Erskine College	72	20	14	34	72	74	49	59	60	71	-1.4%
Furman University	23	19	13	14	27	17	15	13	18	18	-21.7%
Limestone University ²	130	111	92	75	75	75	86	54	60		NA
Morris College	70	65	54	43	32	24	24	27	25	27	-61.4%
Newberry College	143	120	122	115	100	86	64	95	118	130	-9.1%
North Greenville University	280	295	307	296	300	287	314	304	303	315	12.5%
Presbyterian College	26	20	20	22	22	24	22	17	15	22	-15.4%
Southern Wesleyan University	123	185	125	116	97	101	109	128	137	134	8.9%
Voorhees University					49	57		86	69	78	NA
Wofford College	6	6	7	5		1					-100.0%
Sr Independent Subtotal	2,588	2,632	2,545	2,601	2,606	2,331	1,958	2,001	2,012	2,092	-19.2%
Grand Total	7,965	7,942	7,756	7,474	7,408	6,831	6,185	6,028	6,076	6,362	-20.1%

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.

South Carolina Commission on Higher Education
Fall Enrollment in Bachelor's Level Education Programs¹
Out-of-State Student Headcounts

Institution	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Change 2016 to 2025
Research Institutions											
Clemson University	138	128	125	145	178	246	286	301	306	283	105.1%
U.S.C. - Columbia	210	211	196	174	165	156	169	196	227	252	20.0%
Research Subtotal	348	339	321	319	343	402	455	497	533	535	53.7%
Comprehensive Teaching Institutions											
The Citadel	11	13	9	10	13	17	16	16	15	16	45.5%
Coastal Carolina University	290	338	300	285	287	303	328	366	427	437	50.7%
College of Charleston	104	105	103	108	130	151	161	181	220	242	132.7%
Francis Marion University	5	4	9	11	9	7	6	5	8	12	140.0%
Lander University	16	11	16	20	19	21	18	15	20	17	6.3%
South Carolina State University	50	46	37	23	23	19	29	57	52	65	30.0%
U. S. C. - Aiken	26	15	24	27	29	22	16	9	9	13	-50.0%
U. S. C. - Beaufort	10	15	13	15	12	10	11	18	20	12	20.0%
U. S. C. - Upstate	14	21	23	21	19	17	8	6	11	18	28.6%
Winthrop University	34	39	35	34	31	29	32	34	37	31	-8.8%
Comprehensive Subtotal	560	607	569	554	572	596	625	707	819	863	54.1%
Public Subtotal	908	946	890	873	915	998	1,080	1,204	1,352	1,398	54.0%
Senior Independent Institutions											
Allen University									12		NA
Anderson University	69	69	60	70	62	55	59	57	52	47	-31.9%
Benedict College	26	23	38	35	28	30	24	15	18	12	-53.8%
Bob Jones University	253	266	234	280	269	269	263	216	199	126	-50.2%
Charleston Southern University	64	60	62	86	83	54	27	27	37	42	-34.4%
Claflin University	20	18	20	20	24	23	25	16	17	13	-35.0%
Coker University	12	8	2	5	4	2	2	6	6	8	-33.3%
Columbia College	9	9	11	8	7	5	5	8	5	5	-44.4%
Columbia International University	14	14	21	22	19	18	19	20	19	18	28.6%
Converse University	16	11	14	13	13	13	10	7	19	13	-18.8%
Erskine College	28	12	5	10	25	22	14	19	13	15	-46.4%
Furman University	46	26	21	25	23	32	27	21	19	19	-58.7%
Limestone University ²	48	46	46	37	37	42	51	17	24		NA
Morris College	11	11	7	3	4	3	2	3	3	4	-63.6%
Newberry College	23	26	30	23	19	22	16	22	20	23	0.0%
North Greenville University	76	85	56	55	56	40	41	38	41	32	-57.9%
Presbyterian College	8	7	6	6	3	7	6	4	4	5	-37.5%
Southern Wesleyan University	22	29	20	15	12	14	16	19	17	13	-40.9%
Voorhees University					85	47		47	58	79	NA
Wofford College	3	4	1								-100.0%
	748	724	654	713	773	698	607	562	583	474	-36.6%
	1,656	1,670	1,544	1,586	1,688	1,696	1,687	1,766	1,935	1,872	13.0%

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.

South Carolina Commission on Higher Education
Fall Enrollment in Masters Level Education Programs¹
In-State Student Headcounts

Institution	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Change 2016 to 2025
Research Institutions											
Clemson University	189	254	318	351	340	367	371	419	388	298	57.7%
U.S.C. - Columbia	620	474	349	395	445	490	401	393	375	349	-43.7%
Research Subtotal	809	728	667	746	785	857	772	812	763	647	-20.0%
Comprehensive Teaching Institutions											
The Citadel	233	229	195	160	157	200	202	215	197	189	-18.9%
Coastal Carolina University	316	294	239	209	196	173	133	107	117	115	-63.6%
College of Charleston	107	80	69	54	48	78	72	50	42	47	-56.1%
Francis Marion University	70	76	111	102	107	85	80	74	71	59	-15.7%
Lander University	26	24	21	35	38	56	223	306	246	174	569.2%
South Carolina State University	99	107	95	66	78	51	45	36	38	45	-54.5%
U. S. C. - Aiken	4	1	9	16	18	11	13	10	10	13	225.0%
U. S. C. - Beaufort						12	12	5	1		NA
U. S. C. - Upstate	22	23	16	308	381	317	304	291	225	251	1040.9%
Winthrop University	197	163	163	170	187	197	162	143	141	177	-10.2%
Comprehensive Subtotal	1,074	997	918	1,120	1,210	1,180	1,246	1,237	1,088	1,070	-0.4%
Public Subtotal	1,883	1,725	1,585	1,866	1,995	2,037	2,018	2,049	1,851	1,717	-8.8%
Senior Independent Institutions											
Anderson University	123	131	139	171	174	169	182	146	79	54	-56.1%
Bob Jones University	11	5	12	10	8	13	13	11	13	17	54.5%
Charleston Southern University	55	39	72	47	33	33	29	27	26	23	-58.2%
Clafflin University	27	23	17	14	13	8	8	8	9	3	-88.9%
Coker University	18	35	46	28	36	34	28	13	9	9	-50.0%
Columbia College	59	54	51	69	124	147	140	136	142	137	132.2%
Columbia International University	24	24	23	29	23	31	21	18	20	26	8.3%
Converse University	160	161	189	148	127	95	65	67	67	86	-46.3%
Furman University	119	80	82	65		65	62	41	33	31	-73.9%
Limestone University ²								13	9		NA
Newberry College										9	NA
North Greenville University	32	28	38	26	31	16	20	23	18	22	-31.3%
Southern Wesleyan University	167	105	88	93	77	47	26	20	11	8	-95.2%
Voorhees University							33	37	59	25	NA
Sr Independent Subtotal	795	685	757	700	646	658	627	560	495	450	-43.4%
Grand Total	2,678	2,410	2,342	2,566	2,641	2,695	2,645	2,609	2,346	2,167	-19.1%

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.

² Institution closed after spring semester 2025.

South Carolina Commission on Higher Education
Fall Enrollment in Masters Level Education Programs¹
Out-of-State Student Headcounts

Institution	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Change 2016 to 2025
Research Institutions											
Clemson University	106	134	183	271	314	275	205	200	186	153	44.3%
U.S.C. - Columbia	119	95	80	87	98	119	106	98	102	95	-20.2%
Research Subtotal	225	229	263	358	412	394	311	298	288	248	10.2%
Comprehensive Teaching Institutions											
The Citadel	14	17	16	9	13	14	17	7	11	17	21.4%
Coastal Carolina University	50	49	59	46	43	37	35	24	16	19	-62.0%
College of Charleston	17	8	9	9	10	15	16	13	8	15	-11.8%
Francis Marion University	5	1	2	8	4	29	28	12	6	5	0.0%
Lander University	3	3	5	4	3	9	6	11	12	8	166.7%
South Carolina State University	1	4	4	1	1	1	1	2	1	3	200.0%
U. S. C. - Aiken				2		2	2	1			NA
U. S. C. - Beaufort											NA
U. S. C. - Upstate	1	2	3	10	14	11	5	6	5	6	500.0%
Winthrop University	76	55	47	49	41	46	40	22	29	33	-56.6%
Comprehensive Subtotal	167	139	145	138	129	164	150	98	88	106	-36.5%
Public Subtotal	392	368	408	496	541	558	461	396	376	354	-9.7%
Senior Independent Institutions											
Anderson University	58	72	59	51	54	47	46	25	5	7	-87.9%
Bob Jones University	45	52	63	45	62	81	79	77	84	97	115.6%
Charleston Southern University	3	2	15	3	3	2	4	6	5	5	66.7%
Claflin University	1	2		1		1		2	1	1	0.0%
Coker University			2	1			6	5	1	1	NA
Columbia College	7	3	1	1	28	91	92	89	85	60	757.1%
Columbia International University	45	45	33	160	279	322	230	198	198	197	337.8%
Converse University	8	9	12	9	9	6	5	3	6	21	162.5%
Furman University	10	16	11	10		3	2	7	5	5	-50.0%
Limestone University ²									1		NA
Newberry College								1		2	NA
North Greenville University	8	5	6	1	4	7	9	9	3	2	-75.0%
Southern Wesleyan University	5	7	8	4	8	3	2	1	1		-100.0%
Voorhees University							1	18	62	31	NA
Sr Independent Subtotal	190	213	210	286	447	563	476	441	457	429	125.8%
Grand Total	582	581	618	782	988	1,121	937	837	833	783	34.5%

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

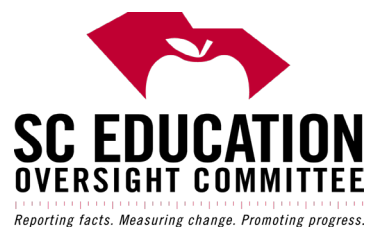
² Institution closed after spring semester 2025.

South Carolina Commission on Higher Education
Comparison of Scholarship Recipients and Education Programs¹
By Geographic Origin and Education Major

Scholarship		Fall 2016	Fall 2017	Fall 2018	Fall 2019	Fall 2020	Fall 2021	Fall 2022	Fall 2023	Fall 2024	Fall 2025
Palmetto Fellows											
Total Recipients	In-State	7,440	8,068	8,657	9,057	9,229	9,085	8,710	8,645	8,427	9,169
	Out-of-State	67	97	84	70	78	65	59	69	57	34
Education Program Recipients	In-State	450	476	535	534	548	494	410	380	326	380
	Out-of-State	2	2	1	2	4	3	0	0	1	0
Palmetto Total		7,507	8,165	8,741	9,127	9,307	9,150	8,769	8,714	8,484	9,203
Precent Education Majors		6.0%	5.9%	6.1%	5.9%	5.9%	5.4%	4.7%	4.4%	3.9%	4.1%
LIFE Recipients											
Total Recipients	In-State	37,843	39,672	41,120	41,019	41,837	39,857	37,998	38,910	40,047	43,344
	Out-of-State	425	594	575	581	542	441	315	312	368	314
Education Program Recipients	In-State	3,442	3,447	3,429	3,391	3,484	3,117	2,772	2,666	2,610	2,996
	Out-of-State	20	26	21	30	40	24	10	9	14	11
LIFE Total		38,268	40,266	41,695	41,600	42,379	40,298	38,313	39,222	40,415	43,658
Precent Education Majors		9.0%	8.6%	8.3%	8.2%	8.3%	7.8%	7.3%	6.8%	6.5%	6.9%
HOPE Recipients											
Total Recipients	In-State	3,755	3,420	3,767	3,478	3,870	4,251	4,348	4,591	4,427	5,071
	Out-of-State	40	57	27	65	35	29	29	33	40	51
Education Program Recipients	In-State	430	383	393	401	406	373	339	390	371	463
	Out-of-State	5	1	0	1	2	3	1	1	1	3
HOPE Total		3,795	3,477	3,794	3,543	3,905	4,280	4,377	4,624	4,467	5,122
Precent Education Majors		11.5%	11.0%	10.4%	11.3%	10.4%	8.8%	7.8%	8.5%	8.3%	9.1%
Grand Total		49,570	51,908	54,230	54,270	55,591	53,728	51,459	52,560	53,366	57,983
Precent Education Majors		8.8%	8.4%	8.1%	8.0%	8.1%	7.5%	6.9%	6.6%	6.2%	6.6%

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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