

2015-2016

SC Teacher Loan Program

Annual Report



**SC EDUCATION
OVERSIGHT COMMITTEE**

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Annual Report on the South Carolina Teacher Loan Program for Fiscal Year 2015-16

The Teacher Quality Act of 2000 directed the Education Oversight Committee (EOC) to conduct an annual review of the South Carolina Teacher Loan Program and to report its findings and recommendations to South Carolina General Assembly. Pursuant to Section 59-26-20(j) of the South Carolina Code of Laws, the annual report documenting the program in Fiscal Year 2015-16 follows. Reports from prior years can be found on the EOC website at www.eoc.sc.gov.

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I. Summary of Findings and Recommendations

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

New Findings and Recommendations

Finding 1: The gap between the number of teachers leaving the classroom and the number graduating from a South Carolina teacher education program is growing. This state trend is occurring nationally as well. In 2016-17, 1,898 individuals graduated from a South Carolina teacher education program, representing a three percent decrease from the previous year. About 4,842 teachers did not return to any teaching position in 2016-17 school year, representing a 19 percent increase in teachers who did not return during the 2015-16 school year.

Finding 2: In 2015-16, state teacher education programs provided 29 percent of the new teacher hires, a three percent decrease from the previous year. This decrease continued in 2016-17; state teacher education programs provided only 25 percent of the new teacher hires. About 28 percent of the hires came from another state, were new graduates from teacher education programs in other states, or through alternative certification programs.

Finding 3: The number of applications to the Teacher Loan Program continues to decrease but the amount of approved loans increased. There were 1,448 applications in 2014-15 and 1,396 applications in 2015-16. In 2014-15, the number of approved loans was 1,130 and in 2015-16 the number remained relatively steady with 1,128 approved loans, totaling \$4,460,184. Since Fiscal Year 2009-10 the number of applicants to the Teacher Loan Program in 2015-16 has declined by 40 percent.

Finding 4: The total amount of EIA funds appropriated for the SC Teacher Loan Program in 2015-16, \$5,089,881, was more than sufficient to meet the total costs of loans approved and of administrative costs related to the SC Teacher Loan Program. At the end of Fiscal Year 2015-16, there were unexpended EIA funds totaling \$310,247 in the program. Consequently, for the third consecutive year, no funds were needed from the Revolving Loan Fund to supplement the EIA appropriation. In fact, at the end of Fiscal Year 2015-16, the balance in the Revolving Loan Fund was \$19,483,127, an increase of 18 percent from the prior fiscal year. Due to the large surplus in the fund, the General Assembly in the 2017-18 General Appropriation Bill is considering using \$16 million in the Revolving Fund for capital improvements in public schools.

Finding 5: Subject areas with the most vacancies remain unchanged from 2015-16 to the 2016-17 school year. The subject areas of science, early childhood/elementary and special education continue to exist. It is important to note early childhood/elementary vacancies account for 19 percent of all vacancies. Additional subject areas with relatively high levels of vacancies are English language arts and speech language therapy.

II. Status of Educator Pipeline

Teacher shortages are common throughout the country, and the SC Teacher Loan Program is a state-level strategy that addresses teacher recruitment and retention. Florida is considering investing \$43 million to establish the Teacher Recruitment and Retention Initiative. The initiative would fund:

- \$10 million for a hiring bonus to incoming teachers who test in the top ten percent of their subject area examination;
- \$5 million to increase diversity among teachers in critical shortage and high need areas;
- \$5.9 million to recruit teacher candidates to commit to four years of teaching in the rural districts from which they graduated high schools;
- \$16 million for district-directed teacher recruitment and retention initiatives; and
- \$6.1 million for performance bonuses to teachers in low-performing schools.¹

Another approach is to address teacher shortages at the school level by considering the role of principals in impacting teacher turnover. A Learning Policy Institute Research Brief noted:

Teachers identify the quality of administrative support as a key factor in decisions to leave a school. In addition, teachers point to the importance of school culture and collegial relationships, time for collaboration, and decision-making input—also areas in which the principal plays a central role. Principals tend to be weaker in high-poverty, low-achieving schools, where principal quality can have an even greater bearing on teacher attrition. Local, state, and federal policymakers have a role to play in recruiting and training principals.²

The study cited six studies that analyzed teacher turnover in high-poverty schools. The studies concluded that effective school leaders were also:

- Effective school managers who ensured teachers have resources, communication processes and budgets;
- Effective instructional leaders who strategically hired teachers and staff, provided fair and regular teacher evaluations; and
- Inclusive decision makers who listened to teachers' ideas, included them in any school changes and allowed independence in their classrooms as needed.³

In a separate report, the Learning Institute also described a teacher conditions working conditions survey as another mechanism for obtaining information about teachers' perceptions of their school environment, including the impact of school leadership. The report, authored by Dr. Linda Darling Hammond, stated:

¹ Southern Regional Education Board, "Legislative Report #2," (March 2017).

² Learning Policy Institute, "The Role of Principals in Addressing Teacher Shortages," (February 2017), https://learningpolicyinstitute.org/sites/default/files/product-files/Role_Principals_Addressing_Teacher_Shortage_BRIEF.pdf.

³ Ibid.

Administrative support is the factor most consistently associated with teachers' decisions to stay in or leave a school...Teachers who find their administrators to be unsupportive are more than twice as likely to leave as those who feel well-supported. Many other factors that emerge from research on attrition are also associated with the quality of school leaderships, including professional learning opportunities, instructional leadership, time for collaboration and planning, collegial relationships, and decision-making input.⁴

In its FY 2017-18 budget and proviso deliberations, the Education Oversight Committee recommended commissioning a teacher working conditions survey for South Carolina. The survey would consider and explore other states' working conditions surveys and adapt survey contents to meet the needs of South Carolina. Approximate cost for survey development, distribution and data analysis is \$200,000.

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

Rural Teacher Recruiting Initiative

The General Assembly appropriated \$1.5 million for implementation of Proviso 1A.73 in the 2015-16 General Appropriation Act. Proviso 1A.73 created the Rural Teacher Recruiting Initiative within CERRA to recruit and retain classroom educators in rural and underserved districts experiencing excessive turnover of classroom teachers on an annual basis. Districts eligible to participate were defined as those experiencing greater than twelve percent average annual teacher turnover, as reported on the five most recent district State Report Cards. Twenty districts were determined to be eligible, as shown in Table 1. During FY 2015-16, four districts did not request Proviso 1A.73 funds, including: Barnwell 29, Florence 4, Lexington 4 and Orangeburg 5.

**Table 1
Districts Eligible for Rural Teacher Recruiting Initiative**

Allendale	Fairfield	Marion
Bamberg 2	Florence 3	Marlboro
Barnwell 19	Florence 4	McCormick
Barnwell 29	Hampton 2	Orangeburg 4
Clarendon 1	Jasper	Orangeburg 5
Dillon 4	Lee	Williamsburg
Dorchester 4	Lexington 4	

Source: CERRA

⁴ Darling Hammond, Linda. "A Coming Crisis in Teaching," September 2016. https://learningpolicyinstitute.org/sites/default/files/product-files/A_Coming_Crisis_in_Teaching_REPORT.pdf

CERRA collaborated with the Governor’s Office, SC Department of Education, SC Education Oversight Committee and various stakeholders to develop a list of recommended recruitment and retention incentives. Incentives included:

- Teacher Cadet start-up funds;
- alternative certification costs for current employees;
- critical subject salary supplements;
- mentor supplements; and
- a subscription to Teacher Match, a national educator database, application, screening and tracking system.

CERRA submitted an implementation report to the Governor’s Office and the General Assembly in January 2016. Fund disbursement began in the spring of 2016. Of the 20 eligible districts, 16 requested funds. Requests generally focused on critical need subject salary supplements, PACE fees and Teacher Cadet funds. About 68 percent was disbursed to districts, as shown in Table 2.

Table 2
Rural Recruitment Initiative Financial Detail, FY 2015-16

	Amount	Percent of Allocation
Legislative Allocation	\$1,500,000	
Funds Disbursed to Districts	\$1,019,482	68
Contract with Teacher Match	\$75,000	5
Administrative Costs	\$29,946	2
Carry Forward Funds	\$480,518	32

Source: CERRA

Annual Teacher Supply and Demand Survey

Since 2001, the Center for Educator Recruitment, Retention, and Advancement (CERRA) at Winthrop University has conducted an annual Teacher/Administrator Supply and Demand Survey. CERRA surveys each school district as well as the South Carolina School for the Deaf and Blind, the Department of Juvenile Justice, the Palmetto Unified School District and the South Carolina Public Charter School District to determine the number of authorized and filled teaching positions. While state teacher education programs provided 24.7 percent of the new teacher hires in 2016-17, almost 28 percent of the hires came from another state, new graduates from teacher education programs in other states, or alternative certification programs (Table 3).

Table 3
Sources of New Teacher Hires

	Percent in 2016-17	Percent in 2015-16	Percent in 2014-15	Percent in 2013-14
New Graduates from Teacher Education Programs in SC	24.7	29	32	36
Transferred from one district in SC to another district	33.5	31	27	28
Hired from another state	15.3	15	15	14
New Graduates from Teacher Education Programs in Other States	6.4	7	8	9
Alternative Certification Programs ⁵	6.2	5	6	5
Inactive Teachers who Returned to Teaching	5.2	3	4	4
From Outside US	3.7	3	2	2
Other Teachers ⁶	4.9	2	6	2

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

Table 4 summarizes the results of the most recent supply and demand reports released by CERRA. The gap between the number of students graduating from state colleges and universities and the number of new teacher hires continues to grow. During the 2016-17 school year, in-state graduates accounted for only 39 percent of teacher vacancies. The number of in-state graduates also continues to decrease, from 1,954 in 2014-15 to 1,898 in 2015-16. Graph 1 provides historical detail about the number of teachers who did not return to the classroom.

⁵ Includes teachers from PACE, ABCTE, Adjunct Teaching Certificate, and Teach for America.

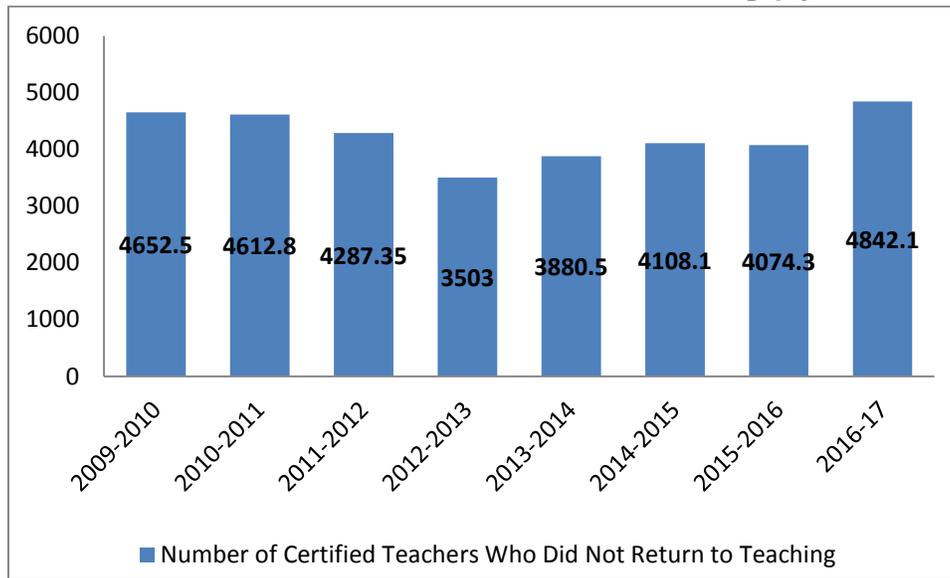
⁶ Includes teachers from a college/university or private school in South Carolina, newly certified teachers in career and technology and “other” teachers as indicated by CERRA.

Table 4
Key Data from CERRA's Supply and Demand Reports
School Years 2012 through 2017

School year	Number of certified teachers who did not return to any teaching position ⁷	Number of graduates who completed a SC teacher education program	Number of certified teachers who did not return after five or fewer years of teaching	Number of certified teachers who did not return after one year or less of teaching
2014-2015	4,108.1	2,219 (2013-14)	1,796.5	529.7
2015-2016	4,074.3	1,954 (2014-15)	2,807.4	579.6
2016-2017	4,842.1	1,898 (2015-16)	2,465.4	616.2

Source: Center for Educator Recruitment Retention and Advancement, Commission on Higher Education

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



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

III. Overview of the South Carolina Teacher Loan Program

To recruit teachers, multiple states administer loan forgiveness or service scholarship programs. A recent study by the Learning Policy Institute addressed the effectiveness of these programs. Primary findings include:

- Well-designed programs can influence the recruitment and retention of talented teachers in high-need areas and locations;
- Top-performing students were more likely to pursue a career in education when they did not have a large debt;
- Loan forgiveness and service scholarships may be especially effective for recruiting teacher candidates from low-income and minority backgrounds;
- Some other studies indicated programs that provide small amounts are not effective; and
- According to a U.S. Government Accountability office study of federal grant and loan forgiveness programs for teachers, the structure of loan forgiveness programs affects the success of the programs.⁸

The study concluded with recommended design principles to guide states development and implementation of loan forgiveness and service scholarship programs:

- Cover all or a large percentage of tuition;
- Target high-need fields and/or schools;
- Recruit and select candidates who are academically strong, committed to teacher, and well-prepared;
- Commit recipients to teach with reasonable financial consequences if recipients do not fulfill the commitment (but not so punitive that they avoid the scholarship entirely); and
- Bureaucratically manageable for participating teachers, districts and higher education institutions.”⁹

Funding of the SC Teacher Loan Program

With revenues from the Education Improvement Act Trust Fund, the General Assembly has appropriated monies to support the Teacher Loan Program. Section 59-26-20 codified the Teacher Loan Program; see Appendix A for further detail. Table 5 documents the amounts appropriated and expended over the past five fiscal years. In 2015-16, 6.2 percent of all funds expended for the program were spent on administration. Over \$4.46 million was loaned, representing a modest 2.9 percent decrease from the prior year. Table 5 indicates there was a two percent increase in loans approved from the prior year.

⁸ Anne Podolsky and Tara Kini, “How Effective Are Loan Forgiveness and Service Scholarships for Recruiting Teachers?” *Learning Policy Institute*, (April 2016), https://learningpolicyinstitute.org/sites/default/files/product-files/How_Effective_Are-Loan_Forgiveness_and_Service-Scholarships_Recruiting_Teachers.pdf.

⁹ Ibid.

No funds were used from the Revolving Loan Fund to supplement the EIA appropriation. In Fiscal Year 2015-16, the EIA appropriation to the Teacher Loan Program exceeded total expenditures, loans and administrative costs, by \$310,247. In the prior year, the EIA balance was \$177,939. The total amount of monies loaned in 2015-16 was \$4,460,184. All eligible loans were funded.

The Revolving Loan Fund includes monies collected by the South Carolina Student Loan Corporation from individuals who do not qualify for cancellation. Historically, monies in the Revolving Loan Fund have been utilized to augment funding for the Teacher Loan Program to fund Teacher Loan Program loan applications. However, for the past three fiscal years, funds in the Revolving Loan Fund have not been expended to provide loans. At the end of Fiscal Year 2014-15, the balance in the Revolving Loan Fund was \$16,544,364. The balance increased to \$19,483,127 at the end of Fiscal Year 2015-16, representing an 18 percent increase from the prior year.

Table 5
SC Teacher Loan Program: Revenues and Loans from 2009-2016

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

Source: South Carolina Student Loan Corporation

Critical Need Identification

The South Carolina Teacher Loan Program allows borrowers to have portions of their loan indebtedness forgiven by teaching in certain critical geographic and subject areas. The State Board of Education (SBE) is also responsible for determining areas of critical need: “Areas of critical need shall include both rural areas and areas of teacher certification and shall be defined annually for that purpose by the State Board of Education.”¹⁰ Beginning in the fall of 1984, the SBE has defined the certification and geographic areas considered critical and subsequently

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

those teaching assignments eligible for cancellation. Only two subject areas, mathematics and science, were designated critical during the early years of the programs, but teacher shortages in subsequent years expanded the number of certification areas.

To determine the subject areas, the South Carolina Center for Educator Recruitment, Retention and Advancement (CERRA) conducts a Supply and Demand Survey of all regular school districts, the South Carolina Public Charter School District, Palmetto Unified, the Department of Juvenile Justice, and the South Carolina School for the Deaf and the Blind. CERRA publishes an annual report documenting the number of: teacher positions, teachers hired; teachers leaving; and vacant teacher positions. The survey results are provided to the South Carolina Department of Education (SCDE). SCDE then determines the number of teaching positions available in the school year that were vacant or filled with candidates not fully certified in the particular subject area. Table 6 shows the critical need subject areas since 2012-13 for primary/elementary, middle and high schools as approved by the SBE. Subject areas with the most vacancies remain unchanged from 2015-16 school year to the 2016-17 school year, including science, early childhood/elementary and Special Education. It is important to note that early childhood/elementary vacancies account for 19 percent of all vacancies. Additional subject areas with relatively high levels of vacancies are English language arts and speech language therapy.

Table 6
Critical Need Subject Areas by School Year¹¹

	2012-13	2013-14	2014-15	2015-16	2016-17
1	Business Education	Business Education	Business Education	Early Childhood/Elementary	Special Education
2	Family/Consumer Science	Theatre	Theatre	Special Education	Early Childhood/Elementary
3	Science (Biology, Chemistry, Physics, and Science)	Industrial Technology Education	Industrial Technology Education	Mathematics (middle and high)	Mathematics (middle and high)
4	Media Specialist	Foreign Languages	Foreign Languages	Sciences	Sciences
5	Theater	Media Specialist	Media Specialist	Social Studies; Speech Language Therapist	English/ Language Arts
6	Agriculture	Middle-Level areas (language arts, mathematics, science, social studies)	Middle-Level areas (language arts, mathematics, science, social studies)	English/ Language Arts	Speech Language Therapist
7	Secondary Mathematics	Science (Biology, Chemistry, Physics, and Science)	Science (Biology, Chemistry, Physics, and Science)	Music	Media Specialist
8	Secondary English	Family/Consumer Science	Family/Consumer Science	Media Specialist	Art
9	Art	Agriculture	Agriculture	Literacy	Music
10	Foreign Languages (French, Spanish, Latin, and German)	Music	Music	Art	Foreign Languages (Russian (15.5) & Spanish (2.0))
11	Health	English as a Second Language	English as a Second Language	Foreign Languages (French (2.0) & Spanish (11.0))	Career and Technology Services (CATE)

¹¹ Ranked in order of greatest number of certified teaching positions reported as vacant at the beginning of the 2016-17 school year.

	2012-13	2013-14	2014-15	2015-16	2016-17
12	Special Education – All areas	Secondary English	Secondary English	English as a Second Language	Gifted and Talented
13	Middle-Level areas (language arts, mathematics, science, social studies)	Secondary Mathematics	Secondary Mathematics	Guidance	Social Studies
14		Special Education All Areas	Special Education All Areas	Physical Education; School Psychologist	School Psychologist
15		Computer Programming	Computer Programming	Business/ Marketing/ Computer Technology	English as a Second Language

Source: SC Department of Education and the Center for Educator Recruitment Retention and Advancement

The criteria used in designating critical geographic schools have evolved over time. The SBE has considered multiple factors, including degree of wealth, distance from shopping and entertainment centers, and faculty turnover. For the 2000-01 school year, the SBE adopted the criteria established for the federally-funded Perkins Loan Program as the criteria for determining critical need schools. The Perkins Loan Program used student participation rates in the federal free and reduced price lunch program to determine schools eligible for loan forgiveness and included special schools, alternative schools, and correctional centers. Section 59-26-20(j) was amended in 2006 to redefine geographic critical need schools to be: (1) schools with an absolute rating of Below Average or At-Risk/Unsatisfactory; (2) schools with an average teacher turnover rate for the past three years of 20 percent or higher; and (3) schools with a poverty index of 70 percent or higher. Table 7 documents the number of geographic critical need schools in South Carolina since 2009-10.

**Table 7
Critical Geographic Need Schools**

Year	Total Number of Schools	Type of School					Qualification		
		Career Centers	Primary	Elementary	Middle	High	Absolute Rating	Teacher Turnover	Poverty Index
2009-10	785	3	29	420	209	106	476	286	669
2010-11	751	6	30	429	184	102	255	284	684
2011-12	742	2	34	455	204	103	174	218	706
2012-13	810	7	35	445	203	114	192	187	765
2013-14	850	3	37	463	214	133	147	200	803
2014-15	868	3	37	471	217	140	147	204	803
2015-16	767	4	40	422	184	117	NA	37	730

Source: South Carolina Department of Education

Note: Some schools may be designated in more than one category (i.e., middle and high).

In 2015-16 there were 767 schools that were classified as critical geographic need schools. For comparison purposes, in school year 2015-16 there were approximately 1,248 schools in the state.¹² It is estimated 61 percent of all schools were critical geographic need schools, representing a six percent decrease from the prior school year.

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

¹² Includes all schools that received a state report card in 2015, including primary, elementary, middle, high schools and career centers. Accessed at: <http://ed.sc.gov/data/report-cards/state-report-cards/2015/>.

IV. Applications to the Teacher Loan Program

As in the prior fiscal year, applications to the Teacher Loan Program continued to decline from 1,448 in 2014-15 to 1,396 in 2015-16. Of the 1,396 applications, 1,128 were approved (Table 8). Of the 224 applications that were denied, the overriding reason for denial was due to the failure of the applicant to meet the academic grade point criteria.

**Table 8
Status of Applicants**

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

Source: South Carolina Commission on Higher Education

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

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

Description of Applicants

In the 1990s, several states, including members of the Southern Regional Education Board (SREB), implemented policies to attract and retain minorities into the teaching force. South Carolina specifically implemented minority teacher recruitment programs at Benedict College and South Carolina State University. Currently, only the South Carolina Program for the Recruitment and Retention of Minority Teachers (SC-PRRMT) at South Carolina State University remains in operation. The General Assembly in 2015-16 appropriated by proviso \$339,482 in EIA revenues to the program. SC-PRRMT promotes "teaching as a career choice by publicizing the many career opportunities and benefits in the field of education in the State of

South Carolina. The mission of the Program is to increase the pool of teachers in the State by making education accessible to non-traditional students (teacher assistants, career path changers, and technical college transfer students) and by providing an academic support system to help students meet entry, retention, and exit program requirements.”¹³ The program “also administers an EIA Forgivable Loan Program and participates in state, regional, and national teacher recruitment initiatives.”¹⁴

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

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

Historically, applicants for the program have been overwhelmingly white and/or female (Tables 9 and 10). This trend continued in 2015-16 with 79 percent of all applicants female and almost 78 percent white. In 2014-15, the number of African Americans who applied for the loan decreased to 234. This downward trend continued, with 230 African American loan applicants in 2015-16.

CERRA’s January 2016 and 2017 Supply and Demand Surveys were used to compare the demographic information of applicants to the Teacher Loan Program with new teacher hires in the state. Tables 9 and 10 show that over the past three school years (from 2014-15 school year to the 2016-17 school year), the percentage of male teachers has increased while the number of African American applicants has decreased. In 2015-16, 20 percent of newly hired teachers were male, compared to 21 percent in 2016-17. In 2015-16, 17 percent were minorities, compared to 22 percent in 2016-17.

¹³ 2015-16 EIA Program Report as provided to the EOC by the South Carolina Program for the Recruitment and Retention of Minority Teachers, September 28, 2016.

<<http://www.eoc.sc.gov/reportsandpublications/Pages/2012-13EIAProgramReport.aspx>>.

¹⁴ Ibid.

Table 9
Distribution of Applicants to the Teacher Loan Program by Gender

Year	# Applications	Male		Female		Unknown	
		#	%	#	%	#	%
2009-10	2,228	418	18.8	1,763	79.1	47	2.1
2010-11	1,717	316	18.4	1,324	77.1	77	4.5
2011-12	1,471	281	19.1	1,122	76.3	68	4.6
2012-13	1,472	244	16.6	1,168	79.3	60	4.1
2013-14	1,462	248	17.0	1,177	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

Source: SC Commission on Higher Education

Table 10
Distribution of Applicants to the Teacher Loan Program by Race/Ethnicity

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

Source: South Carolina Commission on Higher Education

One approach to increase the supply of highly qualified teachers is school-to-college partnerships that introduce students early on to teaching as a career. In South Carolina the Teacher Cadet Program, which is coordinated by the Center for Educator Recruitment, Retention, and Advancement (CERRA) at Winthrop University, has impacted the applicant pool. As reported by CERRA, the mission of the Teacher Cadet Program "is to encourage academically talented or capable students who possess exemplary interpersonal and leadership skills to consider teaching as a career. An important secondary goal of the program is to develop future community leaders who will become civic advocates of public education."¹⁵ Teacher Cadets must have at least a 3.0 average in a college preparatory curriculum, be recommended in writing by five teachers, and submit an essay on why they want to participate in the class. In 2015-16, 43 percent of all applicants to the Teacher Loan Program were participants in the Teacher Cadet Program (Table 11), representing a slight decrease of 15 applicants from 2014-15.

¹⁵ CERRA Website, March 2016. Accessed at: <http://teachercadets.com/overview.aspx>.

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

Year	Number Applications	Teacher Cadets	Percent	Not Teacher Cadets	Percent	Unknown	Percent
2009-10	2,228	811	36.0	1,352	61.0	65	3.0
2010-11	1,717	662	39.0	1,024	60.0	31	2.0
2011-12	1,471	601	41.0	830	56.0	40	3.0
2012-13	1,472	556	38.0	871	59.0	45	3.0
2013-14	1,462	597	41.0	843	58.0	22	2.0
2014-15	1,448	615	43.0	808	56.0	25	2.0
2015-16	1,396	600	43.0	769	55.1	27	1.9

Source: South Carolina Commission on Higher Education

Overwhelmingly, applicants to the Teacher Loan Program are undergraduates. Table 12 shows the number of applicants by academic level. On average, almost 18 percent of program applicants are freshmen. However, since 2009-10, more than 60 percent are continuing undergraduates. In 2015-16, almost two-thirds of all applicants were continuing undergraduates. Students may be more willing to commit to a professional program after their initial year of post-secondary education. Anecdotal information provided by financial aid counselors about potential graduate student loan applicants identified a hesitancy to participate in the program because they were uncertain about where they might be living after completing their degrees.

Table 12
Distribution of Applicants to the Teacher Loan Program by Academic Level

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

Source: South Carolina Commission on Higher Education

V. Recipients of a South Carolina Teacher Loan

Table 8 indicated that of the 1,396 applications received in 2015-16, 1,128, or 81 percent, received a Teacher Loan. Table 13 details the distribution of loan recipients over time by academic level. A significant majority, almost 86 percent, of the loan recipients were undergraduate students. Looking at the undergraduate recipients, about 64 percent were juniors or seniors, a slight decrease from the prior year. Across the past five years, the data show there is an annual decline in loan recipients between freshman and sophomore years. However, the decline from 2014-15 to 2015-16 seems to be slowing. There are several possible reasons for the decline: (1) individuals may decide that they do not want to become teachers; (2) some students may leave college after freshman year; and (3) some individuals may no longer meet the qualifications to receive the loans. There are two primary reasons sophomores may no longer qualify for the loan: their GPA is below a 2.5 and/or they have not passed the Praxis I test required for entrance into an education program. No data exist on how many of the applicants were rejected for not having passed or how many had simply not taken the exam. Either way, the applicant would not qualify for additional Teacher Loan Program loans until the Praxis I was passed.

Table 13

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

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

Source: South Carolina Commission on Higher Education

Table 14 compares the academic status of applicants to actual recipients in 2015-16. In general, the percentage of applicants who are undergraduates reflects the percentage of recipients who were undergraduates.

Table 14

Comparisons by Academic Level of Applicants and Recipients, 2015-16

	Undergraduate		Graduate		Unknown		Total	
	#	%	#	%	#	%	#	%
Applicants	1,186	85.0	208	14.9	2	.1	1,396	
Recipients	969	85.9	159	14.1	0	0	1,128	80.8

Source: SC Commission on Higher Education

Teacher Loan recipients attended 39 universities and colleges in 2015-16 of which 24 (almost 62 percent) were South Carolina institutions with a physical campus. For comparison purposes, the Commission on Higher Education reports there are 59 campuses of higher learning in South Carolina: 13 public senior institutions; 4 public two-year regional campuses in the USC system; 16 public technical colleges; 24 independent or private senior institutions; and 2 independent two-year- colleges.¹⁶ Table 15 documents the number of Teacher Loan recipients attending South Carolina public and private institutions.

¹⁶ Commission on Higher Education

<http://www.che.sc.gov/Students,FamiliesMilitary/LearningAboutCollege/SCCollegesUniversities.aspx>

Table 15
Teacher Loan Recipients by Institution of Higher Education, 2015-16

Institution	Number of Recipients	Institution	Number of Recipients
ANDERSON UNIVERSITY	111	LIMESTONE COLLEGE	3
CATAWBA COLLEGE	1	MARS HILL UNIVERSITY	1
CHARLESTON SOUTHERN UNIVERSITY	25	NEWBERRY COLLEGE	22
CITADEL, THE MILITARY COLLEGE	16	NORTH GREENVILLE UNIVERSITY	29
CLEMSON UNIVERSITY	95	PRESBYTERIAN COLLEGE	3
COASTAL CAROLINA UNIVERSITY	38	SAM HOUSTON STATE UNIVERSITY	1
COKER COLLEGE	16	SOUTH CAROLINA STATE UNIVERSITY	9
COLLEGE OF CHARLESTON	108	SOUTHERN WESLEYAN UNIVERSITY	15
COLUMBIA COLLEGE	16	STRAYER UNIVERSITY	1
COLUMBIA INTERNATIONAL UNIVERSITY	3	UNIVERSITY OF MISSOURI - COLUMBIA	1
CONCORDIA UNIVERSITY	2	UNIVERSITY OF PHOENIX	2
CONVERSE COLLEGE	27	UNIVERSITY OF SOUTH CAROLINA -COLUMBIA	246
EMORY & HENRY COLLEGE	1	UNIVERSITY OF SOUTH CAROLINA UPSTATE	50
ERSKINE COLLEGE	5	UNIVERSITY OF WEST GEORGIA	1
FRANCIS MARION UNIVERSITY	48	WALDEN UNIVERSITY	2
FURMAN UNIVERSITY	11	WESTERN GOVERNORS UNIVERSITY	2
GRAND CANYON UNIVERSITY	4	WINGATE UNIVERSITY	1
HORRY - GEORGETOWN TECHNICAL COLLEGE	2	WINTHROP UNIVERSITY	145
LANDER UNIVERSITY	62	WOFFORD COLLEGE	2
LIBERTY UNIVERSITY	1		
Total			1,128

Source: South Carolina Commission on Higher Education

The number of loan recipients at historically African American institutions remains significantly low and remains unchanged from 2014-15. According to the Commission on Higher Education and SC Student Loan Corporation, in 2015-16 there were a total of seven teacher loans given to students attending South Carolina State University (Table 16).

Table 16
Teacher Loans to Historically African American Institutions

Institution	2015-16	2014-15	2013-14	2012-13	2011-12	2010-11	2009-10
Benedict College	0	0	0	0	0	0	2
Clafin University	0	0	0	0	1	0	1
Morris College	0	0	0	0	0	0	0
S.C. State University	7	7	14	11	11	9	9
TOTAL:	7	7	14	11	12	9	12

Source: South Carolina Commission on Higher Education

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

Teaching Fellows

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

Teaching Fellows participate in advanced enrichment programs at Teaching Fellows Institutions, have additional professional development opportunities, and are involved with communities and businesses throughout the state. They receive up to \$24,000 in fellowship funds (up to \$6,000 a year for four years) while they complete a degree leading to teacher licensure. The fellowship provides up to \$5,700 for tuition and board and \$300 for specific enrichment programs administered by CERRA. All Teaching Fellows awards are contingent upon funding from the S.C. General Assembly. A Fellow agrees to teach in a South Carolina public school one year for every year he or she receives the Fellowship. Each Fellow signs a promissory note that requires payment of the scholarship should they decide not to teach. In addition to being an award instead of a loan, the Teaching Fellows Program differs from the Teacher Loan Program in that recipients are not required to commit to teaching in a critical need subject or geographic area to receive the award.¹⁷

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

Working with the Commission on Higher Education, the South Carolina Student Loan Corporation, and the South Carolina Department of Education, specific data files from the three organizations were merged and cross-referenced to determine how the scholarship programs interact with the Teacher Loan Program. Table 17 shows over the last five years the number of Teacher Loan recipients who also participated in the Hope, LIFE, or Palmetto Fellows programs and who were later employed by public schools. There were 3,667 2015-16 loan recipients who were also LIFE, Palmetto Fellows or Hope Scholarships recipients and employed in public schools in South Carolina, representing a nine percent increase from 2014-15. Since Fiscal Year 2009-10 the number has increased by almost 58 percent.

Table 17
Loan Recipients serving in South Carolina schools
who received LIFE, Palmetto, Fellows and Hope Scholarships

Fiscal Year	LIFE	Palmetto Fellows	Hope	Total
2009-2010	1,932	116	67	2,115
2010-2011	2,097	145	93	2,335
2011-2012	2,331	171	110	2,612
2012-2013	2,582	188	125	2,895
2013-2014	2,796	211	147	3,154
2014-2015	2,980	232	165	3,377
2015-2016	3,208	265	194	3,667

Source: SC Commission on Higher Education

Policymakers also questioned how the state's scholarship programs generally impact the number of students pursuing a teaching career in the state. Table 18 shows the total number of scholarship recipients each year. It is a duplicated count across years.

Table 18
Total Number of Scholarship Recipients for the Fall Terms

Year	LIFE	Palmetto Fellows	Hope
2009	31,607	5,894	2,716
2010	32,125	6,122	2,844
2011	32,600	6,410	2,853
2012	33,580	6,666	2,925
2013	34,378	6,818	3,185
2014	35,349	6,974	3,302
2015	36,532	7,171	3,505

Source: SC Commission on Higher Education

Of these individuals receiving scholarships in the fall of 2015, about nine percent of scholarship recipients had declared education as their intended major (Tables 19 and 20). In the past there

has been a downward trend in the percentage of these talented students initially declaring education as a major. With the policy goal on improving the quality of teachers in classrooms, this data should be continuously monitored.

Table 19
Comparison of Scholarship Recipients and Education Majors, Fall 2015

Scholarship	# of Education Majors	# of Scholarships	Percent
Hope	393	3,505	11.2
LIFE	3,357	36,532	9.2
Palmetto Fellows	401	7,171	5.5
Total	4,151	47,208	8.8

Source: SC Commission on Higher Education

Table 20
Student Percentage Receiving Scholarships for each Fall Term and Declaring Education Major

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

Source: SC Commission on Higher Education

Average SAT scores of loan recipients also continue to increase. These scores reflect the mean for the critical reading and mathematics portions of the SAT (Table 21). If a student took the test more than once, the most recent score is used. The state average SAT score decreased from 978 in 2014 to 975 in 2015. The average SAT score of Teacher Loan Program recipients increased to 1,268.4, representing a two percent increase.

Table 21
Mean SAT Scores¹⁸

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

Source: South Carolina Commission on Higher Education

Repayment or Cancellation Status

South Carolina Student Loan Corporation reports that as of June 30, 2016, 18,699 loans were in a repayment or cancellation status. The following table is a comprehensive list of the status of all borrowers:

Table 22
Borrowers as of June 30, 2016

Status	Number of Borrowers	Percent of Borrowers
Never eligible for cancellation and are repaying loan	2,759	15
Previously taught but not currently teaching	414	2
Teaching and having loans cancelled	1,206	6
Have loans paid out through monthly payments, loan consolidation or partial cancellation	7,961	43
Loan discharged due to death, disability or bankruptcy	114	1
In Default	91	1
Loans cancelled 100% by fulfilling teaching requirement	6,154	33
TOTAL	18,699	

Source: South Carolina Student Loan Corporation, 2016

¹⁸ The composite score is the sum of the Critical Reading score average and the Mathematics score average (2009-2015).

Teacher Loan Program Recipients Employed in Public Schools of South Carolina

Data files from South Carolina Student Loan Corporation and South Carolina Department of Education were merged and analyzed to provide more information about current South Carolina public school employees who received teacher loans. There were 8,008 Teacher Loan recipients employed by public schools in 2015-16, representing an increase of 285 employed recipients, or 4 percent increase from 2014-15. Like the applicants, the Teacher Loan recipients who were employed in South Carolina's public schools were overwhelmingly White and female (Table 23). These 8,008 individuals served in a variety of positions in 2015-16, representing an increase of 285 employed recipients from 2014-15 (Table 24).

Table 23
Loan Recipients in South Carolina Schools by Gender and Ethnicity, 2015-16

Gender	Number	Percent
Male	1,039	13.0
Female	6,921	86.4
Unknown	48	.6
Total	8,008	

Ethnicity	Number	Percent
African American	1,066	13.3
White	6,733	84.1
Asian	22	.3
Hispanic	49	.6
American Indian	5	.1
Unknown	133	1.7
Total	8,008	

Source: SC Commission on Higher Education

Table 24
Loan Recipients Employed in SC Public Schools as of 2015-16 by Position

Position Code	Description	Number	Position Code	Description	Number
1	Principal	144	19	Temporary Instruction-Oriented Personnel	4
2	Assistant Principal, Co-principal	232	20	Director, Finance/Business	1
3	Special Education (Itinerant)	20	23	Career Specialist	6
4	Prekindergarten (Child Development)	165	27	Technology/IT Personnel	9
5	Kindergarten	341	28	Director, Personnel	8
6	Special Education (Self-Contained)	389	29	Other Personnel Positions	2
7	Special Education (Resource)	495	31	Director, Alternative Program/School	2
8	Classroom Teacher	5,021	33	Director, Technology	3
9	Retired Teachers	12	35	Coordinator, Federal Projects	8
10	Library Media Specialist	307	36	School Nurse	1
11	Guidance Counselor	169	37	Occupational/Physical Therapist	3
12	Other Professional Instruction-Oriented	126	38	Orientation/Mobility Instructor	1
13	Director, Career & Technology Education Ctr.	3	40	Social Worker	1
14	Assistant Director, Career & Technology Education	2	41	Director, Student Services	1
15	Coordinator, Job Placement	3	43	Other Professional Noninstructional Staff	20
16	Director, Adult Education	5	44	Teacher Specialist	10
17	Speech Therapist	166	47	Director, Athletics	1

Position Code	Description	Number	Position Code	Description	Number
48	Assistant Superintendent, Noninstructional	4	83	Coordinator, Parenting/Family Literacy	1
49	Assistant Superintendent, Instruction	2	84	Coordinator, Elementary Education	2
50	District Superintendent	2	85	Psychologist	12
53	Director, Instruction	9	86	Support Personnel	5
54	Supervisor, Elementary Education	1	87	Reading Coach	98
55	Supervisor, Secondary Education	2	88	Vacant	2
58	Director, Special Services	1	89	Title I Instructional Paraprofessional	8
62	Coordinator, Fine Arts	1	90	Library Aide	2
65	Coordinator, English	5	91	Child Development Aide	2
67	Coordinator, Foreign Language	1	92	Kindergarten Aide	3
69	Coordinator, Health, Safety, PE	1	93	Special Education Aide	9
72	Coordinator, Mathematics	3	94	Instructional Aide	12
74	Coordinator, Science	2	97	Instructional Coach	59
75	Educational Evaluator	2	98	Adult Education Teacher	6
78	Coordinator, Special Education	18	99	Other District Office Staff	38
81	Coordinator, Guidance	1			
Grand Total					8,008

Source: SC Commission on Higher Education

In summary, approximately 63 percent of the recipient graduates was employed in public schools as regular classroom teachers; another ten percent worked in special education capacities (in either itinerant, self-contained or resource environments), and another six percent in four-year-old child development and kindergarten classes (Table 25).

Table 25
Loan Recipients Employed in Public Schools by Positions, 2015-16

Position Code	Description	# Positions	Percent
04	Prekindergarten	165	2.1
05	Kindergarten	341	4.3
03, 06, 07	Special Education	904	11.3
08	Classroom Teachers	5,021	62.8
10	Library Media Specialist	307	3.8
11	Guidance Counselor	169	2.2
17	Speech Therapist	166	2.1
All Others	Principals, Assistant Principals, Directors, Coordinators, etc.	935	11.7
Total		8,008	

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

Table 26 documents the primary area of certification of all Teacher Loan recipients who were employed in public schools in 2015-16.

Table 26
Loan Recipients Employed in SC Public Schools in 2015-16 by Primary Certification Area

Code	Certification Subject	Number Certified Teachers	Code	Certification Subject	Number Certified Teachers
1	Elementary	3,395	80	Reading Teacher*	4
2	Special Education- Generic Special Education*	125	84	School Psychologist II	5
3	Speech-Language Therapist	159	85	Early Childhood	995
4	English	418	86	Guidance Elementary	51
5	French	34	89	Guidance Secondary	10
6	Latin	1		Unknown/Not Reported	16
7	Spanish	78	1A	Middle School Language Arts*	3
8	German	2	1B	Middle School Mathematics*	2
10	Mathematics	513	1C	Middle School Science*	2
11	General Mathematics*	3	1D	Middle School Social Studies*	6
12	Science	170	1E	Middle-Level Language Arts	138
13	General Science*	13	1F	Middle-Level Mathematics	128
14	Biology	50	1G	Middle-Level Science	38
15	Chemistry	12	1H	Middle-Level Social Studies	121
16	Physics	3	2A	Special Education-Educable Mentally Disabled*	83

Code	Certification Subject	Number Certified Teachers	Code	Certification Subject	Number Certified Teachers
20	Social Studies	167	2B	Special Education-Education of the Blind and Visually Impaired	5
21	History	6	2C	Special Education-Trainable Mentally Disabled*	4
26	Psychology	2	2D	Special Education-Education of Deaf and Hard of Hearing	5
29	Industrial Technology Education	7	2E	Special Education-Emotional Disabilities	119
30	Agriculture	7	2G	Special Education-Learning Disabilities	206
35	Family and Consumer Science (Home Economics)	13	2H	Special Education-Mental Disabilities	31
40	Commerce*	1	2I	Special Education-Multicategorical	115
47	Business Education*	42	2J	Special Education-Severe Disabilities	4
49	Advanced Fine Arts	1	2K	Special Education-Early Childhood Ed.	14
50	Art	158	4B	Business and Marketing Technology	25
51	Music Education Choral	55	4C	Online Teaching	4
53	Music Education Voice	3	5A	English for Speakers of Other Languages (new name)	8
54	Music Education Instrumental	87	5C	Theater	9
58	Dance	13	5E	Literacy Coach	3
60	Media Specialist	102	5G	Literacy Teacher	16
			7B	Elementary Principal Tier I	43
63	Driver Training	7	7C	Secondary Principal Tier I	2
67	Physical Education	108	8B	Montessori-Early Childhood Education	1
70	Superintendent	2	AC	Health Science Technology (new name)	2
71	Elementary Principal*	22	AV	Electricity	2
72	Secondary Principal*	4	BF	Small Engine Repair	1
78	School Psychologist III	1	DC	Media Technology	1
Grand Total					8,006

Source: SC Commission on Higher Education

VI. SC Teacher Loan Advisory Committee

Proviso 1A.9 of the 2013-14 General Appropriations Act created the South Carolina Teacher Loan Advisory Committee (Committee). Proviso 1A.7 of the 2015-16 General Appropriations Act has maintained the Committee. See Appendix B for Proviso 1A.7 language. The Committee is charged with: (1) establishing goals for the Teacher Loan Program; (2) facilitating communication among the cooperating agencies; (3) advocating for program participants; and (4) recommending policies and procedures necessary to promote and maintain the program.¹⁹

Working with the Committee are Marcella Wine-Snyder, CERRA Pre-Collegiate Program Director, and Dr. Jennifer Garrett, CERRA Coordinator of Research and Program Development. Serving on the Committee between the fall of 2015 and April 2016 are the following individuals and the institutions they represent:

- Roy Jones – Clemson University
- Zona Jefferson – South Carolina Alliance of Black School Educators
- David Mathis – Saluda County School District
- Dr. Karen Woodfaulk – Commission on Higher Education
- Patti Tate – Education Oversight Committee and Educator from York 3
- Jane Turner – CERRA
- Chuck Sanders – SC Student Loan Corporation
- Dr. Ed Miller – University of South Carolina, representing the SC Association of Student Financial Aid Administrators
- Gwendolyn Connor of Lancaster County School District, representing the SC Association of School Personnel Administrators
- Dr. Shirley Bausmith – Francis Marion University, representing a public higher education institution with an approved teacher education program
- Dr. Damara Hightower – Benedict College;
- Dr. Alicia Williams – McCormick County School District; and
- Dr. Valerie Harrison of Claflin University, representing a private higher education institution with an approved teacher education program.

The Committee meets three times a year. During Fiscal Year 2015-16, the Committee:

- added a high school guidance counselor from a rural district to the Committee;
- continued discussions about the Rural Teacher Recruiting Initiative and the tiered loan forgiveness program;
- implemented steps to increase the number of loan applicants enrolling in or already enrolled in Historically-Black Colleges and Universities (HBCUs); and
- addressed barriers to loan eligibility related to SAT, ACT and/or PRAXIS scores.

¹⁹ Proviso 1A.9. of the 2013-14 General Appropriation Act.

Appendix A: Teacher Loan Fund Program

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

In case of failure to make a scheduled repayment of an installment, failure to apply for cancellation 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.

Appendix B:
2015-16
SC Teacher Loan Advisory Committee

1A.7. (SDE-EIA: XII.F.2-CHE/Teacher Recruitment) Of the funds appropriated in Part IA, Section 1, XII.F.2. for the Teacher Recruitment Program, the South Carolina Commission on Higher Education shall distribute a total of ninety-two percent to the Center for Educator Recruitment, Retention, and Advancement (CERRA-South Carolina) for a state teacher recruitment program, of which at least seventy-eight percent must be used for the Teaching Fellows Program specifically to provide scholarships for future teachers, and of which twenty-two percent must be used for other aspects of the state teacher recruitment program, including the Teacher Cadet Program and \$166,302 which must be used for specific programs to recruit minority teachers: and shall distribute eight percent to South Carolina State University to be used only for the operation of a minority teacher recruitment program and therefore shall not be used for the operation of their established general education programs. Working with districts with an absolute rating of At-Risk or Below Average, CERRA will provide shared initiatives to recruit and retain teachers to schools in these districts. CERRA will report annually by October first to the Education Oversight Committee and the Department of Education on the success of the recruitment and retention efforts in these schools. The South Carolina Commission on Higher Education shall ensure that all funds are used to promote teacher recruitment on a statewide basis, shall ensure the continued coordination of efforts among the three teacher recruitment projects, shall review the use of funds and shall have prior program and budget approval. The South Carolina State University program, in consultation with the Commission on Higher Education, shall extend beyond the geographic area it currently serves. Annually, the Commission on Higher Education shall evaluate the effectiveness of each of the teacher recruitment projects and shall report its findings and its program and budget recommendations to the House and Senate Education Committees, the State Board of Education and the Education Oversight Committee by October first annually, in a format agreed upon by the Education Oversight Committee and the Department of Education.

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

participants; and (4) recommending policies and procedures necessary to promote and maintain the program.

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

ADDITIONAL INFORMATION

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

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