

# **THE SOUTH CAROLINA TEACHER LOAN PROGRAM**

## Initial Annual Review



by the  
Education Oversight Committee

## **May 2002**

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### **Initial Annual Review**

The Teacher Quality Act of 2000 provides that the South Carolina Education Oversight Committee "shall review the [SC Teacher] loan program annually and report to the General Assembly" (§59-26-20 (j), SC Code of Laws of 1976, as amended.)

This report presents information from the first review of the loan program conducted by the Education Oversight Committee. The review provides information (1) to describe the program historically; (2) to describe the applicant and recipient populations; and (3) to examine the repayment patterns; and (4) to determine the degree to which teacher loan recipients are represented in SC's active teaching force. This review utilizes historical and/or available data. No new data are collected for the review, although data from multiple sources are combined for analysis. Issues for future research and discussion are presented.

This review is guided by an advisory team including William Mackie, President and CEO, South Carolina Student Loan Corporation; Ann Byrd, Executive Director, South Carolina Center for Teacher Recruitment; Dr. Janice Poda, Senior Director for Teacher Quality, South Carolina State Department of Education; and Dr. Karen Woodfaulk, Director for Student Services, South Carolina Commission on Higher Education.

#### **Description of the Teacher Loan Program**

The Teacher Loan Program is established within the Education Improvement Act of 1984. The program is intended to provide loans enabling qualified state residents to attend public or private colleges and universities for the purpose of becoming certified teachers employed in areas of critical need. Critical need is defined as either a critical geographic or certification area in accordance with actions of the State Board of Education. A percentage of the loan is cancelled by fulfillment of the teaching requirement. The Teacher Loan Program is exemplary of programs offered in almost every state and is linked historically to similar efforts by the federal government. A summary of programs in other states is presented in Appendix B. The South Carolina Student Loan Corporation (SLC) administers the program. The SLC is a private entity that administers several federal loan programs.

With funds from the Education Improvement Act Trust Fund, the General Assembly has appropriated monies to support the loan program in the amounts shown in Table 1. Data in the table also include the administrative costs of the program and the amount of funds received from repayments.

Table 1

**SC Teacher Loan Program: Revenues and Loans Over Time**

Year	Appropriation	Legislatively Mandated Transfers	Revolving Funds from Repayments	Total Dollars Available	Administrative Costs	Percent of Total Dollars Spent on Administration	Amount Loaned
1984-85	1,500,000	0	0	1,500,000	124,033	8.3	300,000
1985-86	1,250,000	0	0	1,250,000	71,214	5.7	1,008,115
1986-87	1,943,059	75,000	0	1,943,059	84,376	4.3	1,776,234
1987-88	2,225,000	75,000	100,000	2,325,000	98,976	4.3	2,277,402
1988-89	2,925,000	75,000	350,000	3,275,000	126,941	3.9	2,889,955
1989-90	3,300,000	0	300,000	3,600,000	154,927	4.3	3,284,632
1990-91	4,600,000	1,000,000	300,000	4,900,000	210,741	4.3	3,978,476
1991-92	4,600,000	1,000,000	900,000	5,500,000	217,981	4.0	4,350,908
1992-93	4,775,000	1,175,000	1,350,000	6,125,000	248,703	4.1	4,628,259
1993-94	4,775,000	1,175,000	1,350,000	6,125,000	254,398	4.2	4,805,391
1994-95	5,016,250	1,233,750	1,135,000	6,151,250	272,260	4.4	4,761,397
1995-96	3,016,250	0	1,885,000	4,901,000	219,058	4.5	3,999,053
1996-97	3,016,250	0	1,108,500	4,124,500	222,557	5.4	3,936,538
1997-98	3,016,250	0	2,067,000	5,083,000	248,704	4.9	4,393,679
1998-99	3,016,250	1,000,000	2,565,000	4,581,250	295,790	6.5	4,423,446
1999-2000	3,016,250	1,000,000	2,550,000	4,566,250	272,115	5.0	4,240,693
2000-2001	3,916,250	0	3,000,000	6,916,250	279,800	4.1	5,556,854
2001-2002	3,016,250	0	3,000,000				

Source: SC Student Loan Corporation, 1995-2001. See Appendix C for explanation of transfers.

To be eligible for a teacher loan the applicant must be: (1) a United States citizen; (2) a resident of South Carolina; (3) enrolled in good standing at an accredited public or private college or university on at least a half-time basis; and (4) enrolled in a program of teacher education or have expressed an intent to enroll in such a program (SC SLC, 2001). Loans are made to eligible applicants who have not defaulted on any other student loan. The academic criteria specify that entering freshmen must be in the top 40 percent 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 graduation from high school or the most recent year for which data are available. Enrolled undergraduate students, including enrolled college freshmen, must have taken and passed the Praxis I (which replaced the SC Educator Entrance Examination (EEE)) and have a cumulative grade point average of at least 2.75 on a 4.0 scale. Entering graduate students must have at least an undergraduate grade point average of 2.75 on a 4.0 scale. Graduate students who have completed at least one term must have a grade point average of 3.5 or better on a 4.0 scale and must be seeking initial certification in a critical subject area if the applicant already holds a teaching certificate.

In 2001, the General Assembly approved and funded an additional appropriation of \$2,000,000 from the General Fund for the Career Changers program. Participants in the South Carolina Program for Alternative Certification for Educators (PACE) also are eligible to receive loans from these funds to support completion of the courses required for certification. This program is designed to recruit individuals who have possessed a baccalaureate degree for at least three years or are instructional assistants in the SC public school system and have been employed on a full-time basis for a minimum of three years (or

the part-time equivalent of three years). Because this is the first year, the Career Changers program is excluded from the review.

The amount of loan awarded varies depending upon student status. College freshmen and sophomores may borrow up to \$2,500 per year. Juniors, seniors and graduate students may borrow up to \$5,000 per year. PACE participants may borrow up to \$1,000 per year, not to exceed an aggregate maximum of \$5,000. Career Changers may borrow up to \$15,000 per year and up to an aggregate maximum of \$60,000.

Loans may be cancelled by fulfilling teaching requirements or repayments. Loans may be cancelled at the rate of 20 percent or \$3,000, whichever is greater, for each full year of teaching in a critical subject or critical geographic school within South Carolina. Should the recipient teach both in a critical subject and a critical geographic school, the loan is cancelled at the rate of 33 percent or \$5,000, whichever is greater. If the recipient chooses to repay the loan, the payment schedule includes an interest rate that is set 2 percent higher than the federal Stafford loans, but the rate is not to exceed 10.25 percent.

The General Assembly assigned the duty of defining the critical need areas to the State Board of Education in the Education Improvement Act: "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." Beginning in the fall of 1984, the State Board of Education has defined the certification and geographic areas considered critical and subsequently those teaching assignments eligible for cancellation. Only two subject areas – mathematics and science - were designated critical during the early years of the programs, but recent teacher shortages have expanded the number of certification areas. To determine the subject areas, the South Carolina Center for Teacher Recruitment conducts a Supply and Demand Survey of all 85 South Carolina school districts. Beginning in 2002-2003, subject areas with twenty percent or higher vacancy and/or are filled with candidates who are not fully certified in the subject area are designated critical need. The certification areas designated critical for 2001-2002 includes:

- Art
- Business Education
- Early Childhood Education
- Elementary Education
- English/Language Arts
- Family and Consumer Science
- Foreign Languages (Spanish, French, and Latin)
- Guidance
- Industrial Technology
- Mathematics
- Media Specialist
- Science
- Special Education (all areas)

In December 2001, the State Board of Education approved a new list for 2002-2003 eliminating Early Childhood Education and Elementary Education as critical subject areas.

The State Board of Education considers multiple factors in designating rural critical geographic areas. These criteria include the following: degree of wealth, distance from shopping and entertainment centers, and faculty turnover. In 1984-85, 69 of the 91 school districts qualified as critical geographic districts. Over the life of the program, the designation of critical geographic area has changed. In the mid-1990's, schools in urban districts that had one of the fifteen highest average teacher turnover rates over the previous three years were as designated critical geographic need schools. The most recent information identifies the following fifteen districts with the highest teacher turnover in alphabetical order.

Allendale	Florence 3	Lexington 4
Anderson 3	Florence 4	Marion 7
Bamberg 2	Hampton 2	McCormick
Barnwell 29	Jasper	Richland 1
Clarendon 1	Lee	Saluda

At the beginning of the 2000-2001 school year, the State Board of Education adopted the criteria established for the federally funded Perkins Loan Program as the criteria for determining critical need schools. The Perkins Loan Program uses free and reduced lunch figures to determine schools eligible for loan forgiveness. For 2002-2003, 124 schools were added to list on the basis of free and reduced lunch and eligibility for Medicaid. For the 2002-2003 school year, 993 of the 1115, or South Carolina public schools (89%) will qualify for critical geographic need.

#### **Applicant and Recipient Populations: A Look at the Most Recent Seven Years**

During the first ten years of the Teacher Loan Program, 11,387 individuals received a loan through the Teacher Loan Program (duplicated count, SLC).

Specific demographic information is not available for these recipients, but information on applicants for the most recent seven years is available. Those records were reviewed to gain an understanding of who applied for and who received the teacher loans. During the period 1994-95 through 2000-2001, the SLC received 12,386 applications for the Teacher Loan Program. The number of applicants is a duplicated count as one applicant could have applied for loans in multiple years. Of the 12,386 applications across the seven years, 66.6 percent were approved; 26 percent were denied and 7.4 percent cancelled the application. Applications generally were denied for failure to meet the academic grade point criteria (48.7 percent) or for having not passed the EEE or Praxis I, (15.7 percent). The data presented in Table 2 indicates some applications in 1994-95 and 1995-96 were denied because of inadequate funds available for the program (approximately 10 and 20 percent respectively).

Table 2

**Application Status of Applicants****1994-95 through 2000-01**

Year	Total Applied*	Approved # (%)	Application Cancelled # (%)	Denied # (%)	Reason for Denial				
					Credit Problem	Academic Reason	No EEE	Other**	Inadequate loan funds
1994-95	2,242	1,416 (63.2)	176 (7.8)	650 (29)	48	241	69	52	240
1995-96	2,024	986 (48.7)	176 (8.7)	862 (42.6)	8	229	115	20	490
1996-97	1,446	982 (67.9)	118 (8.2)	346 (23.9)	5	262	51	28	
1997-98	1,545	1,117 (72.3)	119 (7.7)	309 (20)	3	201	63	42	
1998-99	1,569	1,138 (72.5)	128 (8.2)	303 (19.3)	10	182	54	57	
1999-00	1,532	1,121 (73.2)	85 (5.5)	326 (21.3)	6	206	69	45	
2000-01	2,028	1,496 (73.8)	112 (5.5)	420 (20.7)	16	244	86	74	
TOTAL 1995-2001	12,386	8,256 (66.6)	914 (7.4)	3,216 (26)	96 (3)	1,565 (48.7)	507(15.7)	318 (9.9)	730 (22.7)

\*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 and (5) received the maximum annual and/or cumulative loan.

Source: SC Student Loan Corporation, 1995-2001

Applicants for the program are overwhelmingly white and/or female.

Table 3

**Distribution of Applicants to the Teacher Loan Program by Gender****1994-95 through 2000-2001**

Year	Number Applied	Gender					
		Male		Female		Unknown	
		#	%	#	%	#	%
1994-95	2,242	246	11	1,476	66	520	23
1995-96	2,024	305	15	1,692	84	27	1
1996-97	1,446	195	13	1,189	82	62	4
1997-98	1,545	247	16	1,241	80	57	4
1998-99	1,569	261	17	1,267	81	41	3
1999-00	1,532	263	17	1,212	79	57	4
2000-01	2,028	299	15	1,628	80	101	5
TOTAL	12,386	1816	15	9,705	68	865	7

Source: SC Student Loan Corporation, 1995- 2001.

Table 4

**Distribution of Applicants to the Teacher Loan Program by Race/Ethnicity  
1994-95 through 2000-2001**

Year	Number Applied	Ethnicity							
		African-American		Other		White		Unknown	
		#	%	#	%	#	%	#	%
1994-95	2,242	210	9	20	1	1,580	70	432	19
1995-96	2,024	271	13	31	2	1,664	82	58	3
1996-97	1,446	236	16	14	1	1,115	77	81	6
1997-98	1,545	258	17	12	1	1,195	77	80	5
1998-99	1,569	301	19	9	1	1,193	76	66	4
1999-00	1,532	278	18	14	1	1,164	76	76	5
2000-01	2,028	310	15	25	1	1,555	77	138	7
TOTAL	12,386	1864	15	125	1	9,466	76	931	8

*Source: SC Student Loan Corporation, 1995- 2001*

Neither the program-enabling legislation nor related regulations establishes a program objective addressing different demographic groups. Twice, however, money from the program was earmarked for minority recruitment. From 1986-87 through 1988-89, \$75,000 was earmarked for South Carolina State University to recruit minority students. And in 1995-96, a proviso set aside up to \$5,000.00 per district for qualified minority students. Neither recruitment program appears to have impacted the Teacher Loan Program. The total percentages are somewhat skewed because the percentage for gender or racial/ethnicity status is unknown in 1994-95.

The program appeals overwhelmingly to undergraduate applicants. Table 5 showcases applicant patterns by academic status. Although only 20 percent of program participants are freshmen, consistently 60 percent are continuing undergraduates. This may reflect that students are more willing to commit to a professional program after their initial year of post-secondary education. Another factor could be that many freshmen do not commit to any major. Interviews with 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 (due to marriage or impending marriage).

Table 5

**Distribution of Applicants to the Teacher Loan Program by Academic Level Status  
1994-95 through 2000-2001**

Year	Number Applied	Academic Level Status									
		Freshman		Continuing Undergrad		1 <sup>st</sup> Semester Graduate		Continuing Graduate		Unknown	
		#	%	#	%	#	%	#	%	#	%
1994-95	2,242	491	22	1,403	60	76	3	171	8	101	5
1995-96	2,024	435	21	1,280	60	92	4	155	8	62	3
1996-97	1,446	261	18	897	60	73	10	164	11	51	4
1997-98	1,545	272	18	876	60	138	10	202	13	57	4
1998-99	1,569	295	19	856	60	146	10	224	14	48	3
1999-00	1,532	331	22	863	60	135	10	196	13	7	1<
2000-01	2,028	440	22	1,087	50	194	10	300	15	7	1,
TOTAL	12,386	2525	20	7,262	60	854	10	1412	11	333	3

*Source: SC Student Loan Corporation, 1995-2001*

The South Carolina Center for Teacher Recruitment coordinates a program to interest high school students in the teaching profession. The Teacher Cadet Program participants account for slightly more than one-third of teacher loan program applicants. As reported by the SC Center for Teacher Recruitment, 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 provide these talented future community leaders with insights about teaching and school so that they will be civic advocates of education." In 1999-2000 Teacher Cadet Programs were in 147 South Carolina high schools and enrolled 2,275 academically talented high school juniors and seniors. 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 he/she wants to participate in the class (SCCTR Annual Report 2000).

Table 6

**Distribution of Applicants to the Teacher Loan Program by Teacher Cadet Program Participation  
1994-95 through 2000-2001**

Year	Number Applied	Teacher Cadets	%	Not Teacher Cadets	%
1994-95	2,242	761	34	1,348	60
1995-96	2,024	751	37	1,203	59
1996-97	1,446	537	37	864	60
1997-98	1,545	545	35	946	61
1998-99	1,569	577	37	939	60
1999-00	1,532	560	37	896	58
2000-01	2,028	685	34	1,245	61
TOTAL	12,386	4416	36	7,441	60

*Source: SC Student Loan Corporation, 1995-2001*



Other factors influence who applies for a Teacher Loan. Interviews with staff members of the Commission on Higher Education and former education majors, people familiar with college admissions and financial aid procedures, indicate that financial aid officers focus on finding students grant opportunities before pursuing loans. Obviously a grant of money is better for a student than taking out a loan, but by steering students away from the Teacher Loan Program, financial aid officers may be affecting the number of students who become teachers. Another factor affecting applications from enrolling freshmen is that many high school guidance counselors do not know about and/or do not tell graduating seniors about the Teacher Loan Program. More often than not, students learn about the Teacher Loan Program through the schools of education at their institutions of higher learning after they have started taking education classes.

Applications to the program may have been affected beginning with the 1996-97 school year by a communications problem. Loan applications dropped by 28.6 percent from 1995-1996 to 1996-1997, about the time the criteria for identifying a critical geographic need school changed. After the criteria on identifying a critical geographic area was changed from school district to school, it was not uncommon for a school to qualify for critical need identification one year and go off the list the next year. Unfortunately, teachers in those schools often did not know that their school no longer qualified for critical need. These teachers soon found himself or herself in default of the loan as no one informed them that they were expected to repay the remaining portion of their student loan. In several instances, a teacher faced termination from their teaching position by the school district for having defaulted on the student loan. The teachers faced termination because state law prohibits individuals from teaching who have defaulted on a student loan.

Beginning with the 2000-2001 budget year, the General Assembly corrected this problem. Once a teacher qualifies for loan cancellation because the school is listed as critical need, the teacher remains in cancellation status even if the school is removed from the critical need list. Applications for the Teacher Loan Program increased 32.4 percent from 1999-2000 to 2000-2001. The change has been continued for the 2001-2002 budget year. Loan applications are to be monitored to determine the continuing impact.

Recent additions to scholarship programs provided by the State of South Carolina may have an impact on applications for Teacher Loans. In 1999, the State created the Teaching Fellows Program to recruit up to 200 high achieving high school seniors into teaching. Students who receive a Teaching Fellows award go through a rigorous selection process and are awarded up to \$6000 per year as long as they continue to meet minimum criteria. Recipients agree to teach in South Carolina at least one year for each year they receive an award and they sign a promissory note that requires repayment of the scholarship should they not teach. In addition to being an award instead of a loan, the Teaching Fellows Program differs from the Teacher Loan Program in that recipients do not have to commit to teaching in a critical need subject or geographic area to receive the award.

Two other scholarship programs that may affect the Teacher Loan Program are Palmetto Fellows and the Life Scholarships. Both of these programs award students scholarships based on academic achievement, but neither has any direct connection to teacher recruitment. Palmetto Fellows meet rigorous selection criteria to receive an award of up to \$5000 per year, depending on available funding. Students keep their awards as long as they maintain minimum requirements. Recipients of Life Scholarships receive up to \$4000 per year, depending on available funding. Students are eligible to receive a Life Scholarship if they meet two of three criteria: 1100 or better on the SAT, a 3.00 grade point average, and/or rank in the top 30% of their graduating class. Students may not receive both a Palmetto Fellows and Life Scholarship at the same time, but they may receive a Teaching Fellows award simultaneously. How these three programs may affect the Teacher Loan Program is yet to be seen.

**Who is approved for teacher loans?**

Just as the teaching profession is dominated by white females, the applicant pool and the recipients of teacher loans are overwhelmingly white females. African-Americans are less represented in the recipient pool than in the applicant pool. Teacher Cadet Program participants are well-represented. This is not surprising because the more rigorous requirements of the Teacher Cadet Program lead to an applicant group that already meets the criteria for the loan program, and the Teacher Cadets learn about the Teacher Loan Program while they are Teacher Cadets.

Table 6

**Demographic Profile of Applicants and Recipients of the Teacher Loan Program:  
1994-95 to 2000-01**

Group	Unduplicated Count	Percent Applied	Percent Approved
<b>ETHNICITY</b>			
African-American	1,248	16.1	12.0
Other	83	1.1	1.0
White	5,537	71.6	80.0
Unknown	861	11.1	6.6
<b>GENDER</b>			
Female	5,738	74.2	79.7
Male	1,156	15	13.4
Unknown	835	10.8	6.1
<b>TEACHER CADET PROGRAM</b>			
Participant	2,415	31.2	36.5
Not a participant	4,962	64.2	59.2
Unknown	352	4.6	4.9
<b>TOTAL</b>			
	7,729	100	67.9

*Source: SC Student Loan Corporation, 1995-2001.*

**Repayment Patterns**

The Teacher Loan Program allows recipients to have their loans cancelled by teaching or to repay the loan through monthly payments with interest.

Those who are currently in repayment/cancellation status are most likely to be repaying the loan. Data presented in Section A of Table 7 demonstrate that about half of the loan recipients repay their loan in monthly payments, more than 30 percent are canceling by fulfilling the teaching requirements, while about 10 percent of them are using a combination of teaching and monthly payments.

Table 7

**Repayment Status of Loan Recipients 1987-88 to 2000-01**

School Year	A In repayment/cancellation status						B Finished repayment/cancellation						Total Sum of A & B
	Repaying loan by borrower		Currently canceling loan by teaching		Have taught but not teaching currently		Monthly payment, or partial cancellation		Paid off the loan by teaching		Death claim, bankruptcy, default claims		
	#	%	#	%	#	%	#	%	#	%	#	%	
1987-1988	236	53	156	35	51	12	10	100	0*	0	0	0	443
1988-1989	391	46	355	42	101	12	34	92	0*	0	3	8	847
1989-1990	532	46	540	47	87	7	68	91	0*	0	7	9	1,159
1990-1991	715	44	847	52	79	5	111	59	65	34	13	7	1,641
1991-1992	1,007	48	957	45	154	7	189	47	182	46	27	7	2,118
1992-1993	1,145	38	959	32	268	9	309	47	316	48	38	5	3,035
1993-1994	1,203	32	1,149	30	410	11	467	45	527	51	41	4	3,797
1994-1995	1,540	34	1,035	23	457	10	671	46	732	50	58	4	4,493
1995-1996	1,686	59	1,018	36	159	5	915	47	951	49	69	4	4,798
1996-1997	1,858	58	1,080	33	279	9	1,035	47	1,202	52	82	3	5,536
1997-1998	1,858	55	1,175	35	360	10	1,279	47	1,393	50	88	3	6,153
1998-1999	2,310	60	1,185	31	341	9	1,606	51	1,440	46	97	3	6,979
1999-2000	1,909	54	1,292	36	347	10	1,776	49	1,755	48	91	3	7,170
2000-2001	1,469	47	1,309	42	337	11	2,220	49	2,185	48	108	3	7,628

Notes:

1. Data presented in this table are based on the Annual Teacher Loan Program Reports by Student Loan Corporation from 1987-88 through 2000-01 school years.

2. The numbers in A: In Repayment /Cancellation Section include duplicates for students may be repaying the loans in multiple years.

\*Number of loans canceled by teaching not reported separately.

Source: SC Student Loan Corporation, 1995-2001.

Data shown in Section B of Table 7 describe loan recipients who have paid off their loan either by monthly payment with interest or by fulfilling their teaching requirements. Section B also gives numbers and percentages of loan recipients who repaid the loan through death claims, through bankruptcy, or disability, and by filing default claims. The program does not carry insurance for loss because of the above-mentioned claims, therefore, this kind of loss were absorbed by the program operation costs. As shown in Section B of Tables 7, about half of the borrowers repaid their loans by regular monthly payments, the other half paid off their loan by fulfilling their teaching requirements, and about 3-4 percent of the borrowers never paid their loan because of death, disability, bankruptcy, or default claims.

**Loan Recipients Who Serve Currently in SC Public Schools**

After merging of the data files from Student Loan Corporation (SLC) and State Department of Education (SDE), 4,356 loan recipients were identified as serving in the South Carolina public school system in Fall

2001. Among the 4,356 individuals, 86.7 percent are female, 11.6 percent male and 1.7 percent are unknown. About 85 percent of them are Caucasians, 11 percent African Americans, and 4 percent Asian, Hispanic, American Indian or unknown. More than one quarter of them (1,217) were in the process of paying back the loan by teaching, about 40 percent of them (1,802) already had their loans cancelled by fulfilling the teaching requirements.

Table 8

**Loan Recipients in South Carolina Schools by Gender and Ethnicity**

Gender	Number	Percent
Male	504	11.6
Female	3,777	86.7
Unknown	75	1.7
Ethnicity		
African American	472	11.02
Caucasian	3,627	84.70
Asian	12	0.28
Hispanic	19	0.44
Unknown	226	3.55
<b>Total</b>	<b>4,356</b>	

Among the 1,802 individuals who had their loan canceled by teaching, about one third of them (556) finished teaching requirements before 1994-95 and still remaining teaching in South Carolina public schools.

Table 9

**Loan Status of Recipients in South Carolina Schools as of 2000-2001**

Loan Status Code	Loan Status	Number	Percent
D15	In school deferment	2	0.05
D24	Unemployment deferment (2 years)	1	0.02
D42	Teaching cancellation (in process)	1,217	27.94
F12	No pay forbearance	48	1.10
F20	Administrative forbearance	3	0.07
I30	In school	101	2.23
I40	In grace	32	0.73
P30	Repaying the loan by borrower	280	6.43
P80	Claim filed	1	0.02
P90	Paid in full by borrower	798	18.32
P92	Paid in full by teacher cancellation	1,802	41.37
P96	Paid in full due to consolidation	55	1.26
P97	Paid in full by claim	12	0.28
P98	Written off	1	0.02

*Source: SC Student Loan Corporation records.*

The following table presents areas of certification for the 4,356 loan recipients who were serving in SC public schools as of 2000-2001 school year. Just under 49 percent (2,108) are certified in elementary education, 7 percent (306) in mathematics, 5 percent (230) in English, 9 percent (389) in early childhood education, 4 percent (177) in science, and about 4 percent (154) in special education. Nearly 90 percent

(3,895 of 4,356) individuals are classroom teachers, child development or kindergarten teachers or special education teachers.

Table 10

**Loan Recipients Serving in SC Public Schools as of 2000-2001**  
**Area of Certification**

Certification Code	Certification Subject	Number certified	Percent certified	Certification Code	Certification Subject	Number certified	Percent certified
AM	BLD. CONST. – CARP	1	0.02	21	HISTORY	5	0.12
AU	DRAFTING	1	0.02	26	PSYCHOLOGY	5	0.12
BF	SMALL ENGINE REPAIR	1	0.02	27	SOCIOLOGY	1	0.02
CG	DATA PROCESSING	1	0.02	29	IND. TECH. EDUC.	3	0.07
01	ELEMENTARY	2108	48.88	30	AGRICULTURE	3	0.07
02	GENERIC SPEC. EDUC.	116	2.69	32	DISTRIBUTIVE ED.	3	0.07
03	SPEECH CORRECTIONIST	121	2.81	35	HOME ECONOMICS	8	0.19
04	ENGLISH	230	5.33	36	INDUSTRIAL ARTS	1	0.02
05	FRENCH	29	0.67	40	OFFICE OCCUPATIONS	3	0.07
06	LATIN	1	0.02	44	ACCOUNT. & RE. BUS.	2	0.05
07	SPANISH	46	1.07	46	DATA INFO. PROCESS	2	0.05
08	GERMAN	4	0.09	47	BUSINESS EDUCATION	48	1.11
1A	MID. SCH. LANG. ARTS	1	0.02	49	ADVANCED FINE ARTS	1	0.02
1C	MID. SCHOOL SCIENCE	1	0.02	50	ART	61	1.41
1D	MID. SCH. SOC. STU.	5	0.12	51	MUSIC ED. CHORAL	38	0.88
10	MATHEMATICS	306	7.09	54	MUSIC ED. INSTRUMENT	25	0.58
11	GENERAL MATHEMATICS	7	0.16	57	SPEECH & DRAMA	5	0.12
12	SCIENCE	108	2.50	60	MEDIA SPECIALIST	42	0.97
13	GENERAL SCIENCE	16	0.37	63	DRIVER TRAINING	4	0.09
14	BIOLOGY	49	1.14	64	HEALTH	3	0.07
15	CHEMISTRY	4	0.09	65	HEALTH & PHYS. ED	1	0.02
2A	SP/ED ED. MEN. RET	102	2.36	67	PHYSICAL EDUCATION	59	1.37
2B	SP/ED VIS. HAND.	1	0.02	71	PRINCIPAL – ELEM.	5	0.12
2C	SP/ED. TR.MEN. RET	3	0.07	81	READING CONSULTANT	1	0.02
2D	SP/ED. HEARING HAND.	4	0.09	84	SCHOOL PSYCH. II	2	0.05
2E	SP/ED. EMOT. HAND.	44	1.02	85	EARLY CHILDHOOD ED	389	9.02
2F	SP/ED. ORTH. HAND.	1	0.02	86	GUID. COUN. – ELEM.	88	0.19
2G	LEARNING DISABIL.	94	2.18	88	ASSO. GUID. – SECON.	1	0.02
20	SCIOAL STUDIES	173	4.01	89	GUIDANCE - SECOND	7	0.16
MISSING		43					
TOTAL		4356	100				

Table 11

**Loan Recipients Serving in SC Public Schools as of 2000-2001**  
**Positions**

Position Code	Position	Number	Percent
1	PRINCIPAL	24	0.55
2	ASST. PRIN., CO-PRIN., CURR. COORD.	58	1.33
3	SPECIAL EDUC. (ITINERANT)	34	0.78
4	CHILD DEVELOPMENT	41	0.94
5	KINDERGARTEN	151	3.47
6	SPECIAL EDUC. (SELF-CONTAINED)	303	6.96
7	SPECIAL EDUC. (RESOURCE)	335	7.69
8	CLASSROOM TEACHER	3031	69.58
9	OTHER PROFESSIONAL INSTR. STAFF	19	0.44
10	LIBRARIAN/MEDIA SPECIALIST	135	3.10
11	GUIDANCE COUNSELOR	58	1.33
12	OTHER PROFESSIONAL INSTRUCTIONAL-ORIENTED STAFF	26	0.60
13	DIRECTOR, VOC. EDUC. CENTER	1	0.02
17	SPEECH THERAPIST	78	1.79
19	TEMPORARY INSTRUCTIONAL-ORIENTED PERSONNEL	8	0.18
28	PERSONNEL DIRECTOR	1	0.02
37	OCCUPATIONAL/PHYSICAL TEHRAPIST	1	0.02
38	OREINTATION/MOBILITY INSTRUCTOR	1	0.02
39	AUDIOLOGIST	1	0.02
43	OTHER PROFESSIONAL NON-INSTR. STAFF	6	0.14
44	TEACHER SPECIALIST	6	0.14
46	CONTRACT TEACHER	1	0.02
65	ENGLISH COORDINATOR	1	0.02
72	MATHEMATICS COORDINATOR	1	0.02
74	SCIENCE COORDINATOR	1	0.02
75	EDUCATIONAL EVALUATOR	2	0.05
78	SPECIAL EDUCATION COORDINATOR	2	0.05
82	EARLY CHILDHOOD COORDINATOR	1	0.02
85	PSYCHOLOGIST	6	0.14
87	GUIDANCE SECRETARY	1	0.02
93	SPECIAL EDUCATION AIDES	1	0.02
94	GENERAL TEACHER AIDES	8	0.18
95	LIBRARY AIDES	1	0.02
96	DISTRICT PATHWAYS COORDINATOR	2	0.05
99	OTHER COUNTY OFFICE/DISTRICT OFFICE STAFF	10	0.23
TOTAL		4356	100

Table 12

**Loan Recipients Serving in SC Public Schools as of 2000-2001**  
**Loan Status with Student Loan Corporation**

Loan Status Code	Loan Status	Number	Percent
D10	In school deferment	3	0.07
D15	IN SCHOOL DEFERMENT/FIRST LOAN AFDTER 7/01/93	2	0.05
D24	UNEMPLOYMENT DEFERMENT (2 YEARS)	1	0.02
D42	TEACHER CANCELLATION	1217	27.94
F12	NO PAY FORBEARANCE	48	1.10
F20	ADMINISTRATIVE FORBEARANCE	3	0.07
I30	IN SCHOOL	101	2.32
I40	IN GRACE	32	0.73
P30	REPAY	280	6.43
P80	REFUND DUE (BORROWER)	1	0.02
P90	PAID IN FULL BY BORROWER	798	18.32
P92	PAID IN FULL BY TEACHER CANCELLATION	1802	41.37
P96	PAID IN FULL DUE TO CONSOLIDATION	55	1.26
P97	PAID IN FULL BY CLAIM	12	0.28
P98	WRITTEN OFF	1	0.02
TOTAL		4356	100

The SLC data records on loan recipients between 1994-1995 and 2000-2001 were compared to the names and social security numbers in the Professional Certified Staff (PCS) database from the State Department of Education for school years 1994-95 through 2000-2001. The comparison showed that 4,413 loan recipients out of the total of 9,846 were not present in the PCS at any time. Further examination of the SLC data determined the status of the individuals absent from the PCS. As is shown in Table 13, about 20 percent of these borrowers (888) are paying off the loans (principal and interest) by monthly payment; 25 percent of the borrowers (1,037) paid off their loans; and, about 40 percent of the borrowers (1,672) are still in school as of 2000-2001 school year. About 5 percent of the loan recipients settled their loans by either consolidation (134), or by claim such as bankruptcy, disability, or death (74).

Table 13

Loan Status Code	Loan Status	Number of Borrowers	Percent of Borrowers	Cumulative Number of Borrowers
D10	In school deferment	38	0.86	38
D16	Active military deferment	3	0.07	41
D18	Peace Corps	1	0.02	42
D24	Unemployment deferment (2 years)	2	0.05	44
D42	Teaching cancellation (in process)	7	0.16	51
F10	Low pay forbearance	3	0.07	54
F12	No pay forbearance	167	3.78	221
F14	Bankruptcy forbearance	4	0.09	225
F20	Administrative forbearance	4	0.09	229
I30	In school	1672	37.89	1901
I40	In grace	327	7.41	2228
P30	Repaying the loan by borrower	888	20.12	3116
P60	Claim filed	5	0.11	3121
P61	Claim suspended	1	0.02	3122
P90	Paid in full by borrower	1037	23.50	4159
P92	Paid in full by teacher cancellation	37	0.84	4196
P96	Paid in full due to consolidation	134	3.04	4330
P97	Paid in full by claim	74	1.68	4404
P98	Written off	9	0.20	4413

There are 37 individuals who repaid loans by fulfilling the teaching requirement; however, their names do not appear in the 1994-95 to 2000-2001 PCS database. Thirty-four of the 37 individuals had their loans forgiven by teaching before the 1994-95 school year. These 34 individuals may have left the teaching profession after finishing the requirements to get the loan cancelled.

Table 14

Year Paid off according to SLC	Number of Borrowers Paid off	Cumulative number of Borrowers paid off
1989-90	3	3
1990-91	5	8
1991-92	5	13
1992-93	4	17
1993-94	17	34
1995-96	1	35
1997-98	1	36
1998-99	1	37

### **Findings and Recommendations**

#### **Findings**

1. The Teacher Loan Program is fulfilling the statutory mission to attract individuals into the teaching profession and into areas of critical need.
2. The Student Loan Corporation has managed the program and the assets of the program well.
3. Approximately half of the loan recipients teach at least a minimum number of years to repay the loans.
4. The number of areas of critical need has increased since the inception of the program.
5. The vast majority of loan recipients are white females.
6. The collection of and sharing of data among the various partners in the program could be improved.

#### **Recommendations**

1. There needs to be better communication and sharing of data among the various partners of the program.
2. Additional data on why individuals who receive the loans but do not teach need to be collected.
3. Vigorous recruitment of African-Americans and males into the program is needed.
4. The impact on the program from South Carolina's multiple scholarship options needs to be studied.
5. Data on whether loan recipients teach in rural critical needs schools versus urban critical needs schools need to be collected and studied.
6. The General Assembly should develop long range goals and objectives for the Teacher Loan Program.



## **Appendices**

**Statute**

**State by State Summary**

**Explanation of Transfers**

## Appendix A

Section 59-26-20(j) of the 1976 Code was amended in 1998 and further amended in 2000.

(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 whereby 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". 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 that the loan recipient is teaching in 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 shall not be reimbursed. The Department of Education and the local school district shall be responsible for annual distribution of the critical needs list. It shall be the responsibility of the teacher to request loan cancellation through service in a critical needs area to the Student Loan Corporation by November 1.

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

## Appendix B

State	Program Name	Offered by:	Criteria	Method	Repayment and forgiveness
South Carolina	SC Teacher Loan Program	SC Student Loan Corporation Freshman or sophomore may borrow up to \$2,500 Junior, senior or graduate students may borrow up to \$5,000	Citizen SC resident, enrolled at least half-time in teacher education or expressed intent to enroll. Enrolling freshman: top 40% of HS the class and SAT /ACT above state average Enrolled undergraduate: passed the EEE with 2.75 GPA. Entering graduates: 2.75 GPA and have completed at least one semester with 3.5 GPA or better.	Application deadline: June 1. Contact SC Loan Corporation.	The loan is cancelled at a rate of 20% or \$3000; whichever is greater, for each full year of teaching in a critical subject or critical subject area. If teaching in both areas, the loan can be cancelled at a rate of 33% or \$5000, whichever is greater. The loan will be repaid with interest no higher than 10.25%
	SC Teaching Fellows	SC Center for Teacher Recruitment Up to \$5,700 for tuition and board annually, \$300 for summer enrichment programs	SC resident, awarded to up to 200 high school seniors annually, attendance at one of eleven selected colleges	Selected through an application process that includes a written assessment and an oral interview, documentation of academic achievement, and a commitment to teaching. Applications due in November, decisions made in February.	Students must commit to teaching in South Carolina public school classrooms one year for each year they receive the fellowship.
Alaska	AL Teacher Scholarship Loan Program	AK Commission on Post-secondary Ed. Up to \$ 75,000 with \$ 37,500 lifetime borrowing maximum.	HS graduates Plan to enroll in a four-year Bachelor's degree in elementary or secondary schools in the state.	Each Jan. the Commission sends nomination package to rural school districts. The districts select nominees based high school academic performance and student intent.	As a teacher in a rural elementary and secondary school, he/she may be eligible for up to 100% forgiveness of total loan. Borrowers are required to repay their loans and subsequently apply for each forgiveness increment as it earned
Arkansas	Emergency Secondary Education Loan Program	State Department of Education Award amount: \$2,500	ESL is designed to assist students who have completed their freshman year of college, and pursuing a course of study in language, math, science, and special ed. Must be full-time, 2.5 GPA 3.0 in their major for Junior or seniors	Students submit an application and college transcript by April 1. The loan is renewable for up to 3 years...	The loan will be forgiven at the rate of 20% per year for each year's service in a private/public sec school in a approved subject areas listed.
	Freshman/Sophomore Minority Grant Program	\$1,000	Minority students full-time, freshman or sophomore, considering teacher education	Students must perform pre-service internship in public school and sign a statement of interest in teaching	

Arkansas	Minority Teacher Scholarship Department of Education	\$5,000	African-American, Hispanic, and Asian college students, enrolled, full-time, 2.5 GPA, have completed 60 semester hours.		5 year full time teacher in state to receive full forgiveness of loan, 3 year if guidance counseling, critical area/subjects.
California	Assumption Program for Loans Education  Retaining teachers	California Student Aid Commission  Up to \$11,000	Complete at least 60 units of undergraduate study. Enroll at 10 semester units each term. In good academic standing, cannot be in default of a loan.	March 1. Participants are selected by schools. School nominations are due to the Commission by June 30. Each year the CSAC selects up to 4000 new applicants who were nominated by participating institutions.	To receive benefits, must provide 3 consecutive years of full-time teaching in CA in a critical area/subject. You continue to pay monthly payment. Once a year, the Commission makes a lump sum payment to the lender after verifying your teaching service.
	Forgivable Loan/Doctoral Incentive Program	California State University Up to \$30,000	Open to applicants who will be new or continuing full-time in doctoral program anywhere in United States. Potential in faculty position at a CSU campus		
	Graduate Forgiveness Programs of Loans for Education CA Student Aid Commission	California Student Aid Commission Up to \$6,000	US citizen or an eligible non-citizen CA resident Bachelor's degree leading to graduate level degree. Faculty position		
Colorado	Loan Forgiveness for Teachers  Retaining teachers	Colorado Student Loan Program Amount not specified.	<ol style="list-style-type: none"> <li>1. borrower must be a new borrower after 10-1-1998</li> <li>2. Must be employed full-time for 5 consecutive years,</li> <li>3. in at least one of the 5 academic years of service for loan cancellation for Perkins Loan recipients who teach in such schools</li> </ol>		The department will repay, on behalf of a qualified borrower, no more than \$5,000 of the borrower's outstanding Stafford loan balances at the end of 5 <sup>th</sup> complete year of teaching.
Delaware	Christa McAuliffe Teacher Scholarship Loan	Delaware Higher Education Commission \$1,000 minimum	<p>Full-time students enrolled at DL leading to a teacher certification and</p> <ol style="list-style-type: none"> <li>1. high school senior ranking in upper half of class</li> <li>2. 1050 SAT or 2.75 GPA.</li> </ol>	Application available from DHEC, accepted 1-1 due by 3-1 Minimum \$1,000 renewable	With service repayment provisions.

Florida	Critical Teacher Shortage (CTS) Forgiveness Loan	Department of Education \$4,000-\$8,000	<ol style="list-style-type: none"> <li>enrolled in teacher preparation program leading to certification in a critical subject area.</li> <li>Undergraduate students: 40<sup>th</sup> percentile or better on SAT or ACT 2.5 GPA</li> <li>Graduate students....</li> <li>Renewal criteria?</li> </ol>	Loan applications must be submitted to the dean or director of the institution's college of education by march 15. The dean or director then sends the applications to office of student financial assistance by April 1.	The loan must be repaid either through teaching service or cash.
	Critical Teacher Shortage Student Loan Forgiveness	\$10,000 maximum.	Provide financial assistance to teachers for the repayment of undergraduate or graduate loans which lead to certification in a critical teacher shortage subject area		
	Teacher of Tomorrow Scholarships	Florida Retired Educators Foundation, inc. \$500	A graduating high school senior Commitment to service, etc, Economic needs. No restriction on sex, race, or national origin	Application obtained from local high school, Application accompanied with high school transcript, SAT or ACT scores	Discontinuation of training or interruption of teaching during the obligatory period for reasons other than health will cause the notes to become payable with interest on demand.
Idaho	Idaho Education Incentive Loan Forgiveness	Idaho Board of Education Not specified.	Graduated from an Idaho high school within the previous two years. Rank at the 15 <sup>th</sup> percent of the class or with 3.0 or higher GPA, full-time students		Must pursue teaching or nursing career in Idaho for a minimum of two year.
Massachusetts	Attracting Excellence to Teaching	Department of Education Up to \$1,800	Full-time teacher began teaching after 7-1-94 Top 15 <sup>th</sup> of undergraduate class No loan deferment forbearance or grace.		Qualified loans include Perkins, Stafford loan. Eligible loan payment are those made by a participants toward the balance of a qualified loan in the months during which the participants is an eligible teacher.
Mississippi	Graduate Teacher Summer Loan/Scholarship Program				
	William Winter Teacher Scholar Program	MS Office of State Student Financial Aid Up to \$3,000	.based on scholastic performance, entering freshman with GPA 3.0 or higher and ACT 21, Seniors seeking second degree must have GPA 2.5. Must maintain 2.5 GPA to continue.	Application priority date: 3-31 for renewal and new awards. Can obtain application by phone or write.	Loan to service obligation can discharged on the basis of one-year service for one year of loan received. Repayment of principal and interest is required if fail to serve.
Missouri	Missouri Minority Teacher Education	Dept of Elementary and Secondary Education \$3,000	MI resident, AA Asian, Hispanic Native American High school graduate or college students Individuals with B.A returning to an	See counselor, financial aid office or college advisor to request an application. Application on Webster	Must teach 5 years in MS upon completion of certification program. Those who fail the program or fail to teach in public schools for 5 year after graduation must

Missouri	Scholarship  Missouri Teacher Education Scholarship	Dept of Elementary and Secondary Education \$2,000	approved teacher education program. Rank top 25% or 75 <sup>th</sup> on ACT or SAT or 30 hours with a 3.0 GPA  High school graduates or college students , a student at community college with 60 hours, Rank in the top 15% of class or score in the top 15 of SAT or ACT Attend teacher training program at a 4-yr institution.	Submit the application by 2-15, the Department of Secondary Education will notify in April.	repay the amount.  The scholarship will convert to a loan if do not compete the training and fulfill the 5-yr teaching requirement. The obligation of repayment is reduced one-fifth for each year of teaching.
New Mexico	Minority Doctoral Assistance Loan-For-Service Program	New Mexico Commission on Higher Education	\$25,000 doctoral students The program is to increase the number of ethnic minorities and women available to teach in disciplines in which minority and women are underrepresented.		
New York	Federal Stafford Loan Forgiveness for Teachers  <i>Rewarding and retaining</i>	NYS Education Department Up to \$5,000	Have borrowed a Stafford Loan, Have no outstanding loan balance by 10-1,1998; not default on the loan for which you seek forgiveness. Have worked as a full-time teacher for 5 consecutive years in a school that qualifies for loan cancellation under the Perkins Loan program. Must not teach out of area of your certification.	Call or write HESC directly	The program forgives up to \$5,000 of outstanding loan amount that remain after you finish the 5 <sup>th</sup> complete year of teaching.
North Carolina	North Carolina Teaching Fellows Program	Funded by NC General Assembly, governed by NC Teaching Fellows Com., administered by Public School Forum of NC \$6,500	High school seniors, NC resident 1100 SAT, HS GPA 3.6 or more rank in the top ten percent of the graduating class. Special consideration is given to male, minority, also geographic balance is considered in granting the awards.  Maximum 400 scholarships awarded each year.	Application may be obtained after Labor Day from his guidance offices and upon request from TFP office- a. Application form, 2. Transcript, SAT/ACT scores, and a writing sample, three reference letters.	Teaching fellows must participate in program activities. Participants are obliged to pay back their loan through four years teaching in public schools, otherwise, repay principal and interest.

North Carolina	Perspective Teacher Scholarship Loan	Public School of NC Up to \$2,500 Award given: 200 Funded by NC General Assembly	Legal NC resident, without teacher licensure, may have a 4-yr degree not in teaching. SAT 900 GPA 3.0 for high school applicants Full-time student, 3.0 GPA for college/non-traditional applicants. Maintain 2.5 GPA	Applications may be obtained in October from school counselors. Deans of school education, and financial aid administrators.	Required to teach for four years. Three year for teaching in a school system designated as low performing at the time of the recipient employment with that system.
	Teacher Assistance Scholarship Loan	Public School of NC \$1,200	Currently employed full-time teacher assistant in public schools. Must get endorsement from the superintendent and formally admitted into teacher licensure program		Required to teach for four years. Three year for teaching in a school system designated as low performing at the time of the recipient employment with that system.
Oklahoma	Future Teacher Scholarship	OK State Regents of HE \$1,500	Top 15 of HS class, or 85 <sup>th</sup> ACT, or admitted to a professional education program, or Achieved an undergraduate record of outstanding success as defined by the institution.	OK resident; intend to teach in a critical shortage area. OK higher ed institutes submit nominees to OK State Regents for Higher Ed for consideration.	Teach in a shortage area for a minimum of 3 consecutive years.
Pennsylvania	Early Childhood Education Professional Loan Forgiveness	PN Higher Education Assistance Authority \$2,500	For early childhood education professionals.		
Tennessee	TN Teacher Scholars Program	TN Student Assistance Corporation \$3,000	Forgivable loan for college juniors, seniors, and post-baccalaureate students admitted TN teacher education program in HE. US citizen, resident of TN with GPA 2.75.	Contact TSAC for application.	Must pledge to teach at the public preschool, ele, or sec level in TN one year for each the award is received.
Utah	Terrel H. Bell Teaching Incentive Loan	Utah System of Higher Education Number awards: 365	UT residents, enrolled in a program leading to teacher certification in a state high ed. Institution.	Application can be obtained from financial aid offices, College of education or high school.	Students must repay monies received from the program either through teaching or with money.
Virginia	Virginia Teaching Scholarship Loan Program	Virginia Department of Education \$3,720	Student must be nominated by the institutions they attend. Sophomore level, with GPA 2.7, Virginia resident, enrolled in <b>a critical shortage field.</b> <b>Males</b> enrolled in ele teacher prog. <b>All minority</b> students are eligible if nominated by the college with 2.7 GPA and resident of VI.	Application obtained at college of ed. In the institution.	Not specified.

West Virginia	Underwood-Smith Teacher Scholarship	WV Higher ED Policy Commission Up to \$5,000 Number: 55	WV resident, pursuing under or graduate teacher education (full-time) in WV. 3.25 GPA after completing two year of course work, Top 10%, essay and proof of ability		Recipients must teach two years in WV public schools for each year the award is received.
Wisconsin	Minority Teacher Loan Program	WI Higher ED AIDS Board \$250-\$2,500 Overall maximum of \$5000	Resident, <b>minority</b> , undergraduate junior or senior enrolled at least part-time in teacher education. Must agree to teach in school district in which minority at least 29%	FAFSA and nomination by Student Financial Aid Department	Each the student teaches in an eligible district, 25% of the loan is forgiven.
	Teacher Education Loan	WI Higher ED AIDS Board \$2000	In-service or pre-service programs at (WTEC).		
	Teacher of the Visually Impaired Program	WI Higher ED AIDS Board \$250-\$10,000	For visually impaired.		



## Appendix C

### Explanation of Transfers

- 1986-87 \$75,000 transferred to South Carolina State University for minority recruitment.
- 1987-88 \$75,000 transferred to South Carolina State University for minority recruitment.
- 1988-89 \$75,000 transferred to South Carolina State University for minority recruitment.
- 1990-91 \$1,000,000 to the Governor's Teaching Scholarship Program.
- 1991-92 \$1,000,000 to the Governor's Teaching Scholarship Program.
- 1992-93 \$1,175,000 to the Governor's Teaching Scholarship Program.
- 1993-94 \$1,175,000 to the Governor's Teaching Scholarship Program.
- 1994-95 \$1,233,750 to the Governor's Teaching Scholarship Program.
- 1998-99 \$1,000,000 to the State Department of Education; \$650,000 for technology for school districts, \$350,000 for gifted and talented student identification.
- 1999-00 \$1,000,000 to the State Department of Education; \$650,000 for technology for school districts, \$350,000 for gifted and talented student identification.

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