

2007-2008

THE SOUTH CAROLINA TEACHER LOAN PROGRAM

Annual Review

Summary

The Teacher Loan Program (TLP) was created in 1984 as part of the Education Improvement Act to recruit individuals into teaching in critical needs areas and critical needs schools. In 2000 the South Carolina General Assembly directed the Education Oversight Committee to conduct an annual review of the program and to report their findings to the General Assembly. The first report was issued in 2002 and subsequent annual reports were issued in 2003, 2004, 2005, 2006, and 2007. The focus of each report has remained the same over the continuum of reports, though there have been individual different research questions analyzed each year. This report investigated the teacher loan programs in other states and found South Carolina's program to be one of only two programs that require a minimum SAT score for a non-merit based program. This study also found that: the statistical profile presented in previous years remained constant through the 2007-08 academic year; that the program continues to attract individuals into the teaching profession; that the program still lacks identified and adopted goals and objectives; that the average SAT scores of TLP recipients continues to increase; and that the vast majority of loan applicants and recipients continue to be white females. Applications for the loans increased 20 percent between 2006-07 and 2007-08.

The South Carolina Teacher Loan Program

Statutory Authority

The South Carolina Teacher Loan Program was established through action of the South Carolina General Assembly with the passage of the Education Improvement Act of 1984.

According to the Code of Laws of South Carolina (Title 59, Section 26j):
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 intent for the program was to encourage prospective college students from South Carolina to remain in the state to become teachers by offering loans that could be cancelled (or forgiven) if the recipient taught in a critical needs area. The program was one of a number of incentive-related programs included in the 1984 legislation. Beginning with an initial appropriation of \$1.5 million, the annual appropriation for the Teacher Loan Program has varied from \$1.2 to \$5.3 million since the inaugural year. Including budget transfers, funds available through repayment, and excluding administrative costs, the actual amount loaned exceeded \$6.6 million during 2007-08. The Student Loan Corporation (SLC) administers the program for the state of South Carolina. Since the inception of the program over 15,000 individuals have received a loan for at least one year.

According to regulations from the Commission on Higher Education, eligible applicants for teacher loans must meet the following criteria:

- Be a United States citizen;
- Be a resident of South Carolina;
- Be enrolled in good standing at an accredited public or private college or university on at least a half-time basis;
- Be enrolled in a program of teacher education or have expressed intent to enroll in such a program;
- Be in good standing on any other student loan;
- Be in the top 40 percent of their high school graduating class;
- 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;

- For students currently enrolled as undergraduate students, have taken and passed the Praxis I; and,
- Have an undergraduate cumulative grade point average of at least 2.75 on a 4.0 scale.

Graduate students who have completed at least one semester must have a grade point average of 3.5 (on a 4.0 scale) and must be seeking initial certification in a critical subject area if the applicant already holds a teaching certificate. The criterion requiring enrolled undergraduate students to take and pass the Praxis I to qualify for additional loans was eliminated for students who scored 1100 or better on the SAT (or an ACT score of 24) and were eligible to receive a LIFE scholarship.

College freshmen and sophomores may receive loans for up to \$2,500 per year, while juniors, seniors, and graduate students may borrow up to \$5,000 per year. All participants must be at least half-time students. The maximum total loan amount for any individual student is currently \$20,000. The loan can be used for any purpose at the discretion of the recipient; it is not designated for tuition, room, board, books, etc.

Under current guidelines, teacher loans may be cancelled at the rate of 20 percent annually or \$3,000, whichever is greater, for each full year of teaching in a critical subject **or** a critical geographic area within the state. Should both criteria be met, teaching in a critical subject **and** in a critical geographic area, the loan may be cancelled at an annual rate of 33.33 percent or \$5,000, whichever amount is greater. The State Board of Education annually reviews potential need areas and makes designations, therefore, areas of critical need may change from year to year. Generally, the subject areas deemed critical at the time of application to the loan program are honored for cancellation when the individual begins teaching. The geographic area designation must be deemed critical at the time of employment. Should the loan recipient decide not to teach, the interest rate is set at the interest rate charged on Stafford Loans, plus 2 percent. The interest rate for the TLP has been capped at 10.25 percent, and is presently 8.8 percent. While the rate can fluctuate, it has not changed in the last five years and is not expected to change in the immediate future.

Appropriations from the General Fund support two other teacher loan programs – Career Changers and PACE (Program for Alternative Certification for Educators). The Career Changers Program was designed to recruit persons with undergraduate degrees in areas other than teaching who have been working for at least three years. Participants in the Career Changers

Program must be at least half-time students and are eligible to borrow up to \$15,000 per year and up to an aggregate maximum of \$60,000. This program, established by the General Assembly in 2001, also recruits instructional assistants in the public schools of South Carolina who have been employed for a minimum of three years.

PACE, originally named the Critical Needs Certification Program, places qualified applicants in South Carolina classrooms as teachers; the participants possess an undergraduate degree or equivalent in the content area in which they are teaching, but lack the courses needed for certification. PACE participants teach full-time and take courses toward certification while employed. They are eligible for up to \$1,000 per year for up to four years as they work towards certification. The General Assembly appropriated \$1,622,662 for these programs in 2007-08.

In 2000, the Teacher Quality Act directed the Education Oversight Committee (EOC) to conduct annual reviews of the South Carolina Teacher Loan Program and to report their findings to the South Carolina General Assembly. The EOC has conducted a series of studies of the program, the most recent in September 2007. Summary findings from previous reports can be found in the Appendix.

Programs in Other States

South Carolina was one of the first states to implement a teacher loan program to recruit individuals into the teaching profession in critical needs areas. Today, 40 states have one or more programs designed to recruit teachers. The most recent program developed was in 2005 by Wyoming to recruit mathematics and science teachers.

Programs vary drastically from state to state. Alaska offers a teacher loan program for teachers for rural areas. The candidate has to be nominated by the school district from which they are graduating and can receive up to \$7,500 a year and \$37,500 total; however, the applicant has to pay a 3 percent origination fee. Alaska appears to be the only program that requires an origination fee.

Some programs, like those in Arkansas, Kansas, and Missouri, are competitive scholarships like the Teacher Fellows Program in South Carolina, but the amount of the award is smaller. In Arkansas, the loan program is merit based with a loan amount of \$2,500 or one-half the total cost of tuition/fees, books/supplies and room/board for one academic year, whichever is

greatest. The loan can be obtained more than once. In Missouri, the amount is a one-time \$2,000 award. In Kansas, the award is \$2,500 each year and recipients must agree to do 100 hours of community service each year they receive the award as well as teach after graduation.

Several states, including New Mexico, Illinois, and Indiana, have specialized loan programs to attract minorities into teaching. The Indiana program focuses on special education only and provides each eligible applicant with \$1,000 in tuition assistance, though if the student demonstrates additional need, he can receive up to \$4,000 per year. The Illinois program is open to all certification areas and the recipient can receive loans of up to \$5,000 annually for up to four years or eight semesters. Once the degree in education is completed, the recipient must teach in a school with at least 30 percent minority enrollment to qualify for forgiveness. One year of loan is forgiven for each year the recipient teaches.

Unlike South Carolina's program, several states, including North Carolina and Tennessee, open their loan programs only to individuals who are already enrolled in education programs as juniors, seniors or in post baccalaureate programs. In Tennessee, recipients must agree to teach in a Tennessee public school one year for each year a loan was received. The amount of the award varies each year depending on the amount of funding and the number of applicants. In North Carolina, recipients are restricted to the certification areas of mathematics, science, special education, and English as a Second Language.

Still other programs, like the Critical Teacher Shortage Student Loan Forgiveness Program in Florida and Loan Incentive for Teachers (LIFT) in Colorado, provide financial assistance to teachers to help them pay off their student loans. The Florida plan allows teacher to receive up to \$2,500 a year for repayment of undergraduate loans regardless of source, up to a maximum of \$5,000, or up to \$5,000 per year to repay graduate loans, up to a maximum of \$10,000. The loans being repaid must have been obtained while pursuing a degree leading to certification and the teacher has to be teaching in a statewide critical teaching shortage subject area. The Colorado program pays teachers up to \$2,000 per year for up to four years to assist them in repaying loans leading to certification. LIFT is available to teachers serving in schools where 28 percent of students qualify for free or reduced lunch or teaching in mathematics, science, special education or "linguistically diverse education." Furthermore, the education degree must have been earned in a Colorado college or university.

Rhode Island provides a loan repayment program that allows teachers to repay their federal Stafford loans obtained through the Rhode Island Student Loan Authority with state money. Recipients can be teaching in any Rhode Island non-profit school and the money cannot be used to repay any other student loan. The recipients must be classroom teachers.

As with the programs overall, qualifications for applicants vary per state. Only Delaware (like South Carolina) requires a minimum SAT score for its teacher loan program. Other states may require a minimum score on the SAT or ACT, but the scholarship is merit based and highly competitive. GPA qualifications range from 2.0-3.0 on a 4.0 scale for initial loans and from 2.5-3.0 for continuing students.

Cancellation or forgiveness requirements vary as well, though most states require recipients of loans obtained while earning certification to serve at least one for each year they received a loan. None of the loans in other states granted the forgiveness flexibility available in the South Carolina program, which stipulates a certain amount or percentage a year, depending on whether the recipient qualifies through certification area, geographic area, or both. Every state defines critical shortage or need area differently. Programs like LIFT in Colorado and the Critical Teacher Shortage Student Loan Forgiveness Program in Florida provide a specific amount paid to the teacher to repay other student loans.

The teacher loan programs in other states are quite different from the South Carolina program. No other program has the flexibility or repayment rate of the South Carolina program, nor do others have as broad a number of critical need subject areas. Only Missouri had more areas identified in 2006-07 than South Carolina; however, Missouri has more areas of certification, such as Journalism and School Psychological Examiner (different from School Psychologist). Many teacher loan programs in other states are merit based and provide less money per year.

Funding of the Teacher Loan Program

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 utilized from repayments.

The appropriation by the General Assembly increased from \$3.2 million in 2004-05 to almost \$5.37 million in response to recommendations to increase the total amount a student could borrow over time and to provide sufficient funds to cover the number of students who were unable to obtain loans the previous year. The total amount that can be loaned to a student was increased because the average tuition had increased over 300 percent at the state's public institutions since 1984-85, but the amount a student could borrow had not increased. Tuition at private colleges had increased as well. The tuition figures did not include the cost of room and board, books or transportation for students; all had increased significantly over the twenty year period. Recent reductions in EIA revenue collections and subsequent budget reductions resulted in a decline in EIA appropriations this fiscal year.

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 ¹	0	1,943,059	84,376	4.3	1,776,234
1987-88	2,225,000	75,000 ¹	100,000	2,325,000	98,976	4.3	2,277,402
1988-89	2,925,000	75,000 ¹	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 ²	300,000	4,900,000	210,741	4.3	3,978,476
1991-92	4,600,000	1,000,000 ²	900,000	5,500,000	217,981	4.0	4,350,908
1992-93	4,775,000	1,175,000 ²	1,350,000	6,125,000	248,703	4.1	4,628,259
1993-94	4,775,000	1,175,000 ²	1,350,000	6,125,000	254,398	4.2	4,805,391
1994-95	5,016,250	1,233,750 ²	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 ³	2,565,000	4,581,250	295,790	6.5	4,423,446
1999-2000	3,016,250	1,000,000 ³	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	145,216*	3,265,000	6,136,034	321,058	5.2	5,815,382
2002-2003	2,863,826	144,471*	2,950,000	5,669,355	346,601	6.1	5,332,946
2003-2004	3,016,250	129,980*	2,953,266	5,863,826	362,600	6.2	5,476,936
2004-2005	3,209,270	0	1,821,610	5,030,880	392,375	7.8	4,638,505
2005-2006	5,367,044	0	354,175	5,721,219	402,300	7.0	5,318,915
2006-2007	5,367,044	0	939,900	6,306,944	437,885	6.9	5,869,059
2007-2008	5,367,044	81,325*	1,801,962	7,087,681	415,216	5.9	6,672,465
2008-2009	5,054,521	130,772*	2,098,429**	7,022,178**	452,950**	6.5**	6,569,218**

Source: SC Student Loan Corporation, 1995-2008. *Mid-year budget cuts. ¹Transferred to SC State for minority recruitment. ²Transferred to Governor's Teaching Scholarship Program. ³Transferred to SDE for technology and GT identification; ** projected amounts

In addition to the appropriations made by the General Assembly, additional funds are available for loan through the Revolving Fund, the money collected by SLC from individuals who did not

qualify for cancellation. At the end of Fiscal Year 2008, the Revolving Fund had \$9,889,932.32. As shown in Table 1, SLC anticipates using a little over \$2 million from the fund to provide additional loans during the current year. The amount used from the Revolving Fund fluctuates each year, as does the amount collected for the fund. In 2006-07, the Revolving Fund received payments totaling \$1,944,892, while in 2007-08, \$1,844,921 was paid into the fund by borrowers who did not qualify for cancellation. The Revolving Fund will continue to be utilized to provide money for additional loans and to offset any further budget cuts due to low EIA collections.

Critical Need Identification

In the Education Improvement Act, the General Assembly assigned the duty of defining the critical need areas to the State Board of Education (SBE): “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 SBE 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 Educator Recruitment, Retention and Advancement (CERRA) conducts a Supply and Demand Survey of all 85 South Carolina school districts, the Department of Juvenile Justice and the South Carolina School for the Deaf and the Blind. Beginning in 2002-03, subject areas with twenty percent or higher vacancy rates and/or are filled with candidates who are not fully certified in the subject area are designated critical need. For 2007-08, Physical Education and Early Childhood Education were added to the list in response to anticipated shortages as a result of the Student Health and Fitness Act of 2005 and Implementation of the Child Development Education Pilot Program (CDEPP), respectively. For 2008-09, the areas of Agriculture and Industrial Technology were added to the list due to teacher shortages. The complete list for 2008-09 is:

- All Middle Level Areas
- Agriculture
- Art
- Business Education
- Dance
- Early Childhood Education
- English/Language Arts
- Family and Consumer Science
- Foreign Languages (Spanish, French, German, and Latin)
- Industrial Technology
- Mathematics
- Media Specialist
- Music
- Physical Education

- Science (Biology, Chemistry, Physics and Science)
- Special Education (all areas)
- Speech and Drama, Theater
- Speech Language Therapist

Today, few areas of certification are not considered critical need areas; they include social studies, health, and school psychologists. The SBE had considered multiple factors in designating critical geographic areas over the last twenty years, including degree of wealth, distance from shopping and entertainment centers, and faculty turnover. Over the life of the program, the designation of critical geographic area has changed. In 1984-85, 69 of the 91 school districts qualified as critical geographic districts. In 1994, schools in urban districts that had one of the fifteen highest average teacher turnover rates over the previous three years also were designated as critical geographic need schools in order to assist those districts in the recruitment of teachers. Then, at the beginning of 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 uses free and reduced lunch figures to determine schools eligible for loan forgiveness. For the 2002-03 and 2003-04 school years, 984 of the 1106 South Carolina public schools (89 percent) qualified for critical geographic need.

During the 2004 legislative session, changes were made to the definition of critical geographic area through Proviso 1A. 50 (the contents of the proviso were codified during the 2008 legislative session). The proviso read:

Notwithstanding the provision of Section 59-26-20 (j) for those students seeking loan cancellation under the Teacher Loan Program after July 1, 2004, "critical geographic area" shall be defined as schools that have an absolute rating of below average or unsatisfactory, schools where the average teacher turnover rate for the past three years is 20 percent or higher, or schools that meet the poverty index criteria at the 70 percent level or higher. The list shall also include special schools, alternative schools, and correctional centers as identified by the State Board of Education.

Loan recipients serving in schools identified as critical geographic need under the Perkins Loan criteria are able to continue to cancel their loans at those schools through a grandfather provision. The net effect of the change in the law was that for 2005-06 only 534 of the 1106 public schools, 48.28 percent, qualified for critical geographic need designation. For 2007-08, the number of schools that qualified for critical geographic need designation increased to 702 of 1187 school units (some schools have both elementary and middle or middle and high grade

levels, 59.1 percent). For 2008-09, 754 of 1204 school units (62.6 percent) qualified for critical geographic need. Over time the changes in the designation of critical geographic needs schools will probably increase as the poverty factor increases statewide. Also, the number of school qualifying based on report card absolute ratings of below average or unsatisfactory (now at-risk) have increased over the last three years, but of the 754 schools designated as critical geographic need for 2008-09, only 47 (6.2 percent) qualified solely because of their absolute rating. The change in the critical geographic need designation, however, will not affect the number of teachers qualifying for cancellation based on the critical need subject area, but may affect how quickly some teachers will be able to cancel their loans.

Of utmost interest is whether the TLP is providing long term solutions to staffing in critical geographic need schools or whether teachers are staying in the schools just long enough to completely cancel their loans. If the teachers are moving at the end of the cancellation period or migrating from school to school on a frequent basis, then the TLP is not meeting one of the goals of the program: to help solve the staffing needs of critical geographic need schools. An analysis of the data from loan cancellation files during the preparation of the 2005 report found that 2,054 individuals had completed cancellation of their loans between the 1994-95 and 2004-05 academic years. Of those individuals, 77.5 percent (1,592 of 2,054) had taught in only one or two schools during their career. Only twenty-nine individuals had taught in five or more schools. Furthermore, for individuals teaching and still in the process of canceling their loans, 93 percent (1,888 of 2,030) had taught at only one or two schools; only five had taught in five or more schools. Overall, recipients of loans did not appear to change schools frequently or leave the qualifying school immediately after completing cancellation; thus, the program is helping provide some stability in school staffing.

Historical Analysis of Applicant Pool

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 since 1994-95 is available. Those records were reviewed to gain an understanding of who applied for and who received the teacher loans. Since 1994-95, the SLC received 26,756 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 26,756 applications, 67.4 percent were approved; 25.8 percent were denied and 6.8 percent were cancelled by the applicant. Applications generally were denied for failure to meet the academic grade point criteria (44 percent) or for having not passed the EEE or Praxis I (18.3 percent). The data presented in Table 2 indicate some

applications in 1994-95, 1995-96, 2001-02, 2002-03 2003-04, 2004-05, 2005-06, 2006-07 and 2007-08 were denied because of inadequate funds available for the program. More applicants were affected by insufficient funding in 2007-08 than the previous two years.

Table 2

Application Status of Applicants 1994-95 through 2007-08

Year	Total Applied*	Approved # (%)	Application Cancelled # (%)	Denied # (%)	Reason for Denial				
					Credit Problem	Academic Reason	No EEE Praxis	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	1,495 (73.8)	112 (5.5)	421 (20.7)	16	244	86	74	
2001-02	2,297	1,536 (66.9)	106 (4.7)	655 (28.5)	8	312	122	56	157
2002-03	2,004	1,332 (66.5)	110 (5.5)	562 (28)	3	219	139	73	126
2003-04	1,948	1,345 (69)	118 (6.1)	485 (24.9)	1	189	125	66	104
2004-05	1,735	1,101 (63.5)	93 (5.4)	541 (31.2)	1	148	65	57	267
2005-06	1,902	1,299 (68.3)	154 (8.1)	449 (23.6)	2	145	102	86	111
2006-07	2,033	1,466 (72.1)	150 (7.4)	417 (20.5)	3	206	78	93	37
2007-08	2,451	1,711 (69.8)	169 (6.9)	571 (23.3)	10	249	122	76	114
TOTAL 1995-2008	26,756	18,045 (67.4)	1,814 (6.8)	6,897 (25.8)	124 (.5) (1.8)	3,033 (11.3) (44.0)	1,260 (4.7) (18.3)	835 (3.1) (12.1)	1,646 (6.2) (23.7)

*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, (5) received the maximum annual and/or cumulative loan and (6) application in process.
 Source: SC Student Loan Corporation, 1995-2008.

Applications increased by 15.2 percent from 1735 in 2004-05 to 1998 in 2006-07. There was a five percent increase in applications between 2005-06 and 2006-07, and a 20 percent increase between 2006-07 and 2007-08. Applicants for the program remain overwhelmingly white and/or female (see Table 3). The percentage of students failing to report their gender ranged from 8-11 percent between 2001-02 and 2003-04, and fluctuated even more between 2004-05 and 2007-08, from 4 percent in 2004-05 to 17 percent in 2005-06 it was 8 percent in 2007-08. The percentage of male applicants increased to 17 percent in 2007-08 but still remains at 14.5 percent of the applicants overall. The increase over the last two years in male applicants is encouraging since males make up less than 18 percent of the overall teaching force.

Minority applicants continue to be less than 20 percent of the overall applicants, with just over 16 percent of the applicants being African American and less than one percent from other minorities. 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 per district for qualified minority students. South Carolina State University still receives a separate allocation for minority student recruitment. The allocation

was \$467,000 in 2006-07 and remained at that level for 2007-08. Loan recipients at the historically African-American institutions remain disturbingly low, but are slowly increasing.

Table 3
Distribution of Applicants to the Teacher Loan Program by Gender
1994-95 through 2007-08

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
2001-02	2,297	288	13	1,769	77	240	10
2002-03	2,004	246	12	1,599	80	159	8
2003-04	1,948	253	13	1,480	76	215	11
2004-05	1,735	261	15	1,413	81	61	4
2005-06	1,902	282	15	1,305	69	315	17
2006-07	2,033	328	16	1,482	73	223	11
2007-08	2,451	410	17	1,845	75	196	8
TOTAL	26,756	3,884	14.5	20,598	77	2,274	8.5

Source: SC Student Loan Corporation, 1995-2008.

Table 4
Distribution of Applicants to the Teacher Loan Program by Race/Ethnicity
1994-95 through 2007-08

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
2001-02	2,297	361	16	15	1	1,630	71	291	13
2002-03	2,004	280	14	14	1	1,506	75	204	10
2003-04	1,948	252	13	13	<1	1,426	73	257	13
2004-05	1,735	263	15	17	1	1,357	78	98	6
2005-06	1,902	267	14	28	1	1,416	74	191	10
2006-07	2,033	356	17	20	1	1,495	74	162	8
2007-08	2,451	401	16	37	1	1,823	74	190	8
TOTAL	26,756	4,044	15	269	1	20,119	75	2,324	9

Source: SC Student Loan Corporation, 1995-2008.

In 2005-06, Morris College had no recipients, Claflin College two, Benedict College three, and South Carolina State University had 15 of the 130 recipients who indicated they were African-American. In 2006-07, 188 African American individuals received a loan, and increase of 58 in 2005-06. Of the 188 identified as African-American, none attended Morris College, two attended Claflin University, 12 attended Benedict College, and 19 attended South Carolina State University. The number of African American recipients in 2007-08 again increased, to 214, with two at Morris College, two at Claflin College, 14 at Benedict College, and 24 at South Carolina State University.

The TLP appeals overwhelmingly to undergraduate applicants. Table 5 showcases applicant patterns by academic status. Although only 19 percent of program applicants are freshmen, consistently 59 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. 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 (due to marriage or impending marriage).

Table 5
Distribution of Applicants to the Teacher Loan Program by Academic Level Status
1994-95 through 2007-08

Year	Number Applied	Academic Level Status									
		Freshman		Continuing Undergrad		1 st 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
2001-02	2,297	545	24	1,241	54	215	9	291	13	5	<1
2002-03	2,004	336	17	1,183	59	205	10	277	14	3	<1
2003-04	1,948	298	15	1,177	60	194	10	263	14	16	<1
2004-05	1,735	232	13	1,068	62	162	9	256	15	17	1
2005-06	1,902	281	15	1,083	57	231	12	248	13	59	3
2006-07	2,033	363	18	1,157	57	209	10	251	12	53	3
2007-08	2,451	445	18	1,471	60	186	8	233	9	116	5
TOTAL	26,756	5,025	19	15,642	58	2,256	9	3,231	12	602	2

Source: SC Student Loan Corporation, 1995-2008.

Freshmen have been 18.8 percent of the applicants, and they have received 16.4 percent of the loans during the period 1994-2008. Continuing undergraduates, including fifth year

undergraduates, have received 63.8 percent of the loans, while graduate students have received 19.7 percent of the loans. While freshmen received 16.4 percent of the loans, sophomores received only 9.5 percent of the loans. Why is there a drop in loans to sophomores? Three possible explanations include individuals deciding that they do not want to become teachers, people leaving school after freshman year, and individuals no longer meeting 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. There are no data on how many of the applicants rejected for not having passed the Praxis I exam were rejected for actually failing the exam or simply had not taken the exam. Either way, the applicant would not qualify for additional TLP loans until the Praxis I was passed.

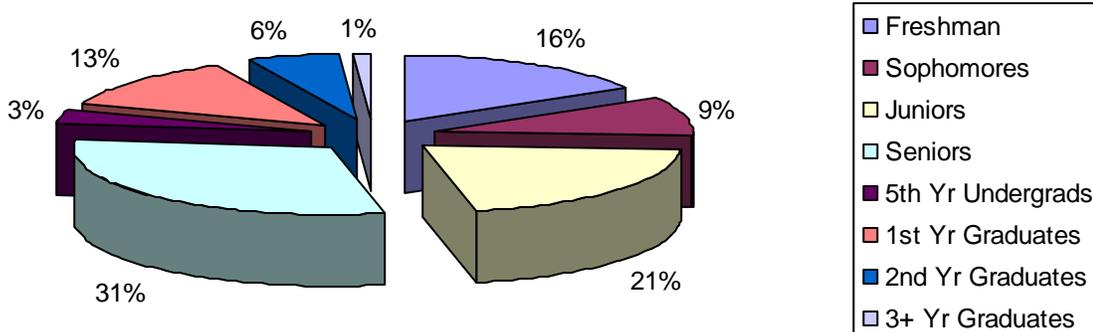
Table 6
Distribution of Recipients of the Teacher Loan Program by Academic Level Status
1994-95 through 2007-08

	94-95	95-96	96-97	97-98	98-99	99-00	00-01	01-02	02-03	03-04	04-05	05-06	06-07	07-08
Freshmen	268	8	137	173	292	225	291	318	183	168	121	185	221	344
Sophomores	143	108	71	105	107	93	145	166	143	114	69	89	148	195
Juniors	290	246	228	225	228	205	278	306	274	317	248	230	267	345
Seniors	381	395	359	338	330	324	376	400	396	386	392	419	441	469
5 th Yr Undergrads	37	34	31	37	34	36	48	35	31	55	50	67	61	61
1 st Yr Graduates	64	91	70	165	168	143	231	208	218	187	118	203	212	207
2 nd Yr Graduates	41	45	67	45	67	88	104	82	72	86	82	85	92	80
3+ Yr Graduates	12	3	18	22	8	7	19	8	13	26	20	21	15	8

Source: SC Student Loan Corporation, 1995-2008

As shown in Table 6 and Figure 1, between 1994-95 and 2007-08, the sophomore class usually has been much smaller than the freshmen class except in years that the program did not have sufficient funding (1995-96). Since 2004-05, the greatest growth has occurred in the senior class and in the first year graduate students. The number of undergraduate recipients increased at each level between 2006-07 and 2007-08; freshmen recipients increased by 55.6 percent, sophomore recipients increased 31.8 percent, junior recipients increased 29.1 percent, and senior recipients increased 6.3 percent. The senior class remains the class receiving the greatest number of recipients. Whether the number of undergraduate recipients continues to increase across the board will bear watching over the next few years.

**Figure 1: Percentage of Teacher Loans
by Academic Level for 1994-2008**



Interactions with the Teacher Cadet Program

The Center for Educator Recruitment, Retention, and Advancement of South Carolina (CERRA) coordinates the Teacher Cadet Program. 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 provide these talented future community leaders with insights about teaching and school so that they will be civic advocates of education." 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 2002-03 the program was in 140 South Carolina high schools and enrolled 2,302 academically talented high school juniors and seniors. In 2003-04, 2,219 students were enrolled in Teacher Cadet in 134 schools. CERRA reported that for the 2004-05 school year they were able to recruit five new schools to the program, revive the program at eight additional schools, but lost the program at three schools due to staffing issues connected to budget constraints, leading to a total of 159 classes in 144 schools. For the 2006-07 school year, 156 schools participated in the program and served 2,556 students; the number of schools participating increased slightly in 2007-08 to 164 and at least 2,200 students participated. Overall, the Teacher Cadet program has been in over 169 high schools over the last four years, or about seventy-five percent of

South Carolina public schools (CERRA, 2008). Of the 2,556 students served by the program in 2006-07, 39 percent indicated that they planned to become teachers; the percentage increased to 42 percent in 2007-08.

Table 7
Distribution of Applicants to the Teacher Loan Program by Teacher Cadet Program Participation
1994-95 through 2007-08

Year	Number Applied	Teacher Cadets	%	Not Teacher Cadets	%	UNKN OWN	%
1994-95	2,242	761	34	1,348	60	133	6
1995-96	2,024	751	37	1,203	59	70	3
1996-97	1,446	537	37	864	60	45	3
1997-98	1,545	545	35	946	61	54	4
1998-99	1,569	577	37	939	60	53	3
1999-00	1,532	560	37	896	58	76	5
2000-01	2,028	685	34	1,245	61	98	5
2001-02	2,297	773	34	1,269	60	155	7
2002-03	2,004	727	36	1,209	60	68	3
2003-04	1,948	669	34	1,186	61	93	5
2004-05	1,735	567	33	1,051	60	117	7
2005-06	1,902	580	31	1,006	53	316	17
2006-07	2,033	695	34	1,269	62	69	3
2007-08	2,451	792	32	1,523	62	136	6
TOTAL	26,756	9,219	35	16,054	60	1,483	5

Source: SC Student Loan Corporation, 1995-2008

Teacher Cadets usually know that they want to be teachers when they enter college, and as Table 7 shows, an average of 35 percent of TLP applicants have been Teacher Cadets.

In 2004, based on the data on participation and academic standing, it was recommended that freshmen not be granted loans unless they had participated in the Teacher Cadet Program. The recommendation was adopted by the General Assembly as part of the 2005-06 Appropriations Bill. A deeper analysis the following year of 286 of the 291 freshmen that received loans during the 2000-01 academic year found little difference in the long term participation rates of freshmen who had participated in the Teacher Cadet Program and those that had not. Of the 157 freshmen who had participated in the Teacher Cadet Program, 38 percent received a loan only during the freshmen year, while 44 percent of the freshmen who did not participate in the Teacher Cadet Program received a loan only during the freshmen year. As seniors, 42 percent of each group received a Teacher Loan. Thirteen percent of the participants in the Teacher Cadet Program did not receive a loan as sophomores, but received a loan in a subsequent year,

compared to 16 percent of the non Teacher Cadet participants. Anecdotal feedback from teachers, guidance counselors, and parents indicated that freshmen who did not have access to or participate in the Teacher Cadet Program rely on the Teacher Loan Program to help them pursue a degree in education as much as students who have access to Teacher Cadet classes. The requirement that freshmen must have participated in the Teacher Cadet Program was removed from program participation requirements beginning with the 2006-07 academic year.

Other factors continue to influence who applies for a Teacher Loan. Anecdotal information from staff members of the Commission on Higher Education, former education majors and people familiar with college admissions and financial aid procedures, confirmed previous data 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. SLC held a special breakout session focusing on the Teacher Loan Program at their financial aid conference in March 2008 to educate and encourage college and university financial aid counselors to consider the Teacher Loan Program as a recommendation for freshmen and other individuals interested in education as a possible major.

Another factor affecting applications from enrolling freshmen is that many high school guidance counselors may not know about and/or may 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. CERRA has increased efforts to inform guidance counselors about the TLP as part of their teacher recruitment efforts.

Interactions with State Scholarship Programs

Numerous scholarship programs have been developed by the General Assembly to assist students in attending institutions of higher learning in South Carolina. In 1999, the General Assembly created the Teaching Fellows Program to recruit up to 200 high achieving high school seniors each year into teaching. Students who receive a Teaching Fellows award go through a rigorous selection process and are awarded up to \$6,000 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. Between 2000-01 and 2007-08, only 57 individuals have received both a Teaching Fellow Scholarship and a Teacher Loan. All but three recipients occurred in 2000 and 2001. The impact may be minimal because Teaching Fellows are also eligible for Life Scholarships or Palmetto Fellow Scholarships.

Policymakers have asked if the other scholarship programs for colleges and universities in the state affected application levels of the TLP. The other scholarship programs in question include the Palmetto Fellows Program, the Life Scholarships, and the Hope Scholarships.

The Palmetto Fellows Program and the Life Scholarships award students scholarships based on academic achievement, but neither has connection to teacher recruitment. Palmetto Fellows meet rigorous selection criteria to receive an award of up to \$6,700 per year, depending on available funding. Students can receive an award for up to eight semesters based on their initial college enrollment date and keep their awards as long as they maintain minimum requirements. Recipients of Life Scholarships, a program created in 1998, receive up to \$5,000 per year, depending on available funding and tuition at the receiving institution. The \$5,000 award includes \$300 for books and \$4,700 towards tuition. Students are eligible to receive a Life Scholarship if they meet two of three criteria: 1,100 or better on the SAT, a 3.00 grade point average, and/or rank in the top 30 percent of their graduating class. Students may not receive both a Palmetto Fellows and Life Scholarship at the same time. Hope Scholarships, created by the legislature in 2001, are presented to students who do not qualify for the Life Scholarships and may be used for the freshman year only.

Working with the Commission on Higher Education, the 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 were interacting with the TLP. Table 8 shows the number of teachers in South Carolina over the last ten years who have participated in the Hope, Life, or Palmetto Fellows programs. The first class of graduates from the Teaching Fellows Program was in the spring of 2004. In 2006-07, five recipients of the Hope Scholarship program (which is available for one year to recipients), who also received a teacher loan were identified as having entered the classroom; an additional 21 entered during 2007-08. Though this number may appear to be small, individuals who received the Hope Scholarship only recently began to graduate. The merged data found 1,552 recipients of the Life

Scholarship teaching in South Carolina public schools in 2007-08 and 72 Palmetto Fellows recipients were teaching. Considering the short time the Life Scholarship program has been in place the number is impressive and encouraging. The Life Scholarships are awarded only to South Carolina high achieving students, thus the state is keeping some of its brightest students in state and they are entering the field of education.

Table 8

Loan Recipients serving in South Carolina schools in 2007-08 matched with the Scholarship file

	YEAR									
Scholarship Type	98-99	99-00	00-01	01-02	02-03	03-04	04-05	05-06	06-07	07-08
LIFE	11	93	227	370	533	701	898	1,069	1,306	1,552
Palmetto Fellows					2	10	27	39	59	72
Hope									5	26
Total	11	93	227	370	535	711	925	1,108	1,370	1,650

Source: Commission on Higher Education, 2008.

Another issue raised by the creation of the programs revolved around how many students in each program were majoring in education. Table 9 shows the number of scholarship recipients each year. It is a duplicated count.

Table 9

Number of Scholarship Recipients

Scholarship	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Total
Hope					2,085	2,325	2,344	2,449	2,408	2,615	11,818
LIFE	14,618	16,374	16,560	19,469	23,331	25,458	27,109	27,832	28,362	29,140	199,891
Palmetto Fellows				2,606	2,915	3,358	3,663	4,316	4,755	5,148	22,006
Total	14,618	16,374	16,560	22,075	28,331	31,141	33,116	34,597	35,525	36,903	269,235

Source: Commission on Higher Education, 2008.

Table 10

Percent of Students that Received Scholarships for each Fall Term and had Declared an Education Major

Scholarship	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Average
Hope	0	0	0	0	14.3	13.9	13.2	15.1	14.7	14.6	14.3
LIFE	7.2	7.7	7.4	11	11.4	12.1	12.1	12.2	11.7	11.3	10.4
Palmetto Fellows	0	0	0	5.9	6.1	7.0	6.3	7.1	7.1	6.8	6.6
Total	7.2	7.7	7.4	10.4	11.1	11.7	11.5	11.7	11.3	10.9	10.4

Source: Commission on Higher Education, 2008.

In the first year of the Life Scholarships 7.2 percent of the recipients declared as education majors. Over the last five years the percentage of Life scholarship recipients declaring an Education major has grown and held steady at just under 12 percent, though it fell to 11.3 percent, and for the life of the program the average is 10.4 percent of the recipients. The

percentage of the first recipients of the Hope Scholarships was even greater at 14.3 percent, and over the six years of the program averaged 14.3 percent. The initial percentage of Palmetto Fellow recipients was 5.9 percent, with an average of 6.6 percent over the seven years of the program. The number of student scholarship recipients majoring in education remains encouraging as more than one in ten individuals receiving a scholarship are majoring in education. One-tenth of South Carolina's brightest students are majoring in education.

TLP Recipients and College Admission Scores

There is a significant increase in the average SAT score for loan recipients. As stated above, applicants for the TLP are required to 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. As Table 11 shows, the average SAT score for TLP recipients has increased from slightly over 961 in 1998-99 to 1080.4 in 2007-08. This last average score is well above the national SAT average of 1017 for 2007-08. The SAT average for TLP recipients is in sharp contrast to the SAT scores for students indicating an interest in education as a college major. Scores for loan recipients on the ACT have not been reported until recently, and many applicants still do not report an ACT score.

Table 11

Average SAT Scores of Loan Recipients

ACAD_YR	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	Average
Aver SAT score	961.1	960.9	971.3	997.9	1024.1	1056.9	1069.6	1076.7	1076.8	1080.4	1032.9

Repayment Patterns

The Teacher Loan Program allows recipients to cancel loans through teaching or repayment of the loan through monthly payments with interest. In the initial review of the TLP repayment data indicated that about half of the loan recipients repay their loan through monthly cash payments, more than 40 percent are canceling by fulfilling the teaching requirements, while about 10 percent of them are using a combination of teaching and monthly payments. These repayment patterns continued through the 2007-08 fiscal year.

Loan Recipients Who Serve Currently in SC Public Schools

After merging of the data files from Student Loan Corporation (SLC) and South Carolina Department of Education (SCDE), 5,681 loan recipients (out of 13,206 borrowers, or 43 percent)

between the years of 1994-95 and 2007-08 were identified as presently serving in the South Carolina public school system in Spring 2008. Among the 5,681 individuals:

- 87.3 percent are female, 11.8 percent male and 0.9 percent are unknown.
- 84 percent are Caucasian, 13 percent African American, and 3 percent other/unknown.
- 37 percent are in the process of paying back the loan by teaching,
- 24 percent had cancelled their loans through teaching
- 37 percent had paid the loan back in cash or are in the process of repaying the loan
- 3 percent were taking other actions (loan consolidation, in deferment, etc.)
- Only three had their loans written off by SLC for lack of repayment.

Table 12
Loan Recipients in South Carolina Schools by Gender and Ethnicity, 2007-08

Gender	Number	Percent
Male	671	11.8
Female	4,959	87.3
Unknown	51	0.9
Ethnicity		
African American	734	12.9
Caucasian	4,752	83.6
Asian	9	0.2
Hispanic	27	0.5
American Indian	9	0.2
Unknown	150	2.6
Total	5,681	100.0

Over 1,000 loan recipients who received loans prior to 1994-95 were still teaching in South Carolina public schools. The exact number is unknown because of a lack of sufficient data.

The following table presents areas of certification for the 5,681 loan recipients since 1994-95 who were serving in SC public schools as of 2007-08 school year. Just under 47 percent (2,660) are certified in elementary education, 6 percent (358) in mathematics, 11.6 percent (660) in early childhood education, 3.2 percent (182) in science, and about 9.4 percent (534) in special education. Nearly 94.9 percent (5,393 of 5,681) of the individuals' primary certification is as classroom teachers, child development or kindergarten teachers, or special education teachers. Primary certification as administrators comprised less than 0.3 percent (17 of 5,681) of loan recipients, guidance counselors 1 percent (57 of 5,681), media specialists just over 1.2 percent (69 of 5,681) and speech therapists just over 2.2 percent (127 of 5,681). The vast majority of loan recipients since 1994-95 work in the classroom on a daily basis.

Table 13

Loan Recipients Serving in SC Public Schools as of 2007-08
Primary Area of Certification

Certification Code	Certification Subject	Number certified	Certification Code	Certification Subject	Number certified
AU	DRAFTING	1	20	SOCIAL STUDIES	140
AV	ELECTRICITY	2	21	HISTORY	8
GT	GIFTED AND TALENTED	0	25	GOVERNMENT	0
01	ELEMENTARY	2,660	26	PSYCHOLOGY	2
02	GENERIC SPEC. EDUC.	149	29	IND. TECH. EDUC.	6
03	SPEECH CORRECTIONIST	127	30	AGRICULTURE	3
04	ENGLISH	300	32	DISTRIBUTIVE ED.	2
05	FRENCH	32	35	FAMILY AND CONSUMER	9
06	LATIN	1	36	INDUSTRIAL ARTS	0
07	SPANISH	67	40	COMMERCE	1
08	GERMAN	3	46	DATA INFO. PROCESS	1
1A	MID. SCH. LANG. ARTS	1	47	BUSINESS EDUCATION	42
1B	MID. SCH. MATHEMATICS	2	49	ADVANCED FINE ARTS	1
1C	MID. SCHOOL SCIENCE	1	4B	BUS/MARK/COMP. TECH	22
1D	MID. SCH. SOC. STU.	5	50	ART	97
1E	MID. LEVEL LANG. ARTS	30	51	MUSIC ED. CHORAL	43
1F	MID. LEVEL MATH.	23	53	MUSIC ED. VOICE	2
1G	MID. LEVEL SCIENCE	9	54	MUSIC ED. INSTRUMENT	38
1H	MIDDLE LEVEL SS	31	57	SPEECH & DRAMA	2
10	MATHEMATICS	354	58	DANCE	7
11	GENERAL MATHEMATICS	4	59	MUSIC ED. VIOLIN	0
12	SCIENCE	121	5A	ESOL	2
13	GENERAL SCIENCE	13	60	MEDIA SPECIALIST	69
14	BIOLOGY	37	63	DRIVER TRAINING	6
15	CHEMISTRY	10	64	HEALTH	1
16	PHYSICS	1	67	PHYSICAL EDUCATION	49
2A	SP/ED ED. MEN. RET	102	69	SCHOOL PSYCH I	0
2B	SP/ED VIS. HAND.	2	70	SUPERINTENDENT	1
2C	SP/ED. TR. MEN. RET	2	71	PRINCIPAL – ELEM.	15
2D	SP/ED. HEARING HAND.	2	72	PRINCIPAL - HIGH.	1
2E	SP/ED. EMOT. HAND.	73	73	ELEM. SUPERVISOR	0
2F	SP/ED. ORTH. HAND.	0	74	SEC. SUPERVISOR	0
2G	LEARNING DISABIL.	141	80	READING TEACHER	2
2H	SP/ED. MENT DISABIL.	26	82	READING COORDINATOR	0
2I	SP/ED. MUL. CAT.	33	84	SCHOOL PSYCH. II	4
2J	SP/ED. SEV. DISABIL.	4	85	EARLY CHILDHOOD ED	660
5C	THEATER	16	86	GUID. COUN. – ELEM.	46
7A	ADMINISTRATOR	0	89	GUIDANCE - SECOND	12
AC	HEALTH SCIENCE TECH	1	BF	SMALL ENGINE REPAIR	1
DB	PROTECTIVE SERVICES	1		UNKNOWN	9
			TOTAL		5,681

Table 14
Loan Recipients Serving in SC Public Schools as of 2007-08
Positions

Position Code	Position	Number
1	PRINCIPAL	43
2	ASST. PRIN., CO-PRIN., CURR. COORD.	117
3	SPECIAL EDUC. (ITINERANT)	17
4	CHILD DEVELOPMENT	102
5	KINDERGARTEN	212
6	SPECIAL EDUC. (SELF-CONTAINED)	334
7	SPECIAL EDUC. (RESOURCE)	371
8	CLASSROOM TEACHER	3,795
10	LIBRARIAN/MEDIA SPECIALIST	208
11	GUIDANCE COUNSELOR	136
12	OTHER PROFESSIONAL INSTRUCTIONAL-ORIENTED STAFF	76
15	COORDINATOR, JOB PLACEMENT	2
16	DIRECTOR, ADULT EDUCATION	1
17	SPEECH THERAPIST	126
19	TEMPORARY INSTRUCTIONAL-ORIENTED PERSONNEL	4
20	DIRECTOR, FINANCE/BUSINESS	1
23	CAREER SPECIALIST	3
27	TECHNOLOGY/IT PERSONNEL	6
28	PERSONNEL DIRECTOR	3
29	OTHER PERSONNEL POSITIONS	1
33	DIRECTOR, TECHNOLOGY	2
35	COORDINATOR, FEDERAL PROJECTS	4
43	OTHER PROFESSIONAL NON-INSTR. STAFF	22
44	TEACHER SPECIALIST	7
46	CONTRACT TEACHER	1
47	DIRECTOR, ATHLETICS	1
48	ASSISTANT SUPERINTENDENT, NON-INSTRUCTION	1
53	DIRECTOR, INSTRUCTION	1
54	SUPERVISOR, ELEMENTARY EDUCATION	1
56	SUPERVISOR, ADULT EDUCATION	1
58	DIRECTOR, SPECIAL SERVICES	3
60	COORDINATOR, AP/G&T	1
74	SCIENCE COORDINATOR	1
75	EDUCATIONAL EVALUATOR	1
78	SPECIAL EDUCATION COORDINATOR	11
80	SUPERVISOR, DISTRICT LIBRARY MEDIA SERVICES	1
82	EARLY CHILDHOOD COORDINATOR	1
83	COORDINATOR, PARENTLING/FAMILY LITERACY	1
85	PSYCHOLOGIST	11
89	TITLE I, INSTRUCTIONAL PARAPROFESSIONALS	2
90	LIBRARY AIDE	1
92	KINDERGARTEN AIDE	1
93	SPECIAL EDUCATION AIDES	2
97	INSTRUCTIONAL COACH	36
99	OTHER COUNTY OFFICE/DISTRICT OFFICE STAFF	9
TOTAL		5,681

Table 14 indicates the actual position the 5,681 individuals who received loans between 1994-95 and 2007-08 were serving in the public schools. Slightly over 85 percent of the recipients were involved in direct classroom instruction (4,831 of 5,681), with another 7 individuals serving as Teacher Specialists. Almost 3 percent of the individuals were serving as building level administrators, and 6 percent were media specialists or guidance counselors.

Career Changer Program

As stated earlier, the Career Changers program was established in 2000 to assist individuals who want to become teachers and already have a bachelor's degree and work experience. Table 15 contains the recipient data by gender. The applicant and recipient data are similar to the TLP data in that the vast majority of recipients are white females, though the ratios fluctuate more from year to year than the rates in the TLP.

Table 15
Career Changer Recipients by Gender, 2000-08

Year	Recipient Number	Gender					
		Male		Female		Unknown	
		#	%	#	%	#	%
2000-01	37	4	11	33	89	0	0
2001-02	120	25	21	94	78	1	<1
2002-03	109	21	19	81	74	7	6
2003-04	111	16	14	87	78	8	7
2004-05	145	28	19	116	80	1	<1
2005-06	100	12	12	76	76	12	12
2006-07	96	12	13	71	74	13	13
2007-08	109	10	9	92	84	7	6
TOTAL	827	128	15	650	79	49	6

Source: SC Student Loan Corporation, 2000-2008.

Table 16
Career Changer Recipients by Race, 2000-08

Year	Recipient Number	Race							
		White		A-A		Other		Unknown	
		#	%	#	%	#	%	#	%
2000-01	37	29	78	6	16	1	3	1	3
2001-02	120	89	74	23	19	2	2	6	5
2002-03	109	87	80	13	12	0	0	9	8
2003-04	111	73	66	26	23	2	2	10	9
2004-05	145	121	84	18	12	2	1	4	3
2005-06	100	77	77	17	17	1	1	5	5
2006-07	96	70	73	20	21	1	1	5	5
2007-08	109	79	72	22	20	1	1	7	7
TOTAL	827	625	76	145	17	10	1	40	5

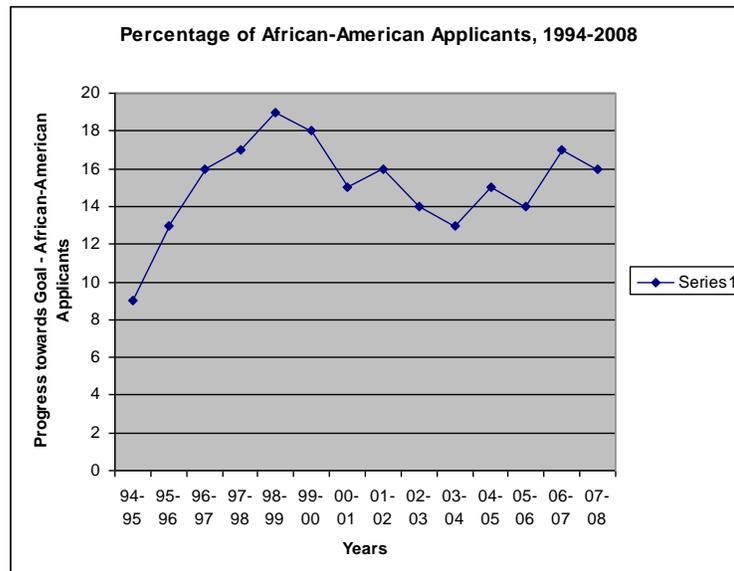
Source: SC Student Loan Corporation, 2000-2008.

An analysis of the data from the program reveals that 502 Career Changer recipients have reached cancellation or repayment status. Of those individuals, 229 are presently teaching and having their loans cancelled, 132 have had their loans completely cancelled through teaching and 20 individuals have taught but are not presently teaching. Ninety-eight individuals are in the process of repaying their loans and 19 have completed repayment. Thus, 72 percent of the Career Changers receiving loans have entered teaching in a critical need area or school. It is unclear how many of the 98 individuals repaying the loans may be teaching but are not eligible for cancellation, or how many individuals are repaying the loans because they did not finish the program.

Goals and Objectives for the TLP

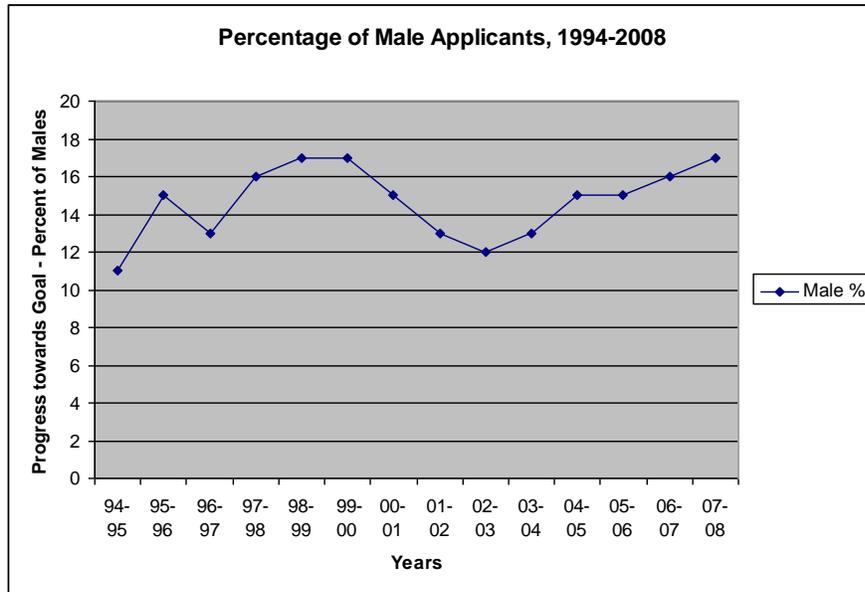
In 2003, the EIA and Improvement Mechanisms Subcommittee of the Education Oversight Committee requested that staff develop goals and objectives for the TLP to be recommended to the General Assembly. An advisory committee on the TLP was formed with representatives from CERRA, the Student Loan Corporation, 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 in 2004. The goals and objectives presented below were confirmed in 2005 and 2006 and adopted by the Education Oversight Committee as evaluation goals in the fall of 2007.

1. The percentage of African-American applicants and recipients of the TLP should mirror the percentage of African-Americans in the South Carolina teaching force (presently 17 percent).



- By Fiscal Year 2009, the percentage of African-American applicants and recipients of the TLP will mirror the percentage of African-Americans in the South Carolina teaching force (17 percent).

2. The percentage of male applicants and recipients of the TLP should mirror the percentage of males in the South Carolina teaching force (presently 17 percent).



- By Fiscal Year 2009, the percentage of male applicants and recipients of the TLP will mirror the percentage of males in the South Carolina teaching force (17 percent).

3. Eighty percent of the individuals receiving loans each year under the TLP should enter the South Carolina teaching force (presently 78 percent).

- By Fiscal Year 2009, the percentage of TLP recipients entering the South Carolina teaching force will be 80 percent.

The Education Oversight Committee believed that these goals and objectives were reasonable and obtainable, though a significant challenge to the achievement of the goals is there is no entity in charge of seeing that the goals are reached. At present no goal is set for the percentage of recipients who choose to cancel their loans by teaching in a critical need or critical geographic area.

Findings and Recommendations

Findings From Previous Reports Confirmed

- The Teacher Loan Program continues to fulfill the statutory mission to attract individuals into the teaching profession and into areas of critical need.
- Both African-Americans and males remain underrepresented in applications and reception of loans compared to the percentage of each group in the teaching force.
- The sharing of information among the various agencies involved with the program continues to improve.
- The scholarship programs established by the General Assembly have not negatively impacted on the TLP.
- There has been a significant increase in the average SAT score of TLP recipients between 1998-99 and 2007-08.
- There is a significant decrease in the number of sophomores participating in the program compared to freshman participation.
- The Career Changers Program is contributing to the number of teachers in the workforce.
- There is no official program governance and administrative organization.
- Students participating in the Teaching Fellows Program are not receiving additional state assistance from the Teacher Loan Program.
- There have been no major changes in the patterns in the statistical data regarding the gender and ethnicity of the applicant pool or the recipients of loans, percentage of loans going to Teacher Cadets, SAT scores, repayment patterns, or the primary certification area of loan recipients.
- There has been a steady increase in the number of schools qualifying as critical geographic area schools over the last two years.

New Findings from the 2007-08 Report

- Compared to teacher loan forgiveness programs offered by other states, the South Carolina Teacher Loan program is one of only two non-merit based forgiveness programs requiring a minimum SAT score.
- The goals established for evaluation by the Education Oversight Committee for the program in relation to African-American applicants and recipients, and in relation to

the percentage of individuals receiving the loans entering teaching the teaching force, have not yet been met.

- The goal established for male applicants to the TLP was met in 2007-08.
- There was a 20 percent increase in the number of individuals applying to the Teacher Loan Program between 2006-07 and 2007-08.

Recommendations

1. A policy board of governance should be established, or an existing state agency should be identified as the central authority of the program, with the responsibility to set goals, facilitate communication among the cooperating agencies, advocate for the loan participants and effectively market the Teacher Loan Program. (At the end of the 2008 session of the General Assembly, H3162, a bill to create a Policy Board for the TLP, had passed the House but did not receive consideration by the Senate Education Committee).
2. To facilitate more male and African-American applicants and recipients of the loans, the regulation established by the Commission on Higher Education requiring freshmen applicants to meet both the criteria of top 40 percent of their 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 should be changed to be in the top 40 percent of their graduating class **or** 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.

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Appendix

Teacher Scholarship/Loan Forgiveness Programs by State

State	Program Name	Eligible Recipients	Program Components/Requests	Deferment/Cancellation Options
ALABAMA www.alsde.edu/html/boe/resolutions2.asp?id=45&searchtext=scholarship	Mathematics & Science scholarship/loan Program	Teacher Ed Program student in Math/Science	up to \$2,000/sem (up to 6 sems) in math/science at public University in Alabama, \$12,000 total	1 semester of funding will be forgiven for each year the new teacher teaches math/science full time in target school system
ALASKA http://alaskaadvanced.state.ak.us/page/254	Teacher Ed Loan Program (TEL)	High School graduates pursuing teaching in rural state schools	up to \$7,500/yr not to exceed \$37,500 in-state or out. No adverse credit history. Not Past Due on Child Support. Exhausted annual Stafford eligibility. Nominated by school district; 3% origination fee	repaid in 15yrs- 100% forgiveness if teaching in rural school district @ rate of 15% each of first 3 years, 25% in 4 th year, and 30% in 5 th year. Must make payments during forgiveness period – refunded after 5 th year
ARIZONA www.abor.asu.edu/1_the_regents/policymanual/chap4/4-315.pdf	Loan Forgiveness for Teachers of the Deaf or Blind	Graduate students to become state teachers of the deaf & blind	Up to \$5,000/yr w/written agreement Teach 1yr for each award in a district or state deaf or blind school	Satisfaction of promissory note forgiveness. Non-satisfaction recipients will repay the unsatisfied portion of loan w/interest. Teach 1 year for each year loan received
ARKANSAS www.arkansashighered.com/emergencyloan.html	Emergency Secondary Ed Loan Program (ESEL)	Secondary Ed students pursuing teacher licensure in Arkansas college or University	\$2,500/year or half the cost of tuition/fees, book/supplies, room/board Shortage areas: math, chemistry, physics, bio, physics science, general science, spec ed, foreign language and maintain 2.5 cumulated GPA and Jr/Sr maintain 3.0 GPA in Major	Forgiven @ rate of 20%/yr for full year teaching in shortage area. Converts to a loan w/ 5% pts above the Fed Reserve Discount rate
CALIFORNIA www.csac.ca.gov/doc.asp?id=111	Assumption Program of loans for Ed (APLE)	Outstanding students, district interns, out-of-state teachers to become California Teachers	Up to \$19,000 in in loan payments in exchange for 4yrs teaching. Math, science, sp ed, teachers get Additional \$1,000 for subjects & teachers get \$1,000 more for teaching in lowest 20th percentile (API) schools. Shortage areas: 7-12 math, 7-12 science, FL, SE, Low Income, State Special School, School w/high % Emergency permit teachers	Must teach for 4 consecutive yrs. Provides \$2,000 for first year of teaching to repay loans; \$3,000 per years for years 2-4. Teacher must make payments on loans during the four years. Up to additional \$2,000 per year available for teachers in qualifying certification areas or qualifying schools.
CALIFORNIA www.calstatela.edu/univ/ppa/newsrel/edison_schol.htm	Edison International Teachers for Tomorrow Scholarship Program	Students earning credentials in math, science, SE & economically & educationally disadvantaged @ CSU campuses in Southern Cal Edison region	Financial need and Merit based; 1 year non-renewable \$5,000 scholarship, up to 6 per year;	Scholarship repayment if not teaching; specific repayment requirements differ by individual recipient; one year of teaching required.

State	Program Name	Eligible Recipients	Program Components/Requests	Deferment/Cancellation Options
CALIFORNIA www.csupomona.edu/~noyce	Robert Noyce Scholarship Program	Talented science, tech, engineers, math majors & professionals to become math & science teachers	2/yr of stipends for up to \$10,000/yr. Merit based. Preference for single subject credential in math or science who might otherwise not have considered the teaching profession, high academic achievement and financial need from underrepresented groups	Scholarship repayment if not teaching. Commit to teach for 2 years for each year of award; specific repayment requirements differ by individual recipient and institution granting the award.
COLORADO www.collegeinvest.org/default.aspx?pageID=63	Teacher Loan Forgiveness Program	Teachers of math, science, se, linguistically diverse	\$.2000/yr for 4/yr of teaching. Only loans w/Colorado Student Obligation Bond Authority eligibility may receive repayment of loans	Provides teachers with funds to assist them with loan repayment up to \$8,000 over 4 years; funds paid directly to loan program
COLORADO www.collegeinvest.org/default.aspx?pageID=63	Loan Incentive for Teachers (LIFT)	Teacher of math, science, se, linguistically diverse	\$2,000/yr for up to 4/yr of teaching. Post graduate	Provides teachers with funds to assist them with loan repayment up to \$8,000 over 4 years; funds paid directly to loan program
COLORADO www.collegeinvest.org/default.aspx?pageID=63	Early Childhood Professional Loan Repayment Program	Early childhood professional administered by CollegeInvest employed by licensed childcare facility	\$1,000/yr for 2yrs. Post graduate	Provides teachers with funds to assist them with loan repayment up to \$4,000 over 2 years; funds paid directly to loan program
CONNECTICUT www.ctpta.org/programs/scholarship.html	Connecticut PTA Christa McAuliffe Scholarship	graduating Sr for teaching career @ 4yr college	2 persons/\$1,000 each. Merit Based. PTA Unit in good standing w/CT PTA	Scholarship, repay to CT PTA if they do not enter teaching
CONNECTICUT http://www.chfa.org	Teacher Mortgage Asst Program	public school teachers in state identified subject matter shortage areas	Eligible to receive mortgage asst	
DELAWARE www.doe.k12.de.us/programs/dhec/how-to-apply/financial_aid/FA_webpages/Christa.shtml	Christa McAuliffe Incentive Program	high achieving legal resident student enrolled in Delaware college leading to teaching certification	Renewable for up to 3yrs. 1570 on SAT; amount varies	Must be repaid through teaching in Delaware school. Preferably in shortage area; 1 year for each year loan received
DELAWARE www.doe.k12.de.us/programs/dhec/how-to-apply/financial_aid/FA_webpages/critical.shtml	Critical Need Scholarships	Full-time employees of Delaware schools on emergency/limited standard certificate	\$738 for undergrad coursework, \$981 for grad coursework. complete with 2.0 GPA	if demand exceeds avail funding, awards will be prorated; must remain employed in area of emergency/limited certificate during scholarship
DELAWARE www.doe.k12.de.us/programs/dhec/how-to-apply/financial_aid/FA_webpages/teacher_corps.shtml	Delaware Teacher Corps	Resident enrolled full time in college undergrad Program to teacher certification	cost of tuition for fall & spring semesters. Priority given to students who intend to teach math/science/sp ed. Not to exceed amount of tuition	Forgiveness rate of 1yr of teaching in mid/high for 1year of loan; repayment options not provided

State	Program Name	Eligible Recipients	Program Components/Requests	Deferment/Cancellation Options
FLORIDA http://www.floridastudentfinancialaid.org/SSFAD/factsheets/CTS-LF.htm	Critical Teacher Shortage Student Loan Forgiveness Program	Florida Teachers w/undergraduate & graduate ed loans which led to certification in shortage subject area	repay up to \$2,500/yr undergrad & \$5,000/yr graduate - Max of \$10,000 for the Program Post graduate. Graduate degree not in shortage subject area awarded at the undergraduate levels	Provides teachers with funds to assist them with loan repayment up to \$5,000 over 2 years if loans received as undergraduate; \$10,000 over 2 years if loans received as graduate student; funds paid directly to loan program
FLORIDA http://www.floridastudentfinancialaid.org/SSFAD/factsheets/CTS-TR.htm	Critical Teacher Shortage Tuition Reimbursement Program	Certified full-time publicly school teacher or preparing to teach prek-12 shortage area	\$78/per hour, excluding special fees	must remain employed in teaching during scholarship; funds paid directly to the teacher as reimbursement; no explicit requirement to continue teaching, but implied
GEORGIA www.gsfc.org/GSFC/grants/dsp_gcmts.cfm	Charles McDaniel Teacher Scholarship	College Jr/Sr admitted to depart of ed @college	\$1,000 for 1 year; non-renewable; 3 granted each year; nominated by college	Scholarship must be repaid if not teaching; no specifics provided on repayment options
GEORGIA http://public.doe.k12.ga.us/tss_yeacher.aspx?	HOPE Teacher Scholarship Program	Advanced education degree seekers in ed for shortage fields and admitted to a graduate school leading to certification	\$125/sem hr @ public colleges & \$200 private colleges. Must teach for 1yr for each \$2,500 received.	Max of 4 yrs to repay, first come, first serve basis; Must teach for 1yr for each \$2,500 received
HAWAII hawaii.edu/coe/index.html	University of Hawaii @ Manoa Scholarships in the College of Education	full time students enrolled	amount varies on need; typically \$2,000 per year; can be renewed	Repayment required if not teaching; recipients expected to teacher for 1 year for each scholarship award. Repayment varies by recipient.
IDAHO www.boardofed.idaho.gov/scholarships/loan.asp	Education Incentive Loan Forgiveness	Graduate of Idaho high schools pursuing teach or nursing in state	Merit based. Top 15% of graduating class, or 3.0 GPA, enrolled in course; award varies by school and recipient	Must pursue career within 2yrs of graduation/ 2yr Commitment; repayment varies by school and recipient
ILLINOIS www.goldenapple.org	Golden Apple Scholars of Illinois	Students pursuing teaching degrees	Merit based. Nominated. \$2,500 Soph/Jr/Sr for up to 4 years	Teach for 5 yrs in Illinois school of need; sign promissory note to repay if don't enter teaching; terms vary by recipient
ILLINOIS www.collegezone.com/studentzone/416_945.htm	Illinois Future Teacher Corps Program (IFTCC)	Resident enrolled in college Program for teacher cert program. Priority to teacher shortage discipline, minority students	\$5,000 or \$10,000 and some cases additional \$5,000 depending on the commitment made	5 yr commitment/ summer teaching/ take enhance teacher prep courses; commitment to teach in hard to staff school, converts to loan if teaching requirement not fulfilled with interest rate of 5%
ILLINOIS www.collegezone.com/studentzone/416_941.htm	Illinois Special Ed Tuition Waiver Program	State teachers & students pursuing a career in special ed	Exemption from paying tuition & fees for 4yrs;	Must teach 2of 5 years after graduation
ILLINOIS www.collegezone.com/studentzone/416_947.htm	Minority Teachers of Illinois Scholarship Program (MTI)	Af Am, Hisp, Asian, Native pursuing teaching career	Up to \$5,000/yr. maintain 2.5 GPA Agree to teach in state school w/minority enrollment of at least 30%	1 year of teaching for each yr of assistance; converts to loan if teaching requirement not fulfilled with interest rate of 5%

State	Program Name	Eligible Recipients	Program Components/Requests	Deferment/Cancellation Options
INDIANA www.in.gov/legislative/bills/2001/PDF/FISCAL/HB1453.001.pdf	Teacher Loan Forgiveness Fund	Teachers in state schools who teach at least 5yrs in geographic or subject area shortage	Max of forgiveness is \$15,000	Provides teachers with funds to assist them with loan repayment up to \$15,000 over 5 years; funds paid directly to loan program
INDIANA www.in.gov/ssaci/programs/m-teach.html	Minority Teacher/Special Ed Scholarship	Full time Minority students seeking cert, admitted to college,	Max of \$1,000 without showing financial need. Proof of financial need could get \$4,000/yr	Must maintain 2.0 GPA, must teach at least 3 of 5yrs after graduation or repayment required; terms of repayment not provided.
IOWA http://www.iowacollegeaid.gov/commissioncentral/loanforgiveness/teacher.html	Iowa Teacher Shortage Forgivable Loan Program	Teaching students in shortage areas w/agreement to teach in shortage areas after graduation	Up to \$3,000/yr & \$9,000 total. Beginning with 2008-09 program, maximum award is \$6,000	Agree to teach for at least 5yrs in shortage area Must repay if not teaching; Under new program, \$1,000 forgiven for first 4 years of teaching, \$2,000 forgiven in 5 th year. Terms of repayment not provided.
KANSAS http://www.kansasregents.org/financial_aid/teacher.html#description	Kansas Teacher Service Scholarships	Students planning to teach	Merit Based. 4-yr/\$5,000	Must teach 1yr for each year award received
KANSAS www.tomorrowsteachers.com	Tomorrows Teacher Scholarship	Students planning to teach	\$2,500/yr, 100 hrs of community service each year	Must teach 1yr for each year award received
KENTUCKY education.ky.gov/KDE/Administrative+Resources/	Educator Recruitment & Retention Program	In state students seeking certification	Amount varies Programs to teach in critical need areas	Teacher/full time; 20% of loan principal forgiven for each year recipient teaches
KENTUCKY www.kheaa.com/prog_tchschl.html	Higher Education Assistance Authority Teacher Scholarship Program	In state students seeking certification	\$625/sem for freshmen & sophomores, \$2,500/sem for Jr & Srs, more for summer sessions. Total amount \$12,500/undergraduate, graduate \$7,500. Demonstrate financial need as full time student, 1/sem of qualified teaching service for each semester or summer session	Becomes a loan for non completion of program or teaching service. Critical needs have 2/sem or summer terms cancelled for each semester of teaching service
LOUISIANA www.legis.state.la.us/legdocs/01RS/CVT2/OUT/0000IR2P.PDF	Critical Teacher Shortage Incentive Program	Certified teachers in math, bio, chemistry, physics or special ed	\$3000/yr for first 4yrs consecutive in classroom. (Not funded at present)	Additional pay
MAINE http://www.famemaine.com/education/financialAidPrograms.asp#educatorsforMaineProgram	Educators for Maine Program	State Undergrads & grads seeking careers in ed	\$3,000 under grad & \$12,000 total, \$2,000 grad, \$8,000 total Graduate in upper 25% of high school or graduate from college w/3.0 GPA, or Bachelors in ed with 3.0 or pursue graduate work leading to cert. ESSAY REQUIRED. Merit based	Renewable loan forgiven by teaching in state upon graduation, 1 year for each year loan received; repayment terms not provided
MARYLAND www.mhec.state.md.us/financialAid/ProgramDescriptions/prog_ds.asp	Distinguished Scholar Awards	High school Jr gifted academically or in fine & performing arts who would like to become teachers	\$3,000/yr. Jrs w/3.7 GPA. Merit based. Now part of Workforce Critical Shortage	Repay if not teaching through required promissory note; details of repayment not provided.

State	Program Name	Eligible Recipients	Program Components/Requests	Deferment/Cancellation Options
MARYLAND www.mhec.state.md.us/financialAid/ProgramDescriptions/prog_dste.asp	Distinguished Scholar Teacher Education Awards	Resident degree seeking undergrad, enrolled in approved teaching Program	\$3,000 & 3.0 GPA. Agreement to work full-time in state for 1yr for each year of award. Now part of Workforce Critical Shortage	1yr for each yr award received; Repay if not teaching promissory note required but details of repayment not provided.
MARYLAND www.mhec.state.md.us/financialAid/ProgramDescriptions/prog_scm.asp	Sharon Christa McAuliffe Memorial Teacher Education Award	Students for critical shortage subject areas	\$14,774 renewable award. Maintain 3.0 GPA; Now part of Workforce Critical Shortage	Sign a promissory to teach in shortage area for 1yr for each yr of award; details of repayment not provided
MARYLAND http://www.mhec.state.md.us/financialAid/ProgramDescriptions/prog_WSSAG.asp	Workforce Critical Shortage Asst Grant Program	Area Priority, rest GPA; money also available for nursing	Greatest need within each GPA range will be awarded first. Merit & need based. Max of \$4,000/yr. Total \$19,000. FAFSA must be filed but not mandatory	Teach 1yr for each yr of award; promissory note required
MASSACHUSETTS www.osfa.mass.edu/default.asp?page=tomTeachersScholarship	Tomorrow's Teachers Scholarship	Academically gifted high school student seeking teaching careers	Renewable 4yr scholarships for in state teaching. Must attend & teach in state public schools	Must graduate from college; 1 year for each year loan received, repay if not teaching based on promissory note; terms of repayment not provided
MISSISSIPPI http://www.ihl.state.ms.us/financialaid/cntp.html	Critical Needs Teacher scholarship Program	Teachers for geographical & subject areas where shortages exist. Open to Jrs/Srs, 2.5 GPA	Tuition & fees & average cert of room, meals, books of public Institution, not eligible for other state awards	1yr for each yr loan received; repayment terms not provided if service requirement not fulfilled
MISSISSIPPI www.ihl.state.ms.us/financialaid/gts.html	Graduate Teacher Summer Loan/Scholarship (GTS)	Full time teachers in state seeking 1st masters degree	\$125/credit hr. Must be full-time teachers 1yr following each summer participation	Must teach at least 1yr for each yr received
MISSISSIPPI www.ihl.state.ms.us/financialaid/mtag.html	Mississippi Resident Tuition Assistance Grant (MTAG)	2 or 4/yr students attending state colleges or Univ. in post secondary ed, not just for teachers	\$500 sem for Fresh/Soph. \$1,000/yr jr/sr & Must exhaust all financial aid possibilities	
MISSISSIPPI http://www.ihl.state.ms.us/financialaid/wwar.html	William Winter Teaching Scholar Loan (WWTS)	High School Srs w/3.0 GPA, Undergrads w/2.5 GPA. Plans to enroll in Alternative Cert Program	\$1,000/freshmen/sophmores, \$3,000/Jr/Srs a year	Loans are discharged by 1yr teaching for each yr of loan. No deference for enrollment in graduate school
MISSOURI http://dese.mo.gov/divteachqual/scholarships/	Missouri Minority Teaching Scholarship	Resident minority w/class rank & performance on stand tests w/30 credits and B averages	\$3,000/yr renewable for 4yrs.Schlaroshp matched by the institution Plan to teach in state at least 5yr after graduating	Must teach 5yr or repay entire amount funded by the state.
MISSOURI http://dese.mo.gov/divteachqual/scholarships/	Missouri Teacher Education Scholarship	Resident Sr in top 15% in class or top 15% SAT & ACT or college student	One time \$2000/yr. Merit based	Must teach in state for 5yrs after graduating or repay entire amount funded by the state.

State	Program Name	Eligible Recipients	Program Components/Requests	Deferment/Cancellation Options
NEW HAMPSHIRE www.teachersforh.org/	Teachers for New Hampshire Award	Students pursuing teaching degrees in prep Program in state	Covers 50% of tuition & books or costs up to \$6000/yr. (Presently suspended for lack of funding)	Forgiveness by teaching 3/yr; or repay entire amount
NEW HAMPSHIRE www.nh.gov/postsecondary/financial/WIP.html	Workforce Incentive Program	Shortage Areas/Current Student or Employees	15% forgiveness for \$1,500 in 1st & 2nd yr; 20% for \$2,000 for 3rd & 4th yr, 30% or \$3,000 in 5th yr. Employer matched funds or Application Dates	Must teach 1yr for each yr loan received
NEW MEXICO http://fin.hed.state.nm.us/content.asp?	Southeastern New Mexico Loan-for-Service Program	Resident minority w/2.5 GPA	\$4,000 max.; \$1,000 per year	Must teach in state for 4yrs or repay entire amount funded by the state.
NEW YORK www.teachnycprograms.net/getpage.php?page_id=79	Loan Forgiveness Program	Teachers in specific areas of cert	Eligible for \$4,000/yr for up to 6 yrs.)	Provides teachers with funds to assist them with loan repayment up to \$24,000 over 6 years; funds paid directly to loan program
NEW YORK http://www.top.cuny.edu/	The Teaching Opportunity Scholarship (Part of Americorp Teaching Program)	College grad pursuing teaching	Fully paid toward master's degree with major or equivalent coursework in Spanish, math, science (bio, chemistry, physics, earth science, or related fields-engineering) or lit degree. Awards \$4,725/yr for tuition & fees at CUNY (only)	Must teach at least 2 yrs after degree earned and teach and teach during 2yr program
NORTH CAROLINA http://www.dpi.state.nc.us/recruitment/scholarships/	The Prospective Teacher Scholarship Loan	Enrolled students in NC college w/B average & 900 on SAT	\$2500/yr. for Fresh/Soph. \$4000/yr. for Jrs/Srs Willing to teach in NC Public schools. Merit based	Forgivable Loan. 1yr for each yr loan received within 7yrs. Interest rate 10%
NORTH CAROLINA www.ncseaa.edu/TAS.htm	Teacher Assistant Scholarship Loan	Full time teacher assistants attending NC community college	\$3500/yr pursuing teacher licensure & \$1200/yr for early childhood associate degree or 2yr degree in other skills for use at public school. Must have 1yr experience as assist and maintain employment while in school	Teach 1yr for each yr of loan
NORTH CAROLINA www.teachingfellows.org	Teaching Fellows Program	Outstanding high school Srs in state. Merit based	\$6,500/yr for 4yrs to 500 outstanding students.	Must teach for 1 year for each award received. Repayment of \$6,500 for each year not teaching plus 10% interest
NORTH CAROLINA www.cfnc.org/Gateway?command=GetBasedProgramDetail&note=yes&type=8&vocType=11&vocational=yes&id=142	Future Teachers of NC Scholarship/Loan	Jrs/Srs in math, science, spec ed, ESOL. 3.0 GPA	\$6,500/yr for 2yrs.	Commit to teach 3 yrs within 5 yrs of grad. Interest rate of 10% if not teaching
NORTH DAKOTA www.ndus.nodak.edu/students/financial-aid/details.asp?id=430	ND University Teacher Shortage Loan Forgiveness Program	ND teachers in grade levels and/or content areas w/teacher shortage	\$1,000/yr loan forgiveness, max \$3,000 or 3/yrs. Must teach in shortage areas	Provides teachers with funds to assist them with loan repayment up to \$3,000 over 3 years; funds paid directly to loan program
OKLAHOMA http://www.okhighered.org/student-center/financial-aid/future-teach.shtml	Future Teachers Scholarship	College nominated students	Must teach in special ed, science, fl, math & English Max of \$1,500/yr for Jrs/Srs. \$1,000 for Fresh/Soph	Must teach in OK schools for 3 consecutive yrs or repay entire amount

State	Program Name	Eligible Recipients	Program Components/Requests	Deferment/Cancellation Options
OREGON http://www.getcollegefunds.org/ad_childcare_forgiveness.html	Oregon Teacher Loan Forgiveness Program	Teaching for 5yrs in low income school	up to \$5,000 forgivable loan. Must be teaching for 5yrs in low income school	Forgivable loan for Federal Stafford loans administered by Oregon. \$5,000 forgiven after teaching for 5 years in low income school. All payments must have been made during the five year period.
PENNSYLVANIA http://www.pheaa.org/loanforgiveness/quality_early_education_loan.shtml	Quality Early Education Loan	Full time Pennsylvania Dept of Public Welfare-approved child daycare center or group child daycare home within six months of entering your Stafford loan grace period	Pays up to 50% of loan, not to exceed \$3,300/yr for 3yrs or \$9,900 max. Income not more than \$30,000 yr	Must be Stafford Loan administered by the state of PA.. All payments made for 1 st 36mts if working in field of early childhood ed; borrower must make all interest payments
PENNSYLVANIA www.pacode.com/secure/data/022/chapter121/subchapLtoc.html	Urban & Rural Teacher Loan Forgiveness Program	Permanent classroom k-12 teachers	\$2,500 for each year teaching commitment is fulfilled and \$10,000 will be forgiven. Spend the major portion of the school day during the school year in urban or rural school district	Forgivable loan for urban or rural commitment. 1 yr per loan received
RHODE ISLAND http://www.risla.com/programs/reward.aspx	Teacher Reward Program	Full time teachers in shortage areas of math & science. Minorities have high priority & teachers in an urban or high needs district.	First 4yrs of teaching 0 interest on Stafford loans. 250 awards for certified. Only math & science in high needs district. Spanish, ESOL, Spec Ed., health	All payments made for 1 st 48mts if teaching- Stafford Loans only
SOUTH CAROLINA http://www.cerra.org/fellows	The Teaching Fellows Program	Student studying to become teachers	\$6000/yr for four years - \$5700 for tuition & board and \$300 for summer enrichment Program. Agree to teach in rural or urban areas upon graduation	Must teach 1yr for each yr loan received or pay back loan
SOUTH CAROLINA www.slc.sc.edu	SC Teacher Loan Program	Student studying to become teachers	\$2500-Fresh/Soph, \$5,000 Jrs/Srs, \$20,000 total. Geographic need & content need areas	Content need or geographic need – 20% of loan balance or \$3,000, whichever is greatest; Both need areas, 33% or \$5,000
SOUTH DAKOTA http://www.teacherquality.us/Public/PromisingPractices.asp?PPCategoryID=9	Dakota Corps Scholarship Program	High school student w/2.8 GPA or 24 on ACT or college student in postsecondary ed	Determined by SDDE. Agree in writing to remain in SD & work I critical need occupation for as many years as the scholarship + 1/yr, Teaching k-12 music, science, LPN, RN or allied healthcare field	1yr for each yr received plus 1yr; converts to low interest loan if terms of service not fulfilled; repayment specifics not provided
SOUTH DAKOTA www.usd.edu/edad/oneroom.html	The University of SD One-Room Rural School Teacher Commemorative Scholarship	Elementary majors @Univ. of SD	1 per year for Jr Ed Majors Teach Elem/Mid level school and interested in preserving the legacy of one-room rural school; Amount of scholarship not published	Scholarship-repay if do not go into teaching or leave South Dakota; terms of repayment requirements not published

State	Program Name	Eligible Recipients	Program Components/Requests	Deferment/Cancellation Options
TENNESSEE http://www.collegepaystn.com/mon_college/tn_teach_sch.htm	Tennessee Teaching Scholars Program	College Jrs/Srs and graduate students in teacher ed. 2.75 GPA	Amount varies by number of awards and amount appropriated	Teach 1yr for each yr loan received
TENNESSEE http://www.collegepaystn.com/mon_college/math_science.htm	Math & Science Teacher Loan Forgiveness Program	Teachers in math & science seeking grad degrees	\$2,000 yr up to \$10,000	2yrs of teaching for each year loan received
TEXAS theeb.state.tx.us/Rules/Tac3.cfm?Chapter_ID=21&Subchapter=KK&Print=1	Classroom Teacher Repayment Assistance Program	Teachers in shortage areas	\$5,000 per year for loan repayment. Total \$20,000 over 5 yrs. Shortage areas identified by TEA.	Provides teachers with funds to assist them with loan repayment up to \$20,000 over 5 years; funds paid directly to loan program
UTAH http://www.schools.utah.gov/cert/scholarships/Scholars.htm	TH Bell Teaching Incentive Loan Program (TIL)	Undergraduates enrolled in state or private institution ed Program Merit based	Full time tuition and general fees for 4yrs or until cert. in state school or accredited private school or public college \$995	Must fulfill each year of loan by teaching for full yr
VERMONT http://templeton.vsc.edu/teacherdiversity/	Vermont Teacher Diversity Scholarship Program	Students from diverse racial & ethnic backgrounds who wish to become teachers in state	\$12,000 in loan forgiveness over 3yrs of teaching or \$4,000/yr. Must complete teaching licensure and agree to teach in state. 20 scholarships	Loan cancellation program. \$4,000 cancelled for each year of teaching up to 3 years or \$12,000 total. Must repay loan if recipient does not teach; terms of repayment not published
VIRGINIA www.pen.k12.va.us/VDOE/newvdoe/vtstp.pdf	Virginia Teaching Scholarship Program	Full time students after Soph yr of college w/2.7 GPA	\$3,720 yr for up to 2 years	After graduation must teach for 4/sem in high need areas or repay entire loan
WASHINGTON http://www.hecb.wa.gov/teachers	Future Teachers Conditional Scholarship & Loan Repayment Program	Outstanding students, paraprofessionals & current teachers in teacher shortage areas.	Up to 100 recipients/ yr @ \$6,400/yr Scholarships & repayment of student loans. Verified bilingual will receive priority. Math, science, spec ed	Must teach in state k-12 public school. 2yr per yr of loan
WASHINGTON www.hecb.wa.gov/financialaid/other/alternative.asp	Washington Higher Education-Conditional Scholarship for Alternative Teaching Certification	Classified instructional employees in k-12.	\$4,000 for teaching in state public schools. Transferable associate degree for residency or teacher cert in special ed or ESL; Bachelor's degree in shortage area or subject matter	2yrs of teaching for 1yr of loan
WEST VIRGINIA http://www.hepcnw.wvnet.edu/index.php?option=com_content&task=view&id=55&Itemid=0	Underwood-Smith Teacher Scholarship Program	Undergrads W/3.25 GPA following 2yrs of coursework & graduate in top 10% of Univ. class	\$5,000/yr. Must pursue ed cert	Teach 2yrs for each yr of loan or repay if shortage area-1yr per loan yr
WISCONSIN www.heab.state.wi.us/programs.html#MTL	Minority Teacher Loan	Minority Undergrad Jr or Srs enrolled for licensure in state	\$2,500/yr. After graduation must teach in school district w/29% minority or inter-district pupil transfer Program	For each yr instruction, 25% is forgiven
WISCONSIN www.heab.state.wi.us/programs.html#TEL	Teacher Ed Loan Program (TEL)	Enrolled in Milwaukee Teacher Ed Ctr	Award amounts vary. \$250 minimum Must agree to teach in state	For each yr instruction, 50% is forgiven

State	Program Name	Eligible Recipients	Program Components/Requests	Deferment/Cancellation Options
WISCONSIN www.heab.state.wi.us/programs.html#TVIL	Teacher of the Visually Impaired Loan	Students for licensed teachers of visually impaired or orientation & mobility instructors	\$10,000/yr, max \$4,0000. Teach in stated field in Wisconsin SD, Wisconsin Center for the Blind & Visually Impaired or a coop ed service agency	For each of first 2 yrs teaching, 25% is forgiven. For third yr, 50%
WYOMING www.loanwslc.com/tslr.htm	Teacher Shortage Loan Repayment Program	Enrolled in teacher ed program, Jr or above	FASA special ed, math, science, award varies	Minimum # of yrs to repay plus 2yrs (1yr per enrollment & receipt of loan)
HUD www.hud.gov/offices/hsg/sfh/reo/goodn/gnndabot.cfm	Teacher Next Door	Full-Time Teachers/Home Buyers	50% discount from list price off home purchase in Revitalization Areas	
US DEPT OF ED studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp	TEACH Grant Program	Students/Teachers in 75 percentile on admissions test, maintain GPA of 3.25	\$4,000 per year up to 4 years Teacher Education Assistance for College & Higher (TEACH) Education Grant Program requires full time field of need placement and 4 academic yr in 8 calendar yrs. Sign an agreement	If not fulfilled turns into a Federal Direct Unsubsidized Loan (FDUL).
US DEPT OF ED studentaid.ed.gov/PORTALSWebApp/students/english/studentloans.jsp?...	Stafford Loan	Full-Time Teachers in low-income school	Pay no interest if Deferred; up to \$5,000 of loan cancelled, \$17,500 if math or science teacher at secondary level or special ed teacher at any level	Must Request Forbearance and teach in a low income school for 5 years to receive forgiveness benefit; total cost of loan and interest must be less than amount of loan forgiveness to obtain forbearance, otherwise payments must be made until amount equals forgiveness maximum based on qualifications; forbearance must be requested each year.