

2016-2017

SC Teacher Loan Program

Annual Report



**SC EDUCATION
OVERSIGHT COMMITTEE**

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Annual Report on the South Carolina Teacher Loan Program for Fiscal Year 2016-17

June 11, 2018

The Teacher Quality Act of 2000 directed the Education Oversight Committee (EOC) to conduct an annual review of the South Carolina Teacher Loan Program and to report its findings and recommendations to South Carolina General Assembly. Pursuant to Section 59-26-20(j) of the South Carolina Code of Laws, the annual report documenting the program in Fiscal Year 2016-17 follows. Reports from prior years can be found on the EOC website at www.eoc.sc.gov.

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I. Summary of Findings

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

New Findings

Finding 1: The Center for Educator Recruitment and Retention (CERRA), released its Annual Educator Supply and Demand Report in January 2018. The report provides data showing the gap between the number of teachers leaving the classroom and the number graduating from a South Carolina teacher education program continues to grow. In 2017-18, 1,684 individuals graduated from a South Carolina teacher education program, representing a modest decrease of 36 graduates from the previous year. About 4,914 teachers did not return to any teaching position during the 2017-18 school year, representing a slight 1.5 percent increase in teachers who did not return from the 2016-17 school year.

Finding 2: CERRA's report also shows the decline in new graduates from teacher education programs in 2017-18 continues to grow. In 2017-18, state teacher education programs provided 21 percent of the new teacher hires, almost a four percent decrease from the previous year. Teacher hires from other states and countries also grew by almost two percent, from 10.1 percent in 2016-17 to twelve percent in 2017-18.

Finding 3: Approximately 1,114 teachers (23 percent) who left during or at the end of the 2016-17 school year "retired for the first time, were retirees not rehired by the district, or their Teacher and Employee Retention Incentive (TERI) period ended."¹ The number of teachers who left during or at the end of the first five years of teaching continues to increase. During the 2016-17 and 2017-18 school years, 2,465 and 2,564 teachers left respectively.²

Finding 4: As in the prior fiscal year, applications to the Teacher Loan Program reversed the downward trend and increased slightly from 1,396 in 2015-16 to 1,401 in 2016-17. The number of applications approved also increased to 1,166, which was an increase of 38 approved applications from 2015-16. Of the 204 applications that were denied, the overriding reason for denial (49.5 percent) was due to the failure of the applicant to meet the academic grade point criteria. In 2016-17, 1,166 or 83.2 percent, received a Teacher Loan. Almost 84 percent of the loan recipients were undergraduate students. About 55 percent of the undergraduate recipients were juniors or seniors in 2016-17, similar to 2015-16.

Finding 5: From 2015-16 to 2016-17, the percentage of male applicants decreased by almost one percent. There was a 4.7 percent decrease in African American applicants from 2015-16 to

¹ CERRA, South Carolina Annual Educator Supply and Demand Report, January 2018, p. 5.

² CERRA, Key Teacher Data from CERRA's Annual Educator Supply and Demand Reports 2014-15 to 2017-18. Accessed at: https://www.cerra.org/uploads/1/7/6/8/17684955/4-year_sd_data_17-18_updated.pdf.

2016-17, the most significant annual drop in African American applicants. In 2016-17, 14 percent were minorities, compared to 18 percent in 2012-13.

Finding 6: Overwhelmingly, applicants and recipients of the Teacher Loan Program are white females who were Teacher Cadets and are enrolled as undergraduates. The number who are Teacher Cadets rose by 1.3 percent in 2016-17 to 44.3 percent. In 2016-17, 79.5 percent were female and 83.5 percent were White.

Finding 7: There were 7,960 former Teacher Loan recipients employed in public schools in 2016-17.

Finding 8: No funds were used from the Revolving Loan Fund to supplement the EIA appropriation. In Fiscal Year 2016-17, the EIA appropriation to the Teacher Loan Program exceeded total expenditures, loans and administrative costs, by \$223,111. The total amount of monies loaned in 2016-17 was \$4,540,310. All eligible loans were funded.

The Revolving Loan Fund includes monies collected by the South Carolina Student Loan Corporation from individuals who do not qualify for cancellation. Historically, monies in the Revolving Loan Fund have been utilized to augment funding for the Teacher Loan Program to fund Teacher Loan Program loan applications. However, for the past four fiscal years, funds in the Revolving Loan Fund have not been expended to provide loans. At the end of Fiscal Year 2015-16, the balance in the Revolving Loan Fund was \$22,070,408. At the end of Fiscal Year 2016-17 the balance decreased to \$8,240,638, representing a 63 percent decrease from the prior year. The decrease resulted from the state reallocating \$16 million from the revolving account for the Abbeville Equity School Districts Capital Improvement Plan.

Finding 9: Critical need subject areas with the most vacancies changed slightly from 2016-17 school year to the 2017-18 school year. Both early childhood/elementary and special education remained the top two content areas with most vacancies. Mathematics was the area with the third highest number of vacancies, especially in middle and high school levels. It is important to note that early childhood/elementary vacancies account for almost 23 percent of all vacancies. Additional subject areas with relatively high levels of vacancies are English language arts, music and speech language therapy.

There are inconsistencies between the certification areas with the highest vacancies and the content areas identified as critical needs. While early childhood/elementary vacancies were the highest, this certification area was not identified as a critical need area in 2017-18, shown in Table 9. Gifted and talented accounted for only two vacancies in 2017-18 school year, but it was included as a critical need area in 2017-18.

Finding 10: In 2015-16 there were 767 schools that were classified as critical geographic need schools. For comparison purposes, in school year 2015-16 there were approximately 1,248

schools in the state.³ It is estimated 61 percent of all schools were critical geographic need schools, representing a six percent decrease from the prior school year. The percent of all schools that are identified as critical geographic need schools has continued to climb, representing 69 percent of all 1,200 schools in 2016-17.

Finding 11: The South Carolina Teacher Loan Advisory Committee has proposed changes to the Teacher Loan Program that would require statutory changes. These changes address the following issues:

- increase the loan amount to \$7,500 for the junior and senior years while enrolled in a teacher education program, as well as when enrolled in a Master of Arts in Teaching program;
- base loan eligibility for the freshman and sophomore years solely on a declared intent to seek a teacher education degree;
- for future loan program participants, provide loan forgiveness to all who go on to teach in a SC public school, regardless of what school they teach in and what subject they teach, and set the loan forgiveness rate at 33.3% for each completed year of teaching;
- provide loan forgiveness at the 33.3% rate for all loan recipients who are currently teaching in a SC public school, regardless of the teacher's subject or school; and
- replace all references to the SC Student Loan Corporation to language referencing an approved vendor.

³ Includes all schools that received a state report card in 2015, including primary, elementary, middle, high schools and career centers. Accessed at: <http://ed.sc.gov/data/report-cards/state-report-cards/2015/>.

II. Status of Educator Pipeline

The teacher shortage issue continues to be a pressing policy need at the national and state level. Established by Proviso 1.92 of the 2017-18 General Appropriation Act, the SC Department of Education convened the Committee on Educator Retention and Recruitment. The Committee was comprised of educators to discuss strategies to recruit and retain more teachers. In December 2017, the Committee released its report with 29 recommendations, including increasing the base salary, offering home down payment assistance as an incentive in rural districts and adding education as an enhancement to the state LIFE scholarship.⁴

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

Administrative support is the factor most consistently associated with teachers' decisions to stay in or leave a school...Teachers who find their administrators to be unsupportive are more than twice as likely to leave as those who feel well-supported. Many other factors that emerge from research on attrition are also associated with the quality of school leaderships, including professional learning opportunities, instructional leadership, time for collaboration and planning, collegial relationships, and decision-making input.⁵

In its FY 2018-19 budget and proviso recommendations to the Governor and the General Assembly, the Education Oversight Committee recommended commissioning a teacher working conditions survey for South Carolina. The survey would consider and explore other states' working conditions surveys and adapt survey contents to meet the needs of South Carolina. Approximate cost for survey development, distribution and data analysis is \$250,000. The SC Teacher Loan Program is also a state-level strategy that addresses teacher recruitment and retention by providing loan forgiveness.

⁴ A copy of the report may be accessed at <http://www.scstatehouse.gov/reports/DeptofEducation/Educator%20Retention%20&%20Recruitment%20Final%20Report%2012.31.17.pdf>.

⁵ Darling Hammond, Linda. "A Coming Crisis in Teaching," September 2016. https://learningpolicyinstitute.org/sites/default/files/product-files/A_Coming_Crisis_in_Teaching_REPORT.pdf

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

This section addresses CERRA’s Rural Teacher Recruiting Initiative and key data from its 2017-18 Annual Teacher Supply and Demand Survey.

Rural Teacher Recruiting Initiative

Initially, the General Assembly allocated \$1,500,000 in Proviso 1A.73 during FY 2015-16 for the Rural Teacher Recruiting Initiative. In FY 2016-17, \$9,748,392 was appropriated to continue implementation of the Initiative.

Table 1
Rural Teacher Recruiting Initiative Funding during FY 2015-17

Fiscal Year	Proviso	Amount Allocated
2015-16	1A.73	\$1,500,000
2016-17	1A.64	\$9,748,392
TOTAL		\$11,248,392

Proviso 1A.64 continued year two implementation during FY 2016-17 within CERRA to recruit and retain classroom educators in rural and underserved districts experiencing excessive turnover of classroom teachers on an annual basis. Districts eligible to participate in FY 2016-17 were defined as those experiencing greater than eleven percent average annual teacher turnover, as reported on the five most recent district State Report Cards. Twenty-eight districts were determined to be eligible, as shown in Table 2.

Table 2
Districts Eligible for Rural Teacher Recruiting Initiative FY 2016-17

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

Source: CERRA

CERRA collaborated with the Governor’s Office, South Carolina Department of Education, the Education Oversight Committee and various stakeholders to develop a list of recommended recruitment and retention incentives. For year two implementation in FY 2016-17, new incentives

were added and, in some cases, the original incentives were expanded. The FY 2016-17 incentives included:

- Teacher Cadet start-up funds;
- recruitment expenses and materials, to include website upgrades;
- certification exam fees and certification exam workshop costs;
- alternative certification fees and costs;
- critical subject salary supplements;
- mentor supplements and professional development for mentors and induction teachers;
- professional development and graduate course fees and costs for experienced teachers; and
- undergraduate loan forgiveness.

In compliance with FY 2016-17 Proviso 1A.64, CERRA submitted an Implementation Report to the Governor’s Office and the General Assembly in July 2017. Of the 28 eligible districts, 26 requested funds. Requests generally focused on alternative certification fees, critical need subject salary supplements, mentor supplements, and professional development

Table 3
Rural Recruitment Initiative Financial Detail, FY 2016-17

	Amount	Percent of Allocation
EIA Appropriation	\$9,748,392	95.3
FY16 Carryover Funds	<u>\$480,518</u>	4.7
Total Available for FY2016-17	\$10,228,910	
Expenditures:		
Funds Disbursed directly to Districts	\$6,854,891	67.0
Funds Disbursed on behalf of Districts	\$100,408	1.0
Funds Disbursed to Teachers for Loan Forgiveness	\$662,226	6.5
Administrative Costs	\$120,194	1.2
Carry Forward Funds	<u>\$2,491,191</u>	24.4
TOTAL	\$10,228,910	

Source: CERRA, 2018

2017-18 Annual Teacher Supply and Demand Survey

Since 2001, the Center for Educator Recruitment, Retention, and Advancement (CERRA) at Winthrop University has conducted an annual Teacher/Administrator Supply and Demand

Survey.⁶ CERRA surveys each school district as well as the South Carolina School for the Deaf and Blind, the Department of Juvenile Justice, the Palmetto Unified School District and the South Carolina Public Charter School District to determine the number of authorized and filled teaching positions. Since 2016-17, there was an increase of almost 1,900 positions (four percent) in 2017-18. Table 4 reports the percent of new teacher hires who graduated from state teacher education programs dropped from 24.7 percent in 2016-17 to 21 percent in 2017-18. Almost 32 percent of the hires came from another state, new graduates from teacher education programs in other states, or alternative certification programs (Table 3).

Table 4
Sources of New Teacher Hires

	Percent in 2017-18	Percent in 2016-17	Percent in 2015-16	Percent in 2014-15	Percent in 2013-14
New Graduates from Teacher Education Programs in SC	21.0	24.7	29	32	36
Transferred from one district, charter school or special school in SC to another district	30.9	33.5	31	27	28
Hired from another state ⁷	16.9	15.3	15	15	14
New Graduates from Teacher Education Programs in Other States	7.2	6.4	7	8	9
Alternative Certification Programs ⁸	7.4	6.2	5	6	5
Inactive Teachers Who Returned to Teaching ⁹	4.0	5.2	3	4	4
From Outside US	4.8	3.7	3	2	2
Other Teachers ¹⁰	7.1	4.9	2	6	2

Source: CERRA, 2014, 2015, 2016, 2017, 2018 Supply and Demand Survey Reports.

Table 5 summarizes the results of the most recent supply and demand reports released by CERRA. Of the 4,914.1 teachers who did not return to any teaching position, there were only 1,700 graduates who completed a South Carolina teacher education program, accounting for only 34.6 percent of the total number who left teaching. The number of in-state graduates also continues to decrease, from 1,720 in 2016-17 to 1,684 in 2017-18. Graph 1 provides historical detail about the number of teachers who did not return to the classroom. The Demand and Supply Survey states 23 percent of teachers (approximately 1,114 teachers) who left during or at the end of the 2016-17 school year “retired for the first time, were retirees not rehired by the district, or their Teacher and Employee Retention Incentive (TERI) period ended.”¹¹

⁶ South Carolina Annual Educator Supply and Demand Report, January 2018. May be accessed at https://www.cerra.org/uploads/1/7/6/8/17684955/2017-18_supply_demand_report.pdf.

⁷ Includes current teachers from other states.

⁸ Includes teachers from PACE, ABCTE, Adjunct Teaching Certificate, and Teach for America.

⁹South Carolina Annual Educator Supply and Demand Report, January 2018. Survey defines as “South Carolina teacher who returned to teaching after a gap in service of more than a year,” p. 10.

¹⁰ Includes teachers from a college/university or private school in South Carolina, newly certified teachers in career and technology and “other” teachers as indicated by CERRA.

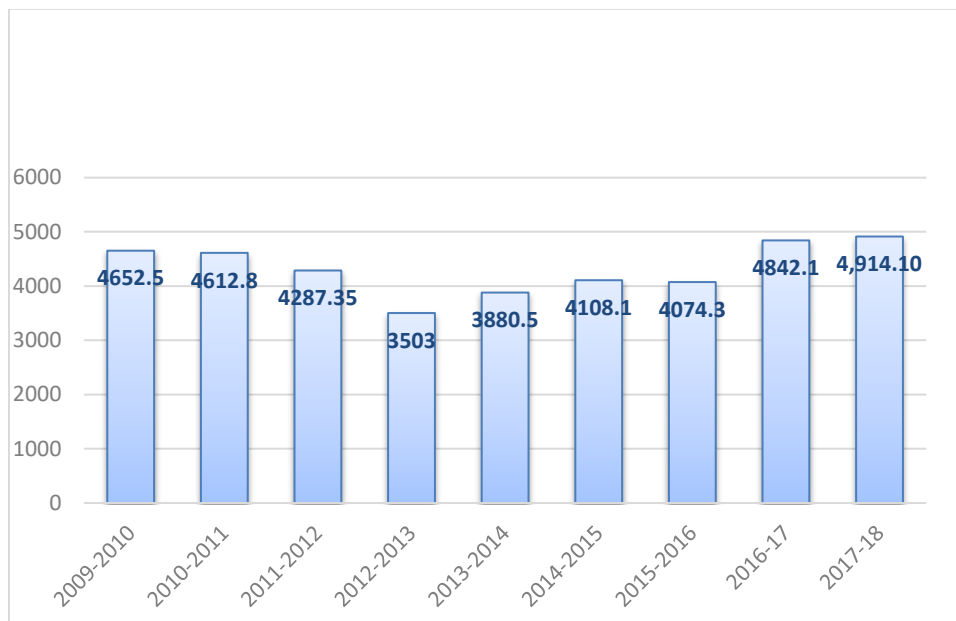
¹¹South Carolina Annual Educator Supply and Demand Report, January 2018, p. 5.

Table 5
Key Data from CERRA's Supply and Demand Reports
School Years 2012 through 2017

School year	Number of certified teachers who did not return to any teaching position ¹²	Number of graduates who completed a SC teacher education program	Number of certified teachers who did not return after five or fewer years of teaching	Number of certified teachers who did not return after one year or less of teaching
2014-2015	4,108.1	2,060 (2013-14)	1,796.5	529.7
2015-2016	4,074.3	1,793 (2014-15)	2,807.4	579.6
2016-2017	4,842.1	1,720 (2015-16)	2,465.4	616.2
2017-2018	4,914.1	1,684 (2016-17)	2,564.25	585.0

Source: Center for Educator Recruitment Retention and Advancement. Accessed at https://www.cerra.org/uploads/1/7/6/8/17684955/4-year_sd_data_17-18_updated.pdf.

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



¹² These data exclude teachers who left to teach in another South Carolina public school district or special school.

III. Overview of the South Carolina Teacher Loan Program

This section provides an overview of program funding and details the identification of educators in critical geographic areas and critical subject areas throughout the state.

Funding of the SC Teacher Loan Program

With revenues from the Education Improvement Act Trust Fund, the General Assembly appropriated monies to support the Teacher Loan Program. Section 59-26-20 codified the Teacher Loan Program; see Appendix A for further detail. Table 6 documents the amounts appropriated and expended over the eight fiscal years. In 2016-17, 6.4 percent of all funds expended for the program were spent on administration. About \$4.54 million was loaned, representing a modest 1.8 percent decrease from the prior year.

No funds were used from the Revolving Loan Fund to supplement the EIA appropriation. In Fiscal Year 2016-17, the EIA appropriation to the Teacher Loan Program exceeded total expenditures, loans and administrative costs, by \$223,111. The total amount of monies loaned in 2016-17 was \$4,540,310. All eligible loans were funded.

The Revolving Loan Fund includes monies collected by the South Carolina Student Loan Corporation from individuals who do not qualify for cancellation. Historically, monies in the Revolving Loan Fund have been utilized to augment funding for the Teacher Loan Program to fund Teacher Loan Program loan applications. However, for the past four fiscal years, funds in the Revolving Loan Fund have not been expended to provide loans. At the end of Fiscal Year 2015-16, the balance in the Revolving Loan Fund was \$22,070,408. At the end of Fiscal Year 2016-17 the balance decreased to \$8,240,638, representing a 63 percent decrease from the prior year. The decrease resulted from the state reallocating \$16,000,000 from the revolving account for the Abbeville Equity School Districts Capital Improvement Plan.¹³

¹³ Proviso 1A.82 of the 2017-18 General Appropriation Act.

Table 6
SC Teacher Loan Program: Revenues and Loans from 2009-2016

Year	EIA Appropriation	Legislatively Mandated Transfers or Reductions	Revolving Funds from Repayments	Total Dollars Available	Administrative Costs	Percent of Total Dollars Spent on Administration	Amount Loaned
2009-10	\$4,000,722	0	\$3,000,000	\$7,000,722	\$360,619	5.2	\$6,640,103
2010-11	\$4,000,722	0	\$1,000,000	\$5,000,722	\$345,757	6.9	\$4,654,965
2011-12	\$4,000,722	0	\$1,000,000	\$5,000,722	\$359,201	7.2	\$4,641,521
2012-13	\$4,000,722	0	\$1,000,000	\$5,000,722	\$351,958	7.0	\$5,648,764
2013-14	\$5,089,881	0	\$0	\$5,089,881	\$329,971	6.2	\$4,517,984
2014-15	\$5,089,881	0	\$0	\$5,089,881	\$317,145	6.2	\$4,594,799
2015-16	\$5,089,881	0	\$0	\$5,089,881	\$319,450	6.2	\$4,460,184
2016-17	\$5,089,881	0	\$0	\$5,089,881	\$326,460	6.4	\$4,540,310

Source: South Carolina Student Loan Corporation

Critical Need Identification

The South Carolina Teacher Loan Program allows borrowers to have portions of their loan indebtedness forgiven by teaching in certain critical geographic and subject areas. The State Board of Education (SBE) is also responsible for determining areas of critical need: "Areas of critical need shall include both rural areas and areas of teacher certification and shall be defined annually for that purpose by the State Board of Education."¹⁴ 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 teacher shortages in subsequent years expanded the number of certification areas.

To determine the subject areas, the South Carolina Center for Educator Recruitment, Retention and Advancement (CERRA) conducts a Supply and Demand Survey of all regular school districts, the South Carolina Public Charter School District, Palmetto Unified, the Department of Juvenile Justice, and the South Carolina School for the Deaf and the Blind. CERRA publishes an annual report documenting the number of: teacher positions, teachers hired; teachers leaving; and vacant teacher positions. The survey results are provided to the South Carolina Department of Education (SCDE). Table 7 shows the number of certified, vacant teaching positions during the 2017-18 school year. SCDE then determines the number of teaching positions available in the school year that were vacant or filled with candidates not fully certified in the particular subject area. Table 8 shows the critical need subject areas since 2013-14 for primary/elementary, middle

¹⁴ Section 59-26-20(j) accessed at: http://www.scstatehouse.gov/query.php?search=DOC&searchtext=Teacher%20Loan%20Program&category=CODEOFLAWS&conid=8504971&result_pos=0&keyval=7259&numrows=10

and high schools as reported by the SC Student Loan Corporation. Subject areas with the most vacancies changed slightly from 2016-17 school year to the 2017-18 school year. Both early childhood/elementary and Special Education remained the top two content areas with most vacancies. Mathematics was the area with the third highest number of vacancies, especially in middle and high school levels. It is important to note that early childhood/elementary vacancies account for almost 23 percent of all vacancies. Additional subject areas with relatively high levels of vacancies are English language arts, music and speech language therapy.

There are inconsistencies between the certification areas with the highest vacancies and the content areas identified as critical needs. While Early Childhood/Elementary vacancies were the highest, this certification area was not identified as a critical need area in 2017-18, shown in Table 9. Gifted and Talented accounted for only two vacancies in 2017-18 school year, but it was included as a critical need area in 2017-18.

Table 7
Certified, Vacant Teaching Positions by Academic Level for School Year 2017-18¹⁵

Certification Area Taught	Primary/ Elementary	Middle	High	Total
Early Childhood/Elementary (any or all core subjects)	123.75			123.8
Special Education	35.35	32	29	96.35
Mathematics		20.9	33.5	54.4
English/Language Arts		27.9	19.5	47.4
Music	13.9	9.75	7.75	31.4
Speech Language Therapist (includes contracted FTEs)	17.8	3.7	3.5	25
Social Studies		9.5	14.5	24
Art	15.6	4	2	21.6
Sciences		9	10	19
Media Specialist	13.5	2.5	2	18
World Languages	4.3	3.5	9	16.8
English for Speakers of Other Languages (ESOL)	6.83	3.88	0.59	11.3
CATE (Career & Technology subjects)		1.5	9.5	11
Physical Education	4.5	0	5	9.5
Business/Marketing/ Computer Technology	1	5	1	7
Guidance	1	1.5	4.5	7
Family & Consumer Science		2	3	5
Literacy	3	1	1	5
Dance	2	1	0	3
Industrial Technology		1	2	3
Health	1.5	0	1	2.5
Theater	0	1	1.5	2.5
Gifted & Talented	2	0	0	2
Driver's Education			1	1
Montessori	1			1
Other	0	1	0	1
Agriculture		0	0	0
TOTAL	247.03	141.63	160.8	549.5

¹⁵ CERRA, South Carolina Annual Educator Supply and Demand Report, January 2018, p. 12.

Table 8
Critical Need Subject Areas by School Year¹⁶

	2013-14	2014-15	2015-16	2016-17	2017-18 ¹⁷
1	Business Education	Business Education	Early Childhood/Elementary	Special Education	Special Education – All Areas
2	Theatre	Theatre	Special Education	Early Childhood/Elementary	Secondary Areas (Mathematics, Sciences, English) Media Specialist
3	Industrial Technology Education	Industrial Technology Education	Mathematics (middle and high)	Mathematics (middle and high)	Speech Language
4	Foreign Languages	Foreign Languages	Sciences	Sciences	All Middle Level Areas (Language Arts, Mathematics, Science, Social Studies)
5	Media Specialist	Media Specialist	Social Studies; Speech Language Therapist	English/ Language Arts	Arts
6	Middle-Level areas (language arts, mathematics, science, social studies)	Middle-Level areas (language arts, mathematics, science, social studies)	English/ Language Arts	Speech Language Therapist	Career and Technology
7	Science (Biology, Chemistry, Physics, and Science)	Science (Biology, Chemistry, Physics, and Science)	Music	Media Specialist	Business/Marketing/ Computer Technology
8	Family/Consumer Science	Family/Consumer Science	Media Specialist	Art	Family/Consumer Science
9	Agriculture	Agriculture	Literacy	Music	Literacy
10	Music	Music	Art	Foreign Languages (Russian (15.5) & Spanish (2.0))	Health

¹⁶ Ranked in order of greatest number of certified teaching positions reported as vacant at the beginning of the 2017-18 school year. CERRA, Annual Educator Supply and Demand Report, January 2018, p. 12.

¹⁷ Accessed at <https://www.scstudentloan.org/currentborrowers/teacherforgiveness/criticalsubjectareas.aspx>.

	2013-14	2014-15	2015-16	2016-17	2017-18 ¹⁸
11	English as a Second Language	English as a Second Language	Foreign Languages (French (2.0) & Spanish (11.0))	Career and Technology Services (CATE)	Gifted and Talented
12	Secondary English	Secondary English	English as a Second Language	Gifted and Talented	Foreign Languages (Spanish, French, Latin, German, Russian, Chinese, Japanese)
13	Secondary Mathematics	Secondary Mathematics	Guidance	Social Studies	
14	Special Education All Areas	Special Education All Areas	Physical Education; School Psychologist	School Psychologist	
15	Computer Programming	Computer Programming	Business/ Marketing/ Computer Technology	English as a Second Language	

Source: SC Student Loan Corporation

¹⁸ Accessed at <https://www.scstudentloan.org/currentborrowers/teacherforgiveness/criticalsubjectareas.aspx>.

The criteria used in designating critical geographic schools have evolved over time. The SBE has considered multiple factors, including degree of wealth, distance from shopping and entertainment centers, and faculty turnover. For the 2000-01 school year, the SBE adopted the criteria established for the federally-funded Perkins Loan Program as the criteria for determining critical need schools. The Perkins Loan Program used student participation rates in the federal free and reduced-price lunch program to determine schools eligible for loan forgiveness and included special schools, alternative schools, and correctional centers. Section 59-26-20(j) was amended in 2006 to redefine geographic critical need schools to be: (1) schools with an absolute rating of Below Average or At-Risk/Unsatisfactory; (2) schools with an average teacher turnover rate for the past three years of 20 percent or higher; and (3) schools with a poverty index of 70 percent or higher. Table 9 documents the number of geographic critical need schools in South Carolina since 2009-10.

In 2015-16 there were 767 schools that were classified as critical geographic need schools. For comparison purposes, in school year 2015-16 there were approximately 1,248 schools in the state.¹⁹ It is estimated 61 percent of all schools were critical geographic need schools, representing a six percent decrease from the prior school year. The percent of all schools that are identified as critical geographic need schools has continued to climb, representing 69 percent of all 1,200 schools in 2016-17.

In 2015-16, about nine percent (73) fewer schools were categorized as critical geographic needs schools because of the change in the federal method for determining the poverty index from free/reduced to the federal Community Eligibility Provision (CEP). CEP is a universal meal plan that allows eligible districts and school to provide meal serve to all students at no charge regardless of economic status. To be eligible to participate a district, school or a group of schools from the same district must have a directly certified identified student percentage of at least 40 percent. Under the Community Eligibility Provision, school districts must identify alternative methods for assessing the income level of students served by a school, which has resulted in a shift in the number of districts and schools that qualify due to their poverty index. In South Carolina the Revenue and Fiscal Affairs Office calculates the new poverty index for schools and districts using data regarding family participation in Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), and other factors like homelessness.

¹⁹ Includes all schools that received a state report card in 2015, including primary, elementary, middle, high schools and career centers. Accessed at: <http://ed.sc.gov/data/report-cards/state-report-cards/2015/>.

**Table 9
Critical Geographic Need Schools**

Year	Qualification			Total Number of Schools	Type of School				
	Absolute Rating	Teacher Turnover	Poverty Index		Career Centers	Primary	Elementary	Middle	High
2009-10	476	286	669	785	3	29	420	209	106
2010-11	255	284	684	751	6	30	429	184	102
2011-12	174	218	706	742	2	34	455	204	103
2012-13	192	187	765	810	7	35	445	203	114
2013-14	147	200	803	850	3	37	463	214	133
2014-15	147	204	803	868	3	37	471	217	140
2015-16	NA	37	730	767	4	40	422	184	117
2016-17	NA	32	791	823	5	43	424	235	174

Source: South Carolina Department of Education

Note: Under "Type of School," some schools may be designated in more than one category (i.e., middle and high).

IV. Applications to the Teacher Loan Program

Applications to the Teacher Loan Program reversed the downward trend and increased slightly from 1,396 in 2015-16 to 1,401 in 2016-17. The number of applications approved also increased to 1,166, which was an increase of 38 approved applications from 2015-16 (Table 10). Of the 204 applications that were denied, the overriding reason for denial (49.5 percent) was due to the failure of the applicant to meet the academic grade point criteria.

Table 10
Status of Applicants

Year	Total Applied*	Approved	Cancelled	Denied	Reason for Denial				
					Academic Reason	Credit Problem	Inadequate Funds	No EEE Praxis	Other**
2009-10	2,228	1,555	92	581	147	13	300	75	46
2010-11	1,717	1,114	97	506	89	4	308	72	33
2011-12	1,471	1,086	81	304	116	1	80	62	45
2012-13	1,472	1,112	85	275	134	1	37	64	39
2013-14	1,462	1,109	73	280	143	0	0	74	54
2014-15	1,448	1,130	66	252	144	1	3	67	37
2015-16	1,396	1,128	44	224	117	4	4	50	49
2016-17	1,401	1,166	31	204	101	0	0	62	41

Source: South Carolina Commission on Higher Education

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

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

Description of Applicants

In the 1990s, several states, including members of the Southern Regional Education Board (SREB), implemented policies to attract and retain minorities into the teaching force. South Carolina specifically implemented minority teacher recruitment programs at Benedict College and South Carolina State University. Currently, only the South Carolina Program for the Recruitment and Retention of Minority Teachers (SC-PRRMT) at South Carolina State University remains in operation. The General Assembly in 2016-17 appropriated by proviso \$339,482 in EIA revenues to the program. SC-PRRMT promotes "teaching as a career choice by publicizing the many career opportunities and benefits in the field of education in the State of South Carolina. The mission of the Program is to increase the pool of teachers in the State by making education accessible to non-traditional students (teacher assistants, career path changers, and technical college transfer students) and by providing an academic support system to help students meet

entry, retention, and exit program requirements.”²⁰ The program “also administers an EIA Forgivable Loan Program and participates in state, regional, and national teacher recruitment initiatives.”²¹

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

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

CERRA’s January 2017 and 2018 Supply and Demand Surveys were used to compare the demographic information of applicants to the Teacher Loan Program with new teacher hires in the state. Tables 11 and 12 show trends in the distribution of applicants by gender and race/ethnicity. Historically, applicants for the program have been overwhelmingly white and/or female. This trend continued in 2016-17 with 81.2 percent of all applicants female and 83.5 percent white.

Overwhelmingly, applicants and recipients of the Teacher Loan Program are white females who were Teacher Cadets and are enrolled as undergraduates. The number who are Teacher Cadets rose by 1.3 percent in 2016-17 to 44.3 percent (Table 13). In 2016-17, 79.5 percent were female and 83.5 percent were White. Table 11 shows from 2015-16 to 2016-17, the percentage of male applicants decreased by almost one percent. Table 12 details a 4.7 percent decrease in African American applicants from 2015-16 to 2016-17, the most significant annual drop in African American applicants. In 2016-17, 14 percent were minorities, compared to 18 percent in 2012-13.

²⁰ 2015-16 EIA Program Report as provided to the EOC by the South Carolina Program for the Recruitment and Retention of Minority Teachers, September 28, 2016.
<<http://www.eoc.sc.gov/reportsandpublications/Pages/2012-13EIAProgramReport.aspx>>.

²¹ Ibid.

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

Year	# Applications	Male		Female		Unknown	
		#	%	#	%	#	%
2009-10	2,228	418	18.8	1,763	79.1	47	2.1
2010-11	1,717	316	18.4	1,324	77.1	77	4.5
2011-12	1,471	281	19.1	1,122	76.3	68	4.6
2012-13	1,472	244	16.6	1,168	79.3	60	4.1
2013-14	1,462	248	17.0	1,179	80.6	35	2.4
2014-15	1,448	262	18.0	1,155	79.8	31	2.1
2015-16	1,396	265	19.0	1,102	78.9	29	2.1
2016-17	1,401	254	18.1	1,114	79.5	33	2.4

Source: SC Commission on Higher Education

Table 12
Distribution of Applicants to the Teacher Loan Program by Race/Ethnicity

Year	# Applications	Ethnicity							
		African American		Other		White		Unknown	
		#	%	#	%	#	%	#	%
2009-10	2,228	317	14.0	38	2.0	1,802	81.0	71	3.0
2010-11	1,717	228	13.0	35	2.0	1,373	80.0	81	5.0
2011-12	1,471	215	15.0	20	1.0	1,171	80.0	65	4.0
2012-13	1,472	242	16.0	23	2.0	1,149	78.0	58	4.0
2013-14	1,462	248	17.0	20	1.0	1,147	79.0	47	3.0
2014-15	1,448	234	16.0	24	2.0	1,149	79.0	41	3.0
2015-16	1,396	230	16.5	35	2.5	1,086	77.8	45	3.2
2016-17	1,401	141	11.8	30	2.5	996	83.5	26	2.2

Source: South Carolina Commission on Higher Education

One approach to increase the supply of highly qualified teachers is school-to-college partnerships that introduce students early on to teaching as a career. In South Carolina the Teacher Cadet Program, which is coordinated by the Center for Educator Recruitment, Retention, and Advancement (CERRA) at Winthrop University, has impacted the applicant pool. As reported by CERRA, the mission of the Teacher Cadet Program "is to encourage academically talented or capable students who possess exemplary interpersonal and leadership skills to consider teaching as a career. An important secondary goal of the program is to develop future community leaders who will become civic advocates of public education."²² 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.

²² CERRA Website, March 2016. Accessed at: <http://teachercadets.com/overview.aspx>.

Table 13
Distribution of Applicants to the Teacher Loan Program by Teacher Cadet Program

Year	Number Applications	Teacher Cadets	Percent	Not Teacher Cadets	Percent	Unknown	Percent
2009-10	2,228	811	36.0	1,352	61.0	65	3.0
2010-11	1,717	662	39.0	1,024	60.0	31	2.0
2011-12	1,471	601	41.0	830	56.0	40	3.0
2012-13	1,472	556	38.0	871	59.0	45	3.0
2013-14	1,462	597	41.0	843	58.0	22	2.0
2014-15	1,448	615	43.0	808	56.0	25	2.0
2015-16	1,396	600	43.0	769	55.1	27	1.9
2016-17	1,401	621	44.3	775	55.3	5	0.4

Source: South Carolina Commission on Higher Education

Table 14 shows the number of applicants by academic level. In 2016-17, the number of freshman applicants remained relatively the same, with a slight decrease of five applicants. The number of continuing undergraduate applicants increased slightly by 1.6 percent. Since 2009-10, the percent of continuing undergraduates has increased by 6.2 percent while the percent of continuing graduates has decreased slightly by .6 percent. For both continuing undergraduates and graduates the total number of students increased from 2015-16 to 2016-17. Students may be more willing to commit to a professional program after their initial year of post-secondary education. Anecdotal information provided by financial aid counselors about potential graduate student loan applicants identified a hesitancy to participate in the program because they were uncertain about where they might be living after completing their degrees.

Table 14
Distribution of Applicants to the Teacher Loan Program by Academic Level

Year	Number Applied	Academic Level Status									
		Freshman		Continuing Undergrad		1 st Semester Graduate		Continuing Graduate		Unknown	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2009-10	2,228	404	18.0	1,370	61.0	204	9.0	207	9.0	43	2.0
2010-11	1,717	230	13.0	1,136	66.0	140	8.0	195	11.0	16	1.0
2011-12	1,471	246	17.0	961	65.0	112	8.0	140	10.0	12	1.0
2012-13	1,472	230	16.0	992	67.0	98	7.0	131	9.0	21	1.0
2013-14	1,462	263	18.0	974	67.0	96	7.0	113	8.0	16	1.0
2014-15	1,448	271	19.0	949	66.0	101	7.0	108	8.0	19	1.0
2015-16	1,396	245	17.6	919	65.8	103	7.4	107	7.7	22	1.6
2016-17	1,401	243	17.3	942	67.2	98	7.0	117	8.4	1	0.1

Source: South Carolina Commission on Higher Education

V. Recipients of a South Carolina Teacher Loan

Table 10 indicated that of the 1,401 applications received in 2016-17, 1,166 or 83.2 percent, received a Teacher Loan. Table 15 details the distribution of loan recipients over time by academic level. A significant majority of the 1,166 recipients, about 83.8 percent, of the loan recipients were undergraduate students. Of the undergraduate recipients, about 55 percent were juniors or seniors in 2016-17, the same percent in 2015-16. Across the past eight years, the data show there is an annual decline in loan recipients between freshman and sophomore years. While the decline seemed to slow in 2015-16, attrition grew significantly from 12 students in 2015-16 to 41 students in 2016-17. There are two primary reasons sophomores may no longer qualify for the loan: their GPA is below a 2.5 and/or they have not passed the Praxis I test required for entrance into an education program. No data exist on how many of the applicants were rejected for not having passed or how many had simply not taken the exam. Either way, the applicant would not qualify for additional Teacher Loan Program loans until the Praxis I was passed.

Table 15
Distribution of Recipients of the Teacher Loan Program by Academic Level Status

	Freshmen	Sophomores	Juniors	Seniors	5 th Year Undergrads	1 st year Graduates	2 nd Year Graduates	3+ Year Graduates
2009-10	286	165	362	452	48	157	76	9
2010-11	126	120	254	379	43	107	62	23
2011-12	191	109	292	312	22	122	37	1
2012-13	173	138	270	345	22	118	43	3
2013-14	191	138	279	341	17	111	30	2
2014-15	199	134	256	373	17	117	31	3
2015-16	177	165	248	369	10	122	33	4
2016-17	189	148	280	360	11	135	40	3

Source: South Carolina Commission on Higher Education

Table 16 compares the academic status of applicants to actual recipients in 2016-17. In general, the academic level of applicants reflects the academic level of recipients, with undergraduates representing approximately 84 percent of both applicants and recipients, and graduate students representing 15 to 16 percent.

Table 16
Comparisons by Academic Level of Applicants and Recipients, 2016-17

	Undergraduate		Graduate		Unknown		Total
	#	%	#	%	#	%	#
Applicants	1,176	83.9	222	15.8	3	0.2	1,401
Recipients	988	84.7	178	15.3	0	0.0	1,166

Source: SC Commission on Higher Education

Teacher Loan recipients attended 37 universities and colleges in 2016-17 of which 26 (about 70 percent) were South Carolina institutions with a physical campus. For comparison purposes, the Commission on Higher Education reports there are 59 campuses of higher learning in South Carolina: 13 public senior institutions; 4 public two-year regional campuses in the USC system; 16 public technical colleges; 24 independent or private senior institutions; and 2 independent two-year- colleges.²³ Table 17 documents the number of Teacher Loan recipients attending South Carolina public and private institutions.

²³ Commission on Higher Education

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

Table 17
Teacher Loan Recipients by Institution of Higher Education, 2015-16

Institution	Number of Recipients	Institution	Number of Recipients
American Public University System	1	Grand Canyon University	1
Anderson University	119	Horry Georgetown Technical College	1
Ball State University	1	Lander University	73
Benedict College	1	Liberty University	1
Carson-Newman University	1	Limestone College	6
Charleston Southern University	23	Mars Hill University	1
The Citadel	12	Newberry College	16
Clafin University	2	North Greenville University	36
Clemson University	86	Presbyterian College	5
Coastal Carolina University	50	S.C. State University	10
Coker College	13	Southern Wesleyan University	22
College of Charleston	112	University of North Carolina	1
Columbia College	9	University of South Carolina-Columbia	237
Columbia International University	3	University of South Carolina – Upstate	49
Converse College	24	University of West Georgia	4
Erskine College	4	Western Governors University	5
Francis Marion University	48	Winthrop University	176
Furman University	10	Wofford College	2
Total			1,166

Source: South Carolina Commission on Higher Education

The number of loan recipients at historically African American institutions remains significantly low but almost doubled from 2015-16 to 2016-17, from seven to thirteen teacher loans. According to the Commission on Higher Education and SC Student Loan Corporation, almost 77 percent of the teacher loans awarded to African-American institutions were to students attending South Carolina State University (Table 18).

Table 18
Teacher Loans to Historically African American Institutions

Institution	2016-17	2015-16	2014-15	2013-14	2012-13	2011-12	2010-11	2009-10
Benedict College	1	0	0	0	0	0	0	2
Claflin University	2	0	0	0	0	1	0	1
Morris College	0 ²⁴	0	0	0	0	0	0	0
S.C. State University	10	7	7	14	11	11	9	9
TOTAL:	13	7	7	14	11	12	9	12

Source: South Carolina Commission on Higher Education

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

Teaching Fellows

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

Teaching Fellows participate in advanced enrichment programs at Teaching Fellows Institutions, have additional professional development opportunities, and are involved with communities and businesses throughout the state. They receive up to \$24,000 in fellowship funds (up to \$6,000 a year for four years) while they complete a degree leading to teacher licensure. The fellowship provides up to \$5,700 for tuition and board and \$300 for specific enrichment programs administered by CERRA. All Teaching Fellows awards are contingent upon funding from the S.C. General Assembly. A Fellow agrees to teach in a South Carolina public school one year for every year he or she receives the Fellowship. Each Fellow signs a promissory note that requires payment of the scholarship should they decide not to teach. In addition to being an award instead of a loan, the Teaching Fellows Program differs from the Teacher Loan Program in that recipients are not required to commit to teaching in a critical need subject or geographic area to receive the award.²⁵

²⁴ Morris College data were not provided.

²⁵ For more information, go to <http://cerra.org/teachingfellows/programoverview.aspx>.

Working with the Commission on Higher Education, the South Carolina Student Loan Corporation, and the South Carolina Department of Education, specific data files from the three organizations were merged and cross-referenced to determine how the scholarship programs interact with the Teacher Loan Program. Table 19 shows over the last eight years the number of Teacher Loan recipients who also participated in the Hope, LIFE, or Palmetto Fellows programs and who were later employed by public schools. There were 3,749 2016-17 loan recipients who were also LIFE, Palmetto Fellows or Hope Scholarships recipients and employed in public schools in South Carolina, representing a two percent increase from 2015-16. Over the past eight years, the number has increased by about 56 percent.

Table 19
Loan Recipients serving in South Carolina schools
who received LIFE, Palmetto, Fellows and Hope Scholarships

Fiscal Year	LIFE	Palmetto Fellows	Hope	Total
2009-2010	1,932	116	67	2,115
2010-2011	2,097	145	93	2,335
2011-2012	2,331	171	110	2,612
2012-2013	2,582	188	125	2,895
2013-2014	2,796	211	147	3,154
2014-2015	2,980	232	165	3,377
2015-2016	3,208	265	194	3,667
2016-2017	3,285	262	202	3,749

Source: SC Commission on Higher Education

Policymakers also questioned how the state’s scholarship programs generally impact the number of students pursuing a teaching career in the state. Table 20 shows the total number of scholarship recipients each year. It is a duplicated count across years.

Table 20
Total Number of Scholarship Recipients for the Fall Terms

Year	LIFE	Palmetto Fellows	Hope
2009	31,607	5,894	2,716
2010	32,125	6,122	2,844
2011	32,600	6,410	2,853
2012	33,580	6,666	2,925
2013	34,378	6,818	3,185
2014	35,349	6,974	3,302
2015	36,532	7,171	3,505
2016	38,238	7,491	3,787

Source: SC Commission on Higher Education

Of these individuals receiving scholarships in the fall of 2016, about nine percent of scholarship recipients had declared education as their intended major (Tables 21 and 22). In the past there has been a downward trend in the percentage of these talented students initially declaring education as a major. With the policy goal on improving the quality of teachers in classrooms, this data should be continuously monitored.

Table 21
Comparison of Scholarship Recipients and Education Majors, Fall 2016

Scholarship	# of Education Majors	# of Scholarships	Percent
Hope	435	3,787	11.5
LIFE	3,462	38,238	9.1
Palmetto Fellows	452	7,491	6.0
Total	4,349	49,516	8.8

Source: SC Commission on Higher Education

Table 22
Student Percentage Receiving Scholarships for each Fall Term and Declaring Education Major

Fall	LIFE	Palmetto Fellows	Hope	Total
2009	11.1	6.5	14.4	10.6
2010	11.0	6.7	12.7	10.5
2011	10.2	6.3	9.9	9.6
2012	9.6	6.0	13.2	9.3
2013	9.3	5.9	12.5	9.0
2014	9.3	5.7	11.1	8.9
2015	9.2	5.6	11.2	8.8
2016	9.1	6.0	11.5	8.8

Source: SC Commission on Higher Education

Average SAT scores of loan recipients also continue to increase. These scores reflect the mean for the critical reading and mathematics portions of the SAT (Table 23). If a student took the test more than once, the most recent score is used. The state average SAT score increased from 975 in 2015 to 987 in 2016. The average SAT score of Teacher Loan Program recipients also increased to 1,285.8, representing a 1.4 percent increase.

Table 23
Mean SAT Scores²⁶

Year	Teacher Loan Program Recipients	South Carolina
2009	1,091.4	982
2010	1,107.0	979
2011	1,153.8	972
2012	1,181.4	969
2013	1,220.4	971
2014	1,245.5	978
2015	1,268.4	975
2016	1,285.8	987

Source: South Carolina Commission on Higher Education

Repayment or Cancellation Status

South Carolina Student Loan Corporation reports that as of June 30, 2017, 19,140 loans were in a repayment or cancellation status. The following table is a comprehensive list of the status of all borrowers:

Table 24
Borrowers as of June 30, 2017

Status	Number of Borrowers	Percent of Borrowers
Never eligible for cancellation and are repaying loan	2,711	14.2
Previously taught but not currently teaching	441	2.3
Teaching and having loans cancelled	1,173	6.1
Have loans paid out through monthly payments, loan consolidation or partial cancellation	8,383	4.4
Loan discharged due to death, disability or bankruptcy	122	6.3
In Default	91	0.5
Loans cancelled 100% by fulfilling teaching requirement	6,319	33.0
TOTAL	19,140	

Source: South Carolina Student Loan Corporation

Teacher Loan Program Recipients Employed in Public Schools of South Carolina

Data files from South Carolina Student Loan Corporation and South Carolina Department of Education were merged and analyzed to provide more information about current South Carolina

²⁶ The composite score is the sum of the Critical Reading score average and the Mathematics score average (2009-2015).

public school employees who received teacher loans. There were 7,960 Teacher Loan recipients employed by public schools in 2016-17, representing a slight decrease of 48 employed recipients, in 2015-16 (Table 25). Like the applicants, the Teacher Loan recipients who were employed in South Carolina’s public schools were overwhelmingly White and female (Tables 11 and 12). These 7,960 individuals served in a variety of positions in 2016-17, detailed in Table 26.

Table 25
Loan Recipients in South Carolina Schools by Gender and Ethnicity, 2016-17

Gender	Number	Percent
Male	1,039	13.0
Female	6,873	86.3
Unknown	52	.7
Total	7,960	

Ethnicity	Number	Percent
African American	1,060	13.3
White	6,699	84.2
Asian	22	0.3
Hispanic	47	0.6
American Indian	5	0.1
Unknown	127	1.6
Total	7,960	

Source: SC Commission on Higher Education

Table 26

Loan Recipients Employed in SC Public Schools as of 2016-17 by Position

Position Code	Description	Number
1	Principal	182
2	Assistant Principal, Co-principal	274
3	Special Education (Itinerant)	21
4	Prekindergarten (Child Development)	177
5	Kindergarten	319
6	Special Education (Self-Contained)	377
7	Special Education (Resource)	480
8	Classroom Teacher	4,848
9	Retired Teachers	8
10	Library Media Specialist	311
11	Guidance Counselor	169
12	Other Professional Instruction-Oriented	158
13	Director, Career & Technology Education Ctr.	5
14	Assistant Director, Career & Technology Education	5
15	Coordinator, Job Placement	2
16	Director, Adult Education	4
17	Speech Therapist	168
47	Director, Athletics	2
48	Assistant Superintendent, Noninstructional	6
49	Assistant Superintendent, Instruction	4

Position Code	Description	Number
	Director, Finance/Business	1
23	Career Specialist	10
27	Technology/IT Personnel	7
28	Director, Personnel	8
29	Other Personnel Positions	2
31	Director, Alternative Program/School	2
33	Director, Technology	4
35	Coordinator, Federal Projects	9
36	School Nurse	1
37	Occupational/Physical Therapist	2
38	Orientation/Mobility Instructor	1
40	Social Worker	1
41	Director, Student Services	3
43	Other Professional Noninstructional Staff	18
44	Teacher Specialist	9
45	Principal Specialist	1
46	Purchased-Service Teacher	2
80	Supervisor, District Library Media Services	1
81	Coordinator, Guidance	2
83	Coordinator, Parenting/Family Literacy	1

Position Code	Description	Number	Position Code	Description	Number
50	District Superintendent	5	84	Coordinator, Elementary Education	2
53	Director, Instruction	9	85	Psychologist	14
54	Supervisor, Elementary Education	2	86	Support Personnel	3
55	Supervisor, Secondary Education	1	87	Reading Coach	103
58	Director, Special Services	13	88	Vacant	5
62	Coordinator, Fine Arts	1	89	Title I Instructional Paraprofessional	6
65	Coordinator, English	2	90	Library Aide	2
66	Coordinator, Reading	3	91	Child Development Aide	2
68	Coordinator, Health/Science Technology	1	92	Kindergarten Aide	4
69	Coordinator, Health, Safety, PE	1	93	Special Education Aide	20
72	Coordinator, Mathematics	3	94	Instructional Aide	8
74	Coordinator, Science	2	97	Instructional Coach	75
75	Educational Evaluator	2	98	Adult Education Teacher	4
78	Coordinator, Special Education	21	99	Other District Office Staff	38
Grand Total					7,960

Source: SC Commission on Higher Education

In summary, about 61 percent of the recipient graduates was employed in public schools as regular classroom teachers; almost eleven percent worked in special education capacities (in either itinerant, self-contained or resource environments), and another six percent in four-year-old child development and kindergarten classes (Table 27).

Table 27
Loan Recipients Employed in Public Schools by Positions, 2016-17

Position Code	Description	# Positions	Percent
04	Prekindergarten	177	2.21%
05	Kindergarten	319	3.98%
03, 06, 07	Special Education	878	10.96%
08	Classroom Teachers	4,848	60.54%
10	Library Media Specialist	311	3.88%
11	Guidance Counselor	169	2.11%
17	Speech Therapist	168	2.10%
All Others	Principals, Assistant Principals, Directors, Coordinators, etc.	1,090	13.61%
Total		8,008	

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

Table 28 documents the primary area of certification of all Teacher Loan recipients who were employed in public schools in 2016-17. The primary certification area was elementary education, accounting for about 42 percent of loan recipients. Early childhood education account for almost an additional 12 percent of loan recipients.

Table 28
Loan Recipients Employed in SC Public Schools in 2016-17 by Primary Certification Area

Code	Certification Subject	Number Certified Teachers	Code	Certification Subject	Number Certified Teachers
1	Elementary	3,380	50	Art	145
2	Special Education- Generic Special Education*	124	51	Music Education Choral	57
3	Speech-Language Therapist	160	53	Music Education Voice	3
4	English	405	54	Music Education Instrumental	90
5	French	35	58	Dance	13
6	Latin	2	60	Media Specialist	102
7	Spanish	79	63	Driver Training	8
8	German	3	67	Physical Education	112
10	Mathematics	502	70	Superintendent	3
11	General Mathematics*	2	71	Elementary Principal*	21
12	Science	167	72	Secondary Principal*	4
13	General Science*	11	78	School Psychologist III	1
14	Biology	50	80	Reading Teacher*	2
15	Chemistry	12	84	School Psychologist II	5
16	Physics	2	85	Early Childhood	949
20	Social Studies	170	86	Guidance Elementary	49
21	History	6	89	Guidance Secondary	12
26	Psychology			Unknown/Not Reported	17
29	Industrial Technology Education	7	1A	Middle School Language Arts*	2
30	Agriculture	7	1B	Middle School Mathematics*	2
35	Family and Consumer Science (Home Economics)	12	1C	Middle School Science*	2
40	Commerce*	1	1D	Middle School Social Studies*	5
47	Business Education*	40	1E	Middle-Level Language Arts	140
49	Advanced Fine Arts	1	1F	Middle-Level Mathematics	139
1G	Middle-Level Science	44	4B	Business and Marketing Technology	25
1H	Middle-Level Social Studies	128	4C	Online Teaching	4
2A	Special Education- Educable Mentally Disabled*	85	5A	English for Speakers of Other Languages (new name)	9

Code	Certification Subject	Number Certified Teachers	Code	Certification Subject	Number Certified Teachers
2B	Special Education- Education of the Blind & Visually Impaired	5	5C	Theater	8
2C	Special Education – Trainable Mentally Disabled	4	5E	Literacy Coach	2
2D	Special Education – Education of Deaf & Hard of Hearing	4	5G	Literacy Teacher	23
2E	Special Education – Emotional Disabilities	111	7B	Elementary Principal Tier I	55
2G	Special Education- Learning Disabilities	212	7C	Secondary Principal Tier I	2
2H	Special Education – Intellectual Disabilities	33	8B	Montessori-Early Childhood Education	1
2I	Special Education – Multi- Categorical	118	AC	Health Science Technology (new name)	2
2J	Special Education – Severe Disabilities	2	AV	Electricity	1
2K	Special Education-Early Childhood Education	20	BF	Small Engine Repair	1
Grand Total					7,960

Source: SC Commission on Higher Education

VI. SC Teacher Loan Advisory Committee

Proviso 1A.9 of the 2013-14 General Appropriations Act created the South Carolina Teacher Loan Advisory Committee (Committee). Provisos in the annual general appropriation act have maintained the existence of the Committee. The Committee is charged with: (1) establishing goals for the Teacher Loan Program; (2) facilitating communication among the cooperating agencies; (3) advocating for program participants; and (4) recommending policies and procedures necessary to promote and maintain the program.²⁷

Working with the Committee are Marcella Wine-Snyder, CERRA Pre-Collegiate Program Director, and Dr. Jennifer Garrett, CERRA Coordinator of Research and Program Development. Serving on the Committee between the fall of 2016 and April 2017, Fiscal Year 2016-17, were the following individuals and the institutions they represent:

- Dr. Larry Daniel, The Citadel, representing a public education institution with a teacher education program
- Dr. Damara Hightower, Benedict College, representing a private institution with a teacher education program
- Dr. Zona Jefferson, SC Alliance of Black School Educators
- Doug Jenkins, Georgetown County School District, representing the Personnel Division of the SC Association of School Administrators (SCASA)
- Dr. Roy Jones, Clemson University, representing the Call Me Mister Program
- Dr. Tim Newman, Orangeburg County School District Four, representing the Superintendent Division of SCASA
- Trey Simon, SC Student Loan Corporation
- Patti Tate, York County School District Three, representing the Education Oversight Committee
- Jane Turner, Center for Educator Recruitment, Retention and Advancement (CERRA)
- Dr. Sharon Wall, SC State Board of Education
- Dr. Alicia Williams, McCormick County School District, representing SC School Guidance Counselors
- Dr. Karen Woodfaulk, SC Commission on Higher Education.

The position representing the SC Association of Student Financial Aid Administrators was vacant.

The Committee meets three times a year. During 2016-17, the Committee continued discussions and reached consensus about revisions to the Teacher Loan statute, primarily intended to expand loan eligibility, extend loan forgiveness, and increase loan amounts. Additionally, the Committee addressed issues related to changes in leadership and the scope of involvement of the current loan administration/servicing vendor, the SC Student Loan Corporation.

²⁷ Proviso 1A.9. of the 2013-14 General Appropriation Act.

In the fall of 2017, the Committee submitted a memo (Appendix C) to the SC Commission on Higher Education (CHE), recommending changes to the Teacher Loan Program. These recommendations were not adopted, and the Committee will pursue the recommendations again next year. The Committee noted these recommendations should take effect no earlier than July 1, 2019:

- increase the loan amount to \$7,500 for the junior and senior years while enrolled in a teacher education program, as well as when enrolled in a Master of Arts in Teaching program;
- base loan eligibility for the freshman and sophomore years solely on a declared intent to seek a teacher education degree;
- for future loan program participants, provide loan forgiveness to all who go on to teach in a SC public school, regardless of what school they teach in and what subject they teach, and set the loan forgiveness rate at 33.3% for each completed year of teaching;
- provide loan forgiveness at the 33.3% rate for all loan recipients who are currently teaching in a SC public school, regardless of the teacher's subject or school; and
- replace all references to the SC Student Loan Corporation to language referencing an approved vendor.

Appendix A: Teacher Loan Fund Program

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Notwithstanding another provision of this item:

(1) For a student seeking loan forgiveness pursuant to the Teacher Loan Program after July 1, 2004, "critical geographic area" is defined as a school that:

(a) has an absolute rating of below average or unsatisfactory;

(b) has an average teacher turnover rate for the past three years that is twenty percent or higher;
or

(c) meets the poverty index criteria at the seventy percent level or higher.

(2) After July 1, 2004, a student shall have his loan forgiven based on those schools or districts designated as critical geographic areas at the time of employment.

(3) The definition of critical geographic area must not change for a student who has a loan, or who is in the process of having a loan forgiven before July 1, 2004.

(k) for special education in the area of vision, adopt program approval standards for initial certification and amend the approved program of specific course requirements for adding certification so that students receive appropriate training and can demonstrate competence in reading and writing braille;

(l) adopt program approval standards so that students who are pursuing a program in a college or university in this State which leads to certification as instructional or administrative personnel shall complete successfully training and teacher development experiences in teaching higher order thinking skills;

(m) adopt program approval standards so that programs in a college or university in this State which lead to certification as administrative personnel must include training in methods of making school improvement councils an active and effective force in improving schools;

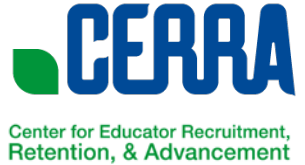
(n) the Commission on Higher Education in consultation with the State Department of Education and the staff of the South Carolina Student Loan Corporation, shall develop a Governor's Teaching Scholarship Loan Program to provide talented and qualified state residents loans not to exceed five thousand dollars a year to attend public or private colleges and universities for the purpose of becoming certified teachers employed in the public schools of this State. The recipient of a loan is entitled to have up to one hundred percent of the amount of the loan plus the interest on the loan canceled if he becomes certified and teaches in the public schools of this State for at least five years. The loan is canceled at the rate of twenty percent of the total principal amount of the loan plus interest on the unpaid balance for each complete year of teaching service in a public school. However, beginning July 1, 1990, the loan is canceled at the rate of thirty-three and one-third percent of the total principal amount of the loan plus interest on the unpaid balance for each complete year of teaching service in both an academic critical need area and a geographic need area as defined annually by the State Board of Education. In case of failure to make a scheduled repayment of any installment, failure to apply for cancellation or deferment of the loan on time, or noncompliance by a borrower with the purpose of the loan, the entire unpaid indebtedness plus interest is, at the option of the commission, immediately due and payable. The recipient shall execute the necessary legal documents to reflect his obligation and the terms and conditions of the loan. The loan program must be administered by the South Carolina Student Loan Corporation. Funds generated from repayments to the loan program must be retained in a separate account and utilized as a revolving account for the purpose of making additional loans. Appropriations for loans and administrative costs must come from the Education Improvement Act of 1984 Fund, on the recommendation of the Commission on Higher Education to the State Treasurer, for use by the corporation. The Education Oversight Committee shall review this scholarship loan program annually and report its findings and recommendations to the General Assembly. For purposes of this item, a 'talented and qualified state resident' includes freshmen students who graduate in the top ten percentile of their high school class, or who receive a combined verbal plus mathematics Scholastic Aptitude Test score of at least eleven hundred and enrolled students who have completed one year (two semesters or the equivalent) of collegiate work and who have earned a cumulative grade point average of at least 3.5 on a 4.0 scale. To remain eligible for the loan while in college, the student must maintain at least a 3.0 grade point average on a 4.0 scale.

Appendix B:
2017-18
SC Teacher Loan Advisory Committee

1A.6. (SDE-EIA: CHE/Teacher Recruitment) Of the funds appropriated in Part IA, Section 1, VIII.E. for the Teacher Recruitment Program, the South Carolina Commission on Higher Education shall distribute a total of ninety-two percent to the Center for Educator Recruitment, Retention, and Advancement (CERRA-South Carolina) for a state teacher recruitment program, of which at least seventy-eight percent must be used for the Teaching Fellows Program specifically to provide scholarships for future teachers, and of which twenty-two percent must be used for other aspects of the state teacher recruitment program, including the Teacher Cadet Program and \$166,302 which must be used for specific programs to recruit minority teachers: and shall distribute eight percent to South Carolina State University to be used only for the operation of a minority teacher recruitment program and therefore shall not be used for the operation of their established general education programs. Working with districts with an absolute rating of At-Risk or Below Average, CERRA will provide shared initiatives to recruit and retain teachers to schools in these districts. CERRA will report annually by October first to the Education Oversight Committee and the Department of Education on the success of the recruitment and retention efforts in these schools. The South Carolina Commission on Higher Education shall ensure that all funds are used to promote teacher recruitment on a statewide basis, shall ensure the continued coordination of efforts among the three teacher recruitment projects, shall review the use of funds and shall have prior program and budget approval. The South Carolina State University program, in consultation with the Commission on Higher Education, shall extend beyond the geographic area it currently serves. Annually, the Commission on Higher Education shall evaluate the effectiveness of each of the teacher recruitment projects and shall report its findings and its program and budget recommendations to the House and Senate Education Committees, the State Board of Education and the Education Oversight Committee by October first annually, in a format agreed upon by the Education Oversight Committee and the Department of Education.

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

Appendix C:
**2017 Teacher Loan Advisory Committee Memo to Commission on
Higher Education Regarding SC Teacher Loan Program**



MEMORANDUM

To: Dr. Karen Woodfaulk
CC: Student Loan Corporation
From: Jane Turner
Date: October 19, 2017
Re: SC Teachers Loan

As Chair of the SC Teacher Loan Advisory Committee (TLAC), I am writing to provide the Commission on Higher Education (Commission) with TLAC's recommendations related to the Loan Program. These recommendations are based on the state's critical teacher pipeline shortages and the need to recruit more students into teacher education programs, as well as the need to make the administration of the loan more cost-effective. The recommendations, to take effect no earlier than July 1, 2019, are as follows:

- increase the loan amount to \$7,500 for the junior and senior years while enrolled in a teacher education program, as well as when enrolled in a Master of Arts in Teaching program;
- base loan eligibility for the freshman and sophomore years solely on a declared intent to seek a teacher education degree;
- for future loan program participants, provide loan forgiveness to all who go on to teach in a SC public school, regardless of what school they teach in and what subject they teach, and set the loan forgiveness rate at 33.3% for each completed year of teaching;
- provide loan forgiveness at the 33.3% rate for all loan recipients who are currently teaching in a SC public school, regardless of the teacher's subject or school; and
- replace all references to the SC Student Loan Corporation to language referencing an approved vendor.

The TLAC requests that the Commission move forward with seeking these changes. With the exception of the loan amounts, these recommendations involve changes to the Teacher Loan Program statutory provisions, SC Code Ann. Section 59-26-20(j). The loan amounts are not set by statute or regulation and would appear to be within the discretion of the Commission. Representatives from TLAC and the Student Loan Corporation would be happy to meet with the Commission and/or the appropriate Committee to provide information about the reasons for these changes and to develop projected funding needs. We also would be happy to provide a draft of the proposed statutory changes for the Commission's and Committee's consideration. Thank you.

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

ADDITIONAL INFORMATION

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

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