



FINANCIALLY SPEAKING BECOMING A SOUTH CAROLINA **TEACHER**

A PUBLICATION CREATED BY THE CENTER FOR EDUCATOR RECRUITMENT, RETENTION
& ADVANCEMENT AND THE SOUTH CAROLINA STUDENT LOAN CORPORATION



FINANCIALLY SPEAKING

BECOMING A SOUTH CAROLINA TEACHER



©2014

A publication created by the Center for Educator Recruitment, Retention & Advancement and The South Carolina Student Loan Corporation



Center for Educator Recruitment, Retention, & Advancement

SOUTH CAROLINA
Student  **Loan**

Top Reasons to Choose Teaching in South Carolina

Teachers really do make a difference in the lives of students every day! Education is the perfect career for someone committed to having an impact on the next generation of leaders. One cannot count the rewards of teaching in simple dollars and cents.

When compared to other professions, teaching jobs often allow for consistency in work hours, annual schedules, and holiday, spring, and summer breaks.

Teaching offers competitive salaries and provides comprehensive benefits, including paid vacation, sick leave, retirement, and ongoing professional development opportunities.

From its cities to rural communities, South Carolina is a great place in which to live and work. A teacher can build a long, rewarding career here.

A Teacher's Profile

A teacher's day is filled with tasks such as planning lessons, giving instruction, supervising activities, administering tests, assigning classroom work and homework, evaluating presentations, grading papers, and keeping order in the classroom. Outside the classroom, teachers handle other supervisory duties and also participate in professional development opportunities, including workshops and conferences.

A teacher's primary goal is to help facilitate students' learning and personal development so they are prepared for the future. Teachers do this through different techniques, including interactive classroom discussions and hands-on learning. There is also time planned for group discussion, classroom activities, direct instruction, problem-solving exercises, and blended learning experiences.

Types of Teachers

Kindergarten and Elementary School Teachers

Kindergarten and elementary school teachers usually teach a variety of subjects to children and generally spend most of the day with the students assigned to their classrooms. They usually form learning centers in their classrooms so that students can interact with and learn from one another. Sometimes, kindergarten teachers even have a teaching assistant or a student teacher working towards a teaching degree who can provide assistance throughout the day.

Middle School Teachers

Middle school teachers specialize in a particular subject (such as English, math, or science), and their students typically move from class to class and teacher to teacher throughout the day.

Middle school teachers often work with students experiencing the changes that come with adolescence. As boys and girls become young men and women, they need the combination of security and independence that middle schools provide. Many times, these teachers form close, caring relationships with students that are crucial before students move on to high school.

Types of Teachers (Continued)

High School Teachers

High school teachers generally teach a limited number of courses in a single subject area like English, math, or science, and their students typically rotate from class to class throughout the day. As a result, high school offers a variety of teaching experiences, making each teacher's day unique.

Special Education Teachers

Special educators work directly with students who have disabilities between the ages of three and twenty-one. Students may have a mild, moderate, or severe disability with their speech, hearing, or vision, or students may have orthopedic impairments, learning disabilities, cognitive disabilities, traumatic brain injury, emotional disabilities, autism, or even multiple disabilities.

Prerequisite Coursework in South Carolina

All states require at least a bachelor's degree to teach. Some states require additional undergraduate coursework. South Carolina has fairly specific coursework requirements. Here are some examples:

Early Childhood Education (Grades K-3)

- 3 semester hours in each of the following:
 - * Child Behavior and Development
 - * Curriculum for Early Childhood Education
 - * Methods and Materials for Early Childhood
 - * Teaching Reading at the Elementary Level Or Emergent Literacy
- 9 semester hours divided among math, science, and social studies
- A 3 semester hour practicum in Early Childhood Education



Elementary Education (Grades 2-6)

- 6 semester hours in Teaching of Reading in the Elementary School
- 3 semester hours in each of the following:
 - * Child Growth and Development
 - * Mathematics for the Elementary School Teacher
 - * Science for the Elementary Teacher
 - * Social Studies for the Elementary Teacher
- 3 semester hours in one of the following courses:
 - * Literature for Children
 - * Art for the Elementary School Teacher
 - * Music for the Elementary School Teacher
 - * Health for the Elementary School Teacher



Middle Level Education (Grades 5-8)

- 3 semester hours in each of the following:
 - * Middle Level Curriculum and Organization
 - * Early Adolescent Growth and Development and Learning Communities
 - * Teaching Reading and Writing in the content field in which you plan to teach
- 15 semester hours of coursework in the content field in which you plan to teach, including courses from at least three subjects within the content field

Prerequisite Coursework in SC (Continued)

Secondary Education (Grades 9-12)

You will need to contact the South Carolina Department of Education or your teacher preparation program for information specific to your subject of interest. Here is an example of the requirements for teaching English at the secondary education level:

- 6 semester hours in Composition and Rhetoric
- 3 semester hours in each of the following:
 - * Advanced Composition and Rhetoric
 - * Development of Modern English
 - * Modern English Grammar
 - * Teaching of Reading (Secondary)
 - * British Literature
 - * American Literature
 - * Adolescent Literature
 - * Literary Criticism
- 6 semester hours of literature electives



Financing a Teaching Degree

There are several types of funding sources for students seeking a teaching degree. Programs offering loans, grants, and scholarships are available to eligible applicants. Be sure to speak with your financial aid office for help in determining the best type of funding for you and where you can apply for funding. Some of the loan programs even include the possibility of loan forgiveness if you meet the requirements for teaching after you graduate. Here are just a few of the programs available.

SC Teachers Loan Program

These programs are designed to attract talented and qualified individuals to the teaching profession. Loan recipients who become certified and teach in a South Carolina public school may have up to 100% of their loan (plus accrued interest) forgiven by teaching in a designated critical subject and/or geographic area.

Eligibility: There are various criteria for the SC Teachers Loan. For complete information, visit www.scstudentloan.org.

Value: For the SC Teachers Loan, freshmen and sophomores may borrow up to \$2,500 per year. Juniors, seniors, and graduate students may borrow up to \$5,000 per year, up to a cumulative maximum amount of \$20,000.

Interest Rate: If the loan is not forgiven, the interest rate is the maximum interest rate on the Unsubsidized Federal Direct Stafford Loan for undergraduate students plus 2%, with a maximum interest rate of 8.25%.

Application Procedure: The application priority deadline is April 15th, and funding is awarded

to approved applicants on a first-come, first-served basis. Download an application at www.scstudentloan.org or contact your college financial aid office for an application.

More Information:

Visit www.scstudentloan.org or call 800-347-2752.

Palmetto Assistance Loan (PAL)

A state-supported, supplemental education loan for students with no fees and a low, fixed interest rate.

Value: The minimum loan amount is \$2,000. You can borrow up to the cost of attendance, minus any other financial aid.

Interest Rate: The interest rate is 6.00% fixed if paying interest during the enrolled period and 8.00% fixed if paying \$25.00 monthly during the enrolled period. Please visit www.scstudentloan.org for more information on interest rates and APR.

Application Procedure: Apply for a PAL online at www.scstudentloan.org or contact your college financial aid office for an application.

Financing a Teaching Degree (Continued)

Federal Direct Stafford Loan

This is a long-term, low-interest loan available to students through the U. S. Department of Education's Direct Loan Program to pay expenses related to attending a college or university. There are two types of Direct Stafford loans:

- **Subsidized Federal Direct Stafford Loan** - This is a need-based loan. The federal government pays interest on the loan while the student is in school and during grace and deferment periods.
- **Unsubsidized Federal Direct Stafford Loan** - This is not a need-based loan. The student is responsible for paying interest on the loan while enrolled in school and during grace and deferment periods. Students have the option to defer interest payments while in school or to pay them quarterly.

Value: The amount awarded is dependent upon several factors.

Interest Rate: Depends on the repayment plan selected upon entering repayment

Forgiveness for Teaching: If you teach full-time for five consecutive and complete academic years in certain elementary and secondary schools or educational service agencies that serve low-income families, then \$5,000 will be forgiven. If you teach math, science, or special education in an eligible school, \$17,500 will be forgiven.

Application Procedure: Complete the FAFSA.

More Information:
www.studentaid.ed.gov

Private Educational Loans

Private educational loans are additional sources of funding that can be obtained through banks, student loan lenders, and other financial institutions. However, the terms of private loans vary from one lender to the next. Be sure to read the terms and conditions carefully since these loans must always be repaid. Private educational loans should be considered only after all other resources have been exhausted.

Grant Programs

SC Need-Based Grant Program

The purpose of this program is to provide additional assistance to South Carolina's neediest students.

Eligibility: Students must be enrolled in a degree-seeking program at a SC public institution.

Value: Up to \$2,500 annually for full-time enrollment or \$1,250 for part-time enrollment

Application Procedure: Complete the FAFSA.

SC Tuition Grant

This program provides assistance to South Carolina students attending South Carolina's independent (private) colleges and universities.

Eligibility:

- Be a SC resident enrolled in a degree-seeking program at a SC independent college or university
- Graduate in the upper 75% of their high school class, or earn a 900 on the SAT (Math and Critical Reading sections only), or earn a 19 on the ACT, or graduate with a 2.0 cumulative GPA based on the uniformed grading scale.

More Information:
www.sctuitiongrants.com

Financing a Teaching Degree (Continued)

State Scholarships

South Carolina offers several different types of state-funded scholarships. In order to receive a state-funded scholarship, a student must be a resident of South Carolina. However, a student can be a recipient of only one of the following four state-funded scholarships at a time.

SC Palmetto Fellows Scholarship

This is a merit-based program established to recognize the most academically talented high school seniors in South Carolina. It provides funding for qualified students for up to 8 full-time terms of study.

Eligibility: Entering freshmen must attend a four-year institution in SC and meet one of the following sets of requirements:

- Rank in the top 6% of their graduating high school class
- Score a minimum of 1200 SAT (Critical Reading and Math) or a minimum of 27 on the ACT
- Earn a 3.5 or greater cumulative GPA based on the uniformed grading scale at the end of their junior year

OR

- Score a minimum of 1400 SAT (Critical Reading and Math) or a minimum of 32 on the ACT
- Have a 4.0 or greater cumulative GPA based on the uniformed grading scale at the end of their junior year

Continuing college students must maintain a cumulative 3.0 GPA or greater.

Value: Freshmen may receive up to \$6,700. Sophomores, juniors, and seniors may receive up to \$7,500 for each year.

Application Procedure: Your school's guidance counselor will submit the required documentation if you are an eligible student.

More Information: Visit your guidance counselor or visit www.che.sc.gov.

SC LIFE Scholarship

This is a merit-based scholarship for undergraduate students attending an eligible public or private institution in SC and provides funding for qualified students for up to 8 terms based on the student's initial college enrollment date.

Eligibility: Entering freshmen must attend an eligible institution in SC and meet two of the three criteria listed below:

- Rank in the top 30% of the graduating class
- Score a minimum of 1100 (Critical Reading and Math only) on the SAT or a minimum of 24 on the ACT
- Earn a minimum of 3.0 GPA based on the Uniform Grading Scale

OR

Initial eligibility for two-year or technical institutions:

- Earn a minimum of 3.0 GPA based on the Uniformed Grading Scale.

Value: At an eligible four-year institution in SC, students may receive up to \$4,700 per year plus a \$300 book allowance per year, not to exceed the cost of attendance for undergraduate study. Sophomores, juniors, and seniors majoring in science or math related areas may also qualify for the LIFE Scholarship Enhancement, which is an additional award of up to \$2,500, not to exceed the cost of attendance. Enhancement eligibility begins in the sophomore year and continues for six semesters. Students attending a technical or two-year college can receive up to the cost of tuition plus a \$300 book allowance each academic year, not to exceed \$5,000 per year.

Application Procedure: All entering freshmen are automatically reviewed for their LIFE Scholarship eligibility when they are accepted to a post-secondary institution.

More Information: Visit your guidance counselor or visit www.che.sc.gov.

Financing a Teaching Degree (Continued)

SC Lottery Tuition Assistance Program

The SC Lottery Tuition Assistance Program (LTAP) provides tuition assistance to SC residents attending an eligible two-year public or private institution in SC.

Eligibility:

- Be a SC resident at the time of high school graduation and college enrollment
- Complete and file the FAFSA
- Be enrolled as a degree-seeking student in a minimum of six credit hours each term

Value: The award amount is subject to change each term based on the number of eligible students and the amount of funding available each academic year.

Application procedure: Complete the FAFSA.

More Information: Visit your guidance counselor or visit www.che.sc.gov.

SC Hope Scholarship

The SC Hope Scholarship is a one-year, merit-based scholarship created for first-time entering freshmen students attending a four-year institution in SC who do not qualify for the SC LIFE or Palmetto Fellows Scholarships. The scholarship is only awarded during the freshman year.

Eligibility:

- Earn a minimum 3.0 cumulative high school GPA at the time of high school graduation
- Be a SC resident at the time of high school graduation and college enrollment
- Be enrolled as a full-time, degree-seeking student

Value: Up to \$2,800 (including a \$300 book allowance) toward the cost of attendance

Application Procedure: There is no application for the SC Hope Scholarship. The college or university will determine eligibility and notify the recipient.

Additional Notes:

- **A student can only be a recipient of one state scholarship at a time.**

South Carolina Teaching Fellows Program

This program is designed to recruit talented high seniors into the teaching profession and to help them develop leadership qualities. Each year, the program provides scholarships for high school seniors who meet the eligibility requirements.

Eligibility: The recipient must be a high school senior who has exhibited high academic achievement, a history of service to the school and community, and a desire to teach in South Carolina.

Value: Up to \$6,000 annually, for a total of up to \$24,000

Application Procedure: Download an application at www.cerra.org.

More information: Email teachingfellows@cerra.org or call 800-476-2387, ext. 6412

Other Sources of Assistance

There are other sources of financial assistance available to students wishing to enter the teaching profession in South Carolina. Although there are many more programs offered through the nation, these programs are available to students attending an institution in SC.



Financing the Teaching Degree (Continued)

Call Me MISTER Program

There is a high need for African-American males in the teaching profession. African-American male teachers only comprise 17% of the state's total teaching population. The Call Me MISTER program seeks to recruit, train, certify, and secure employment for African-American men as elementary teachers in South Carolina public schools. Call Me MISTER offers tuition assistance through loan forgiveness programs for admitted students pursuing approved programs of study in teacher education at participating colleges. Call Me MISTER combines the special strengths of Clemson University with the individualized instructional programs offered by four Historically Black Colleges and Universities: Benedict College, Claflin University, Morris College, and South Carolina State University. The project also has limited enrollment in the middle school Master of Arts in Teaching Program. Partner schools: Anderson University, Benedict College, Claflin University, Clemson University, College of Charleston, Coastal Carolina University, Greenville Technical College, Lander University, Limestone College, Midlands Technical College, Morris College, Piedmont Technical College, SC State University, Southern Wesleyan University, Tri-County Technical College, Trident Technical College, University of SC – Beaufort, and Winthrop University.

Eligibility: Must be enrolled at one of the participating post-secondary institutions

Application Procedure: Download an application at www.callmemister.clemson.edu and submit accompanying items such as two letters of recommendation. For a complete list of the requirements for submission, visit www.callmemister.clemson.edu.

More information: Call (800) 640-2657.

TEACH Grant (Teacher Education Assistance for College and Higher Education)

For institutions choosing to participate in the TEACH Grant, students can apply for financial assistance if they agree to serve for at least four years as a full-time teacher in a high need field in a public or private elementary or secondary school that serves students from low-income families. A TEACH Grant recipient who does not complete the required teaching within a specified time frame or fails to meet certain additional requirements of the TEACH Grant Program will be required to repay the TEACH Grant.

Eligibility:

- Be enrolled at a post-secondary educational institution that has chosen to participate in the TEACH Grant Program
- Be enrolled in coursework that is necessary to begin a career in teaching or plan to complete such coursework
- Meet certain academic achievement requirements (generally scoring above the 75th percentile on a college admission test or maintaining a cumulative GPA of at least 3.25)
- Complete the FAFSA, but the student does not have to demonstrate financial need to be eligible
- Sign a TEACH Grant Agreement to Serve

Value: Up to \$4,000 annually

Application Procedure: Complete the FAFSA and the TEACH Grant Agreement to Serve.

More Information: www.studentaid.ed.gov



Information at Your Fingertips

ACT	www.act.org
ACT Fee Waivers	www.actstudent.org/faq
Call Me MISTER	www.callmemister.clemson.edu
Cappex	www.cappex.com
CERRA	www.cerra.org
College Board	www.collegeboard.com
CollegeNET	www.collegenet.com
FAFSA (English & Espanol)	www.fafsa.ed.gov / 800.433.3243
Federal Loan Information	www.studentaid.ed.gov/students/publications/student_guide/index.html
Financial Aid for Minority Students	www.onlineschools.org/financial-aid/minority/
Gates Millennium	www.gmsp.org
SC Scholarships & Colleges Information	www.che.sc.gov
NABSE	www.nabse.org
Private Sector Scholarships	www.fastweb.com
SAT	www.collegeboard.com
SAT Fee Waivers (need-based)	866.756.7436
School Soup	www.schoolsoup.com
SCABSE Scholarship	www.scabse.net/upload/SCHOLARSHIP%20APPLICATION.2015.docx.pdf
SC Student Loan Corporation	www.scstudentloan.org or 800.347.2752
SC Teaching Fellows	www.teachingfellowsc.com
SC Teachers Loan Program	www.scstudentloan.org/wp154.aspx
SC Tuition Grants Commission	www.sctuitiongrants.com
FSA Student Aid InfoCenter	www2.ed.gov/finaid
The SmartStudent™ Guide to Financial Aid	www.finaid.org
US Dept of Education	www2.ed.gov/ope
Veterans' Affairs	www.military.com/education

Finding a Teaching Position in South Carolina

The SC Online Educator Employment System

The Center for Educator Recruitment, Retention, and Advancement (CERRA) is proud to host the South Carolina Online Educator Employment System. Through CERRA's website, you can have instant access to a statewide educator Job Bank, the Online Application that enables you to apply to any or all public school districts or special schools in the state, and much more.

Online Application

Complete one standard employment application that can be submitted to any or all of South Carolina's public school districts and special schools. Start your application at <http://cerra.org/application.aspx>.

Job Bank

Search for positions in the public schools and special schools of South Carolina with our online Job Bank. The Job Bank allows users free access to a database created by personnel directors from public school districts and special schools throughout the state. You may search for jobs by selecting any combination of District, Region, Criteria (which represents licensure areas), and School Year Available. Go to cerra.org for more information. Look for the link in the "looking for" menu to the left.

Contact CERRA Staff

Available Monday - Friday, 8:00 AM - 5:00 PM

(excluding state holidays)

Local or out-of-state: 803-323-4032

South Carolina toll free: 800-476-2387

Fax Number: 803-323-4044

Online Application Questions: archiep@winthrop.edu

Job Bank Questions: todd@cerra.org



Licensure Information

Information on educator licensure in South Carolina can be accessed on the South Carolina Department of Education's website at <http://ed.sc.gov/agency/se/Educator-Services/Licensure/>. The purpose of the Educator Licensure website is to help educators and the general public find up-to-date, relevant information pertaining to all facets of teacher licensure, including the licensure process, regulation changes, updating existing licenses, and links to information for educators.

Contact Licensure Staff

Available Monday - Friday, 1:00 PM - 4:30 PM

(excluding state holidays)

Local or out-of-state: 803-896-0325

South Carolina toll free: 877-885-5280

licensure@ed.sc.gov



SOUTH CAROLINA
STATE DEPARTMENT
OF EDUCATION

Visit The Office

Available Monday - Friday, 8:30 AM - 4:30 PM

(excluding state holidays)

8301 Parklane Road

Columbia, SC 29223

General Inquiries may be directed through 803-896-0371.



WWW.CERRA.ORG
WWW.SCSTUDENTLOAN.ORG