



Education Preparation Provider Affordability Report

Initial Analysis of Financial Motivators and Barriers to
Becoming a Teacher in Tennessee

Tennessee Department of Education | March 2022



Executive Summary

This report was authored pursuant to the Tennessee Literacy Success Act of 2021 and is an initial report to begin meeting the statutory reporting requirements in the Act. The Tennessee Literacy Success Act, which represents a collaborative effort between the Tennessee General Assembly, Governor Bill Lee, and the Tennessee Department of Education (the department), laid the foundation for improving literacy rates in Tennessee and contains several new requirements for schools and districts. Those new requirements include incorporating foundational literacy skills into instruction for kindergarten through grade three (K-3) and administering a universal reading screener three times per year. The Act also requires local education agencies (LEAs) to establish, submit, administer and monitor a foundational literacy skills plan for the purpose of improving literacy achievement in the state. In addition to these new requirements for schools and LEAs, the Tennessee Literacy Success Act includes new measures to ensure that teachers are provided additional training and support to deliver instruction grounded in foundational literacy skills. Finally, the Act calls for a cost and affordability analysis of Tennessee educator preparation providers (EPPs) to better understand the financial motivators and barriers to pursuing and persisting in the teaching profession.

Key Findings

- According to a survey administered to current and former teachers in Tennessee, with over 1,000 respondents, more than two-thirds (68.5%) indicated that they are currently incurring or have incurred student debt related to their EPP.¹ Of those who reported incurring debt, the average reported debt across all respondents is \$36,728.
- Across EPPs in Tennessee, the cost to attend varies extensively. Several programs offer no-cost options for teacher candidates to earn their credentials, such as through Grow Your Own (GYO) pathways, while the most expensive institution in the state charges over \$50,000 per year to attend.
- Data from surveys, interviews and focus groups overwhelmingly demonstrate that financial factors are top of mind for both prospective and current teachers. In fact, prospective teachers listed concerns about paying off existing student loans and debt as the most common factor that may inhibit their ability to graduate.
- In general, Tennessee is in line with the nationwide average of student debt for prospective teachers. The average debt of Tennessee EPP graduates is also comparable to Tennessee's eight border states.
- EPPs reported that total costs per candidate to run their teacher preparation programs averaged \$5,277.96² across the state. The largest expense is cost related to staffing. Average cost per candidate shows that alternative programs, often with smaller program sizes, are the most expensive on a per candidate basis.
- To gain a more accurate understanding of the true input costs incurred by EPPs, further data collection and analysis should be conducted, particularly related to GYO programs.

¹ Please see Appendix for more information on survey respondent demographics

² This datapoint excludes several EPPs due to insufficient data reporting: Belmont University, Christian Brothers University, Knox County Schools, Teacher for America – Nashville/Chattanooga, University of Memphis, University of Tennessee-Knoxville, Vanderbilt University and Western Governors University – Teachers College

Introduction

The Tennessee Literacy Success Act of 2021 requires the Tennessee Department of Education (department) to conduct a joint analysis with the Tennessee Higher Education Commission (THEC) to provide data and analysis on the following³:

- The affordability of its educator preparation providers (EPPs)
- Comparison of Tennessee EPP tuition costs relative to EPPs in other states
- Student loan and debt burdens of EPP graduates
- Financial barriers that may prevent postsecondary students and career changers from pursuing teaching as a profession
- Ability to reduce costs of obtaining educator preparation and credentials

What's in this report?

- **Background and context** on the issue of EPP affordability, EPP graduate debt burden and financial barriers to pursuing the teaching profession across the nation and the specific challenges found in Tennessee.
- **Methodology** for how the department collected and analyzed data to produce these findings.
- **Key findings** that address the questions as outlined in the statute as they relate to the affordability of EPPs, EPP graduate student debt burden, and financial barriers and motivators to pursuing and remaining in the teaching profession.
- **Recommendations** rooted in research and evidence for how the State might continue to address EPP affordability and reduce student debt burden for those who pursue teaching as a profession, as required as part of this study.

Background and Context

National Landscape

Districts across the country have been contending with teacher shortages that have resulted in more than 100,000 teaching positions left vacant or staffed by individuals who were unqualified for their jobs.^{4,5} Nearly every state has reported shortages of teachers in high-need subjects like math, science, special education and English as a Second Language (ESL), particularly acute in high-poverty schools, driven by both teacher attrition and declines in those choosing to enter the profession in

Each year, more than 200,000 teachers leave the profession across the nation, with nearly two out of three leaving for reasons other than retirement.

³ [Senate Bill 7003, also known as the Tennessee Literacy Success Act](#)

⁴ [University of Arkansas, Sinquefield Center for Applied Economic Research, Understanding how COVID-19 has Changed Teachers' Chances of Remaining in the Classroom](#)

⁵ [Learning Policy Institute, Eroding Opportunity: COVID-19's Toll on Student Access to Well-Prepared and Diverse Teachers \(2021\)](#)

the first place.^{6,7} From 2009 to 2017, 340,000 fewer students enrolled in EPPs, with the decrease driven largely by financial concerns, including the high cost of comprehensive preparation, the burden of student loan debt and the lack of competitive compensation. More than two-thirds of educators in the country are weighed down with an average of \$20,000 to \$50,000 in student loan debt.⁸ That coupled with well-documented low pay for teachers reduces incentives to pursue teaching and makes it ever-more challenging to recruit and retain teachers.⁹ Teachers in the U.S. experience a wage penalty of roughly 13 percent compared with other college-educated professionals.¹⁰ Each year, more than 200,000 teachers leave the profession, with nearly two out of three leaving for reasons other than retirement.¹¹

Furthermore, COVID-19 has worsened these pre-pandemic conditions. In addition to expected reductions in those pursuing the teaching profession, there are also concerning signs of increased turnover as stressful working conditions and health concerns are prompting many to leave the profession.¹²

Tennessee Landscape

Similar to the rest of the nation, Tennessee is also seeing an overall decline in enrollment in its EPPs.¹³ College affordability and other barriers could play a role in this decline. According to the Southern Regional Education Board (SREB), from the 2017-18 school year, attending college required 29 percent of family income to pay for four-year institutions in Tennessee. For families in the lowest income category (under \$30,000), attending college required 56 percent of their income to pay for educational expenses. And yet, the percentage of family income required to pay for college in Tennessee was in fact lower in comparison to the other states studied by SREB.¹⁴ Tennessee also awarded more merit-based aid in 2017-18 per full-time student than SREB and national averages, but less in need-based aid compared to national averages. Regarding debt burden, Tennessee graduates tended to take out more student loans than SREB and national averages to earn college degrees at four-year institutions (2017-18), with 60 percent of students in the class of 2019 graduating with debt, owing an average of \$27,525.¹⁵

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⁶ [Economic Policy Institute, The Teacher Pay Gap is Wider Than Ever \(2016\)](#)

⁷ [Economic Policy Institute, The Teacher Shortage is Real, Large and Growing, and Worse Than We Thought \(2019\)](#)

⁸ [Learning Policy Institute, Eroding Opportunity: COVID-19's Toll on Student Access to Well-Prepared and Diverse Teachers \(2021\)](#)

⁹ [Economic Policy Institute, The Teacher Pay Gap is Wider Than Ever \(2016\)](#)

¹⁰ [Center for American Progress, What to Make of Declining Enrollment in Teacher Preparation Programs \(2019\)](#)

¹¹ [Learning Policy Institute, Why Do Teachers Leave \(Infographic\) \(2016\)](#)

¹² [University of Arkansas, Sinquefield Center for Applied Economic Research, Understanding how COVID-19 has Changed Teachers' Chances of Remaining in the Classroom](#)

¹³ [Higher Education Act, 2020 Title II Report](#)

¹⁴ For each institutional type except technical institutions. Other states included in the SREB are AL, AK, DE, FL, GA, KY, LA, MD, MS, NC, OK, SC, TX, VA, and WV

¹⁵ [Southern Regional Education Board, Tennessee College Affordability Profile \(2021\)](#)

Despite college affordability and student loan burdens, Tennessee has seen strong retention numbers among teachers trained in the state in recent years. Tennessee’s teacher retention rates look similar to other states, with nine out of ten Tennessee teachers persisting as a teacher in the state, and eight of ten teachers retained in the same school.¹⁶ But urban districts show lower retention than other districts, coupled with the fact that there is also less movement **into** urban districts from year-to-year.¹⁷ So, while Tennessee is showing strong teacher retention rates for those trained in the state, the question remains whether the state can continue to attract candidates to attend EPPs and pursue teaching as a career.¹⁸

Tennessee is already attempting to address some of these challenges to reduce barriers to becoming a teacher and to motivate individuals to pursue teaching as a profession. One way the state is doing so is by offering a first-of-its-kind free teacher apprenticeship program, in partnership with the U.S. Department of Labor.¹⁹ These types of Grow Your Own (GYO) models²⁰ build off the proven success of other residency and apprenticeship programs across various fields such as healthcare and advanced manufacturing. They attempt to provide lower-cost, job-embedded training to aspiring teachers in the hopes of improving the quality, diversity, and retention of those who complete their programs and enter K-12 classrooms. They are also often designed to foster partnerships between EPPs and districts, providing innovative, no-cost pathways to teaching that can support an increase in EPP enrollment. The department’s grant programs have helped to dramatically increase the number and scale of these GYO programs across the state. Currently, there are 65 existing GYO programs in Tennessee.

Tennessee also had two loan forgiveness programs specifically aimed at teachers—the Minority Teaching Fellows program and the Math and Science Teacher Loan Forgiveness program. However, the latter has since been phased out, leaving only one program targeted at teachers beyond the 2021-22 academic year. Beyond scholarships, grants, and low- or no-cost pathways to teaching, loan forgiveness programs are a strong motivator for attracting potential teachers into the profession.²¹

What is clear is that recruiting and retaining talent across the teaching workforce, especially in schools that serve urban and rural communities, is challenging, particularly when prospective teachers face more lucrative professional alternatives and often carry significant student debt from their undergraduate and graduate programs. In fact, Tennessee is in the bottom ten states in terms of the ratio of public school teacher wages to wages of other college graduates.²² Consequently, EPP

Tennessee is in the bottom ten of all states in terms of the ratio of public school teacher wages to wages of other college graduates.

¹⁶ Using a snapshot in time between SY 2017-18 and SY 2018-19

¹⁷ [Tennessee Department of Education, Teacher Retention in Tennessee \(2020\)](#)

¹⁸ Ibid

¹⁹ [Tennessee Department of Education, Grown Your Own \(2022\)](#)

²⁰ [New America, A Look at the Data: Grow Your Own Policies and Programs in the 50 States and District of Columbia](#)

²¹ [Tennessee Student Assistance Corporation, Loan Forgiveness Programs](#)

²² [According to the Economic Policy Institute, Tennessee pays its teachers 70.7 percent of the wages it pays other college graduates. The national average is 77 percent](#)

affordability continues to be at the center of the debate as it is well-evidenced that the earning potential for teachers is oftentimes below the earning potential of other careers that require the same level of education. So, where are the greatest opportunities and challenges for Tennessee and EPPs to make their programs more affordable for candidates?

Methodology

To effectively answer the key questions for this report, a multi-staged study was developed to capture data from prospective teachers, current and former teachers, leaders at education preparation programs and surrounding states to answer the following research questions:

- What are the financial factors, especially net-tuition affordability, that are associated with enrollment in Tennessee educator preparation programs?
- What are the financial factors that relate to persistence in the teaching profession in TN? How is student debt burden connected to teacher retention?
- How does net-tuition affordability in Tennessee compare to other states? What promising practices could be employed in Tennessee to reduce teacher debt burden?

The goal of the study is to generate strategies that chart a clear path forward to address the financial barriers that limit the pool of educators in Tennessee. The research plan included various forms of stakeholder engagement with EPP students, teachers, and other staff to understand their experiences and to tap into their knowledge as it relates to the financial motivators and barriers to entering and persisting as a teacher in Tennessee. The study included: desk research, survey administration, focus groups, empathy interviews, and a quantitative analysis. See more details on the methodology in the Appendix.

Key Findings

Tennessee EPP Graduates' Student Loan and Debt Burdens

Quantitative and qualitative data from former, current, and prospective teachers highlight the predominant role of student loan and debt burdens in various aspects of a teacher's career, from their decision to pursue to their decision to persist in teaching. As part of the study, the department administered a survey to over 16,000 former, current, and prospective teachers (licensed or have begun a licensure program within the last five years) across the state asking for the debt they have accumulated upon graduation (or expected graduation) from an EPP. The survey yielded a response rate of 7 percent (n=1,078).²³ **More than two-thirds (68.5 percent) of survey respondents indicated that they are currently incurring or have incurred student debt related to their EPP. Moreover, the average reported debt across all respondents is \$36,728.**

²³ See Appendix for more details on survey respondents

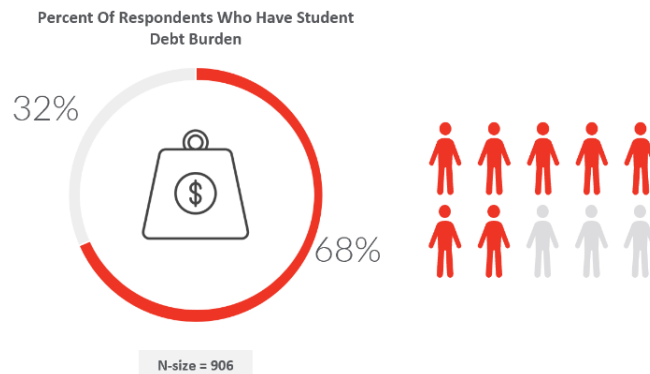


Figure 1. Percent of former, current, and prospective teachers who indicated that they have student debt burden.

The relationships between the amount of debt incurred to a wide range of variables including household income, geographic location (i.e., urban or rural), race (i.e., people of color or white), type of EPP (i.e., public or private), and type of licensure pathway (i.e., master’s, bachelor’s, or alternative) are not statistically significant.²⁴ Given data limitations to this study, these questions warrant further analysis as a part of this statutory requirement to determine whether causal relationships exist or not. However, while neither statistically significant nor causal relationships were found, there are interesting relationships between debt and some demographic factors. For example, the second lowest household income group (\$40-60K) incurred the second highest average debt (\$40,266). Those who live and/or work in urban areas reported a slightly greater average amount of debt than those who live and/or work in rural areas. For additional details, please see tables in the Appendix.

As noted in Figure 2, graduates of private EPPs (\$38,662) incurred a greater amount of debt than those of public EPPs (\$34,622). Furthermore, graduates who obtained their license through a master’s degree program incurred the greatest amount of debt (\$41,736) followed by those who attended a bachelor’s program (\$36,116) and an alternative program (\$28,972). Alternative programs refer to pathways such as Teach for America, Nashville Teacher Residency, or other similar teacher residency programs. Respondents who selected “other” indicated that they obtained their credentials through online programs, PhDs, GYO, or job-embedded programs. Those who indicated they participated in a job-embedded program (n=17) reported the least amount of average debt at \$26,061.²⁵

²⁴ For the purposes of this study, a p-value of <.05 indicates statistical significance (i.e., that a relationship exists and is not due to random chance)

²⁵ An n-size of 17 is small and cannot be considered “representative” data

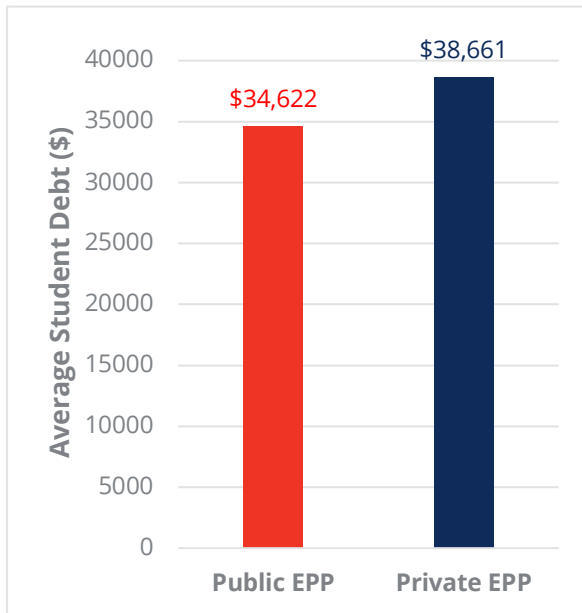


Figure 2. Average student debt by public vs. private EPP.

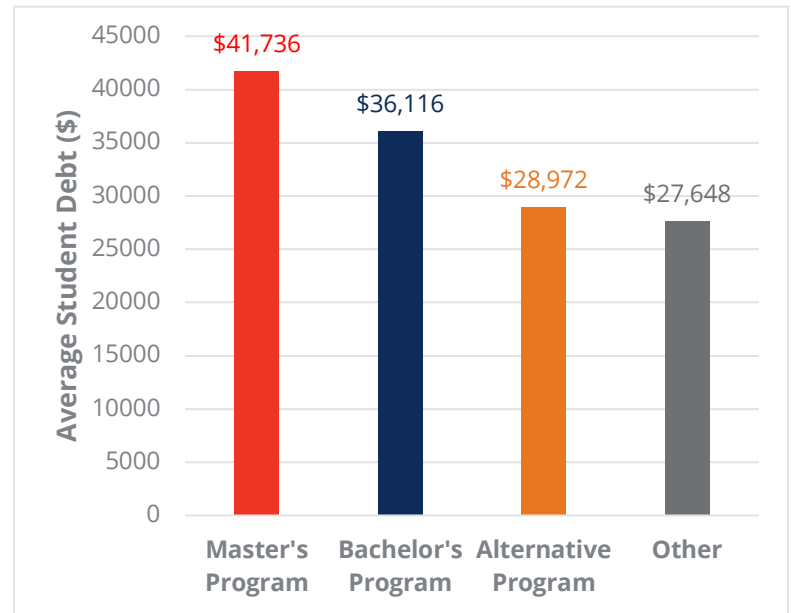


Figure 3. Average student debt by type of licensure pathway.

Interviews and focus groups with current and former teachers (n=27) and staff members at loan forgiveness programs (n=2) across Tennessee affirmed many of these findings. For example, except for those teachers who attended tuition-free EPPs through an alternative licensure pathway, **interviewed teachers stated that they took out student loans in order to attend their EPP whether to cover tuition costs or related living expenses (i.e., rent, transportation, etc.). Many teachers also highlighted the burdensome financial costs associated with their required clinical experiences.**

Tennessee EPP Affordability

Tennessee has 44 education preparation programs across the state. These programs range in size, location, and type. Across all programs, there is a shared goal to develop and equip teacher candidates with the skills and knowledge to become successful teachers in Tennessee. Prospective teachers weigh many different factors when choosing which EPP to attend, with financial reasons frequently ranked as the most important factor. Therefore, it is important to consider the costs of EPPs across Tennessee to better understand how the cost of teacher training impacts the affordability of pursuing the teaching profession.

There is substantial variation in the cost of attending an EPP in Tennessee. Some programs offer no-cost options for prospective teachers to earn their credentials, while the most expensive institution in the state charges over \$50,000 a year to attend its program. Figure 6^{26,27} below, indicates the self-reported cost of annual tuition and fees at every EPP in Tennessee.

²⁶ For all public institutions, tuition rates were calculated using in-state tuition costs

²⁷ All cells marked with an "X" indicate that the degree is not offered at their institutions. All cells marked with a N/A indicate that data was never received from that institution

EPP	Bachelor's	Master's	Total Annual Operating Costs	Cost Per Candidate ²⁸	Published Bachelor's Tuition ²⁹
Aquinas College	\$26,400	\$10,780	\$423,043	\$10,576	\$35,384
Arete Memphis Public Montessori Residency	X	\$0	\$266,932	\$11,122	X
Austin Peay	\$9,186	\$11,532	\$2,145,477	\$3,065	\$9,088
Belmont University	\$38,430	\$26,080	N/A	N/A	\$36,650
Bethel University	\$33,644	X	\$252,180	\$8,406	\$30,270
Bryan College	\$17,150	X	\$151,243	\$1,182	\$16,900
Carson-Newman University	\$30,620	\$9,000	\$631,208	\$4,711	\$31,300 ³⁰
Christian Brothers University	\$34,880	X	N/A	N/A	\$34,820
Cumberland University	\$24,458	X	\$339,403	\$2,901	\$24,336
East Tennessee State University	\$10,338	\$12,340	\$4,595,264	\$26,259	\$9,675
Fisk University	\$20,928	X	\$153,000	N/A	\$20,928
Freed-Hardeman University	\$24,300	X	\$1,329,486	\$3,462	\$24,300
Johnson University	\$17,384	\$15,000	\$496,00	\$4,313	\$17,384
King University	\$32,798	\$10,755	\$435,992	\$8,720	\$31,010
Knox County Schools	X	X	N/A	N/A	X
Lee University	\$20,500	\$14,900	\$2,364,992	\$7,883	\$19,800
LeMoyne-Owen College	\$10,776	X	N/A	N/A	\$10,776
Lincoln Memorial University	\$24,350	\$12,590	\$1,763,451	\$4,035	\$24,720
Lipscomb University	\$35,752	\$18,000	\$2,738,260	\$3,335	\$35,752
Maryville College	\$36,606	X	\$334,636	\$4,462	\$36,880
Middle Tennessee State University	\$9,917	\$13,344	\$7,670,100	\$6,687	\$9,472
Milligan University	\$35,950	X	\$507,834	\$4,883	\$35,950
Memphis Teacher Residency	X	\$0	N/A	N/A	X

²⁸ Data on costs and candidates was self-reported by EPPs. In this column, there are several EPPs (East Tennessee State University, Nashville Teacher Residency, Teacher for America-Memphis and Tennessee State University) that appear to be outliers. This is most likely due to the reporting of inaccurate data.

²⁹ All tuition is for SY21-22 unless noted

³⁰ Tuition reflects SY22-23 data as SY21-22 data were not available

Nashville Teacher Residency	X	X	\$950,000	\$41,304	\$5,000
Relay Graduate School of Education - Memphis	X	\$10,500	\$1,228,686	\$7,492	\$11,500
Relay Graduate School of Education - Nashville	X	\$10,500	\$925,413	\$7,712	\$11,500
Rutherford County Schools	X	X	\$119,869	\$2,397	X
South College	\$16,500	X	\$394,934	\$7,052	\$11,000
Southern Adventist University	\$31,880	X	\$534,985	\$4,147	\$22,980 ³¹
Teach for America - Memphis	X	\$0	\$4,272,908	\$26,054	X
Teach for America - Nashville/Chattanooga	N/A	N/A	N/A	N/A	X
Tennessee State University	\$8,472	\$13,344	\$2,143,787	\$20,417	\$8,448
Tennessee Technological University	\$10,852	\$12,508	\$4,816,520	\$4,672	\$10,522
Tennessee Wesleyan University	\$26,250	\$22,230	\$447,016	\$4,383	\$26,100 ³²
Trevecca Nazarene University	\$30,223	\$10,840	\$617,313	\$1,894	\$25,998
Tusculum University	\$26,010	\$18,617.5	\$773,278	\$4,866	\$25,860
University of Memphis	\$10,460	\$12,233	N/A	N/A	\$8,352
University of Tennessee - Chattanooga	\$9,898	\$10,524	\$2,589,068	\$2,959	\$9,848
University of Tennessee - Knoxville	\$13,403	\$14,015	N/A	N/A	\$11,332
University of Tennessee - Martin	\$10,192	\$11,345	\$2,079,757	\$6,933	\$9,912
University of Tennessee - Southern	\$10,819	\$16,050	\$493,533	\$1,519	\$10,200
Union University	\$35,500		\$2,108,783	\$14,249	\$34,320
Vanderbilt University	\$56,966	\$39,086	\$14,908,234	N/A	\$54,840
Welch College	\$19,707	\$8,100	\$252,622	\$7,017	\$19,582
Western Governors	\$7,540	\$7,870	\$21,470	N/A	\$6,950

Figure 4. Tuition and operational costs at Tennessee EPPs.

³¹ Tuition reflects SY22-23 data as SY21-22 data were not available

³² Tuition reflects SY22-23 data as SY21-22 data were not available

The average tuition for a traditional bachelor's degree program is \$20,890, whereas the average tuition for a master's degree program is \$12,830. There are also several alternative teacher preparation programs in the state that offer tuition for free. The cost paid by teachers is often lower than the listed price due to scholarships and grants offered by EPPs. However, the majority of teacher candidates struggle to afford the cost of tuition, in addition to living expenses. EPP leaders reported that 61 percent of students in their programs take out loans, which aligns closely with the teacher survey results (68.5 percent of respondents reported taking out loans).

EPP leaders reflected on the affordability of their programs, and all indicated that their programs were at least "somewhat affordable". Over half (54%) of EPP leaders responded that their program was either "affordable" or "very affordable."

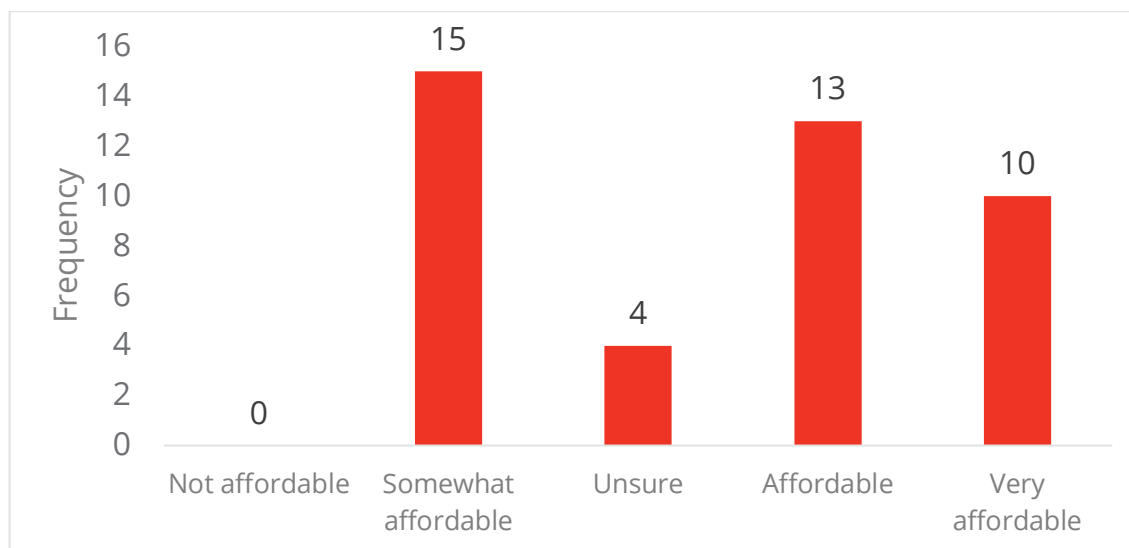


Figure 5. EPP administrators perceived affordability of their EPP.

Additionally, when asked if the costs of attending an EPP are too high to become a teacher in Tennessee, nearly one third (32%) of administrators said "no." However, many administrators who did raise concerns around the increasing costs of attending their programs suggested that the state might consider providing more grants and financial aid to prospective teachers. One EPP leader said, "it's okay to spend money training teachers. [In fact], it is expensive to do as it should be, and it is a valid way of spending community resources. We need to start to think about this differently. This cost needs to be shared between philanthropy, city and state funding, and the candidate themselves." Other EPP leaders raised suggestions including increasing starting pay of teachers to reduce graduates' debt-to-income ratio.³³

³³ The debt-to-income ratio is the percentage of one's gross monthly income paid toward one's monthly debt payments

Financial Barriers and Motivators to Becoming a Teacher in Tennessee

Data from surveys, interviews and focus groups overwhelmingly highlighted the fact that financial factors are top of mind for both prospective and current teachers. In fact, prospective teachers most indicated concerns about paying off existing student loans as a factor that may inhibit their ability to graduate, followed closely by heavy workload/academic challenges, professional assessment requirements (e.g., edTPA, Praxis) and an inability to access sufficient financial aid and scholarships.

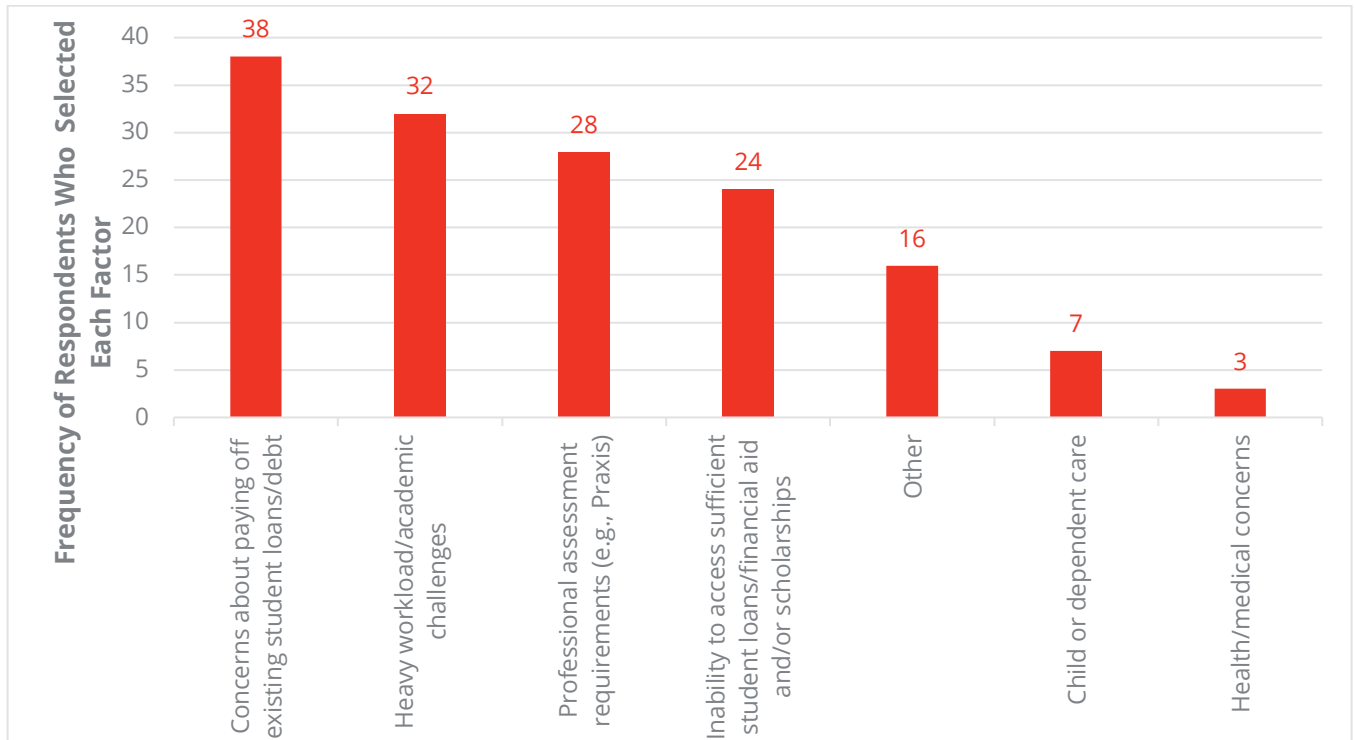


Figure 6. Frequency of prospective teachers who selected each factor as a reason that may inhibit their ability to graduate from their EPP.

Anecdotally, both current and prospective teachers in Tennessee share that they often consider the financial burdens and potential earnings, or lack thereof, associated with teaching as they decide to enter in the profession. For example, current and prospective teachers most indicated average annual teacher salary and benefits as the primary financial disincentive to becoming a teacher as well as a program's net tuition cost, lack of access to student loans/financial aid, and student scholarships.

"So many people could be amazing teachers, but the schooling you need is such a barrier to entry. If the only option is taking out a ton of loans, the value proposition just isn't there —the way like a doctor or lawyer can do that... it's not worth it to rack up huge debt to be a teacher."

(Prospective Teacher)

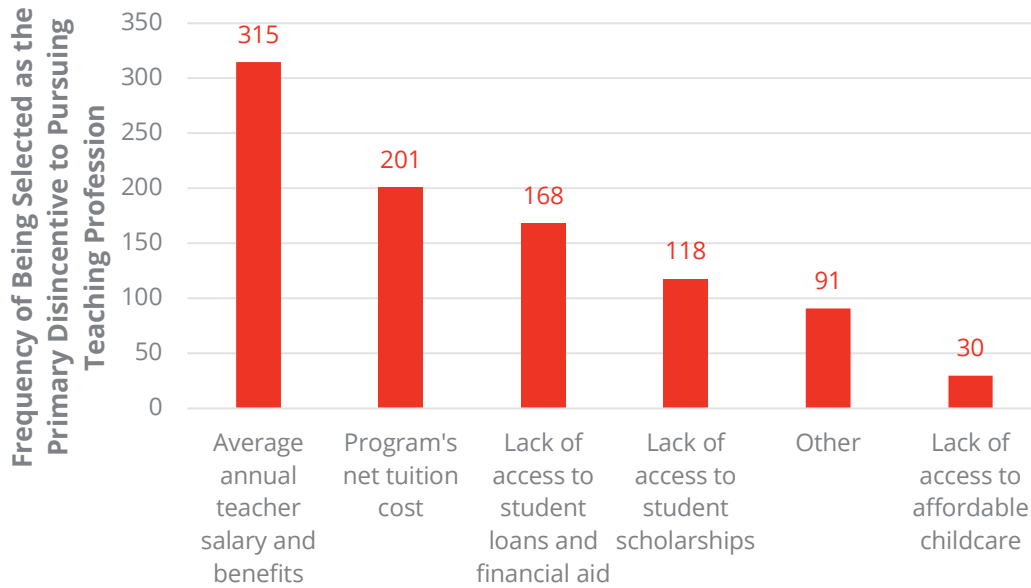


Figure 7. Frequency of prospective and current teachers who ranked each factor as the primary financial disincentive to pursuing teaching as a profession.

Furthermore, current teachers most commonly indicate that if they were to leave the teaching profession, their primary reason would be financial reasons followed closely by stress or health concerns. As reported by prospective and current teachers, financial factors influence teacher retention, as do stress and health factors, which may be particularly pronounced amidst a COVID-19 context.

"I got paid more than typical teachers in the area. And I got ongoing training which I thought was valuable. But the time put in didn't measure up for me and the impact it had on me — had anxiety, lost a lot of weight, mental strain. I wasn't able to rest and recuperate during time off. I didn't get to do the things that other adults did... a lot of mental strain."
 (Former Tennessee Teacher)

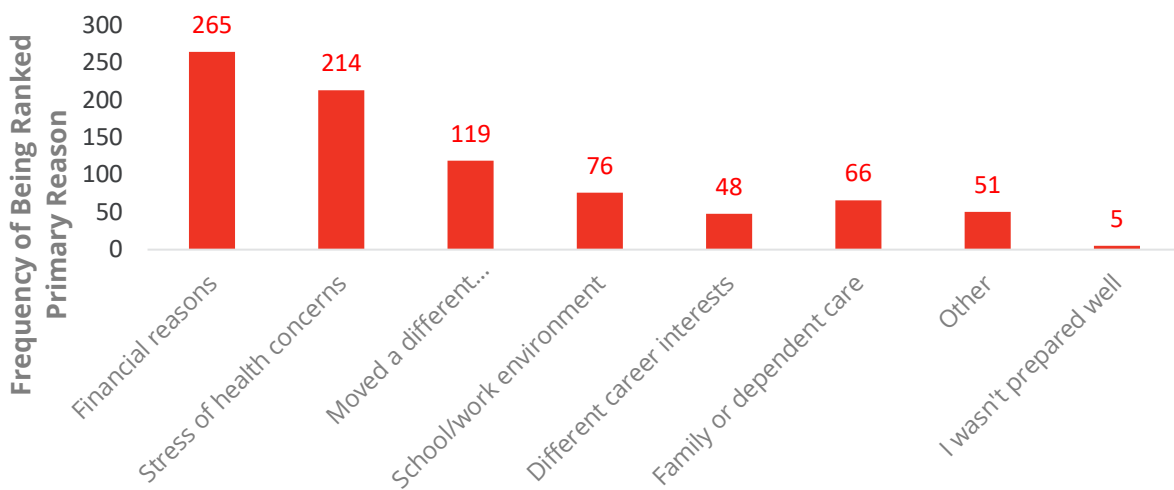


Figure 8. Frequency of current teachers who ranked each factor as the primary reason they would leave the teaching profession.

"The Pell grant made a huge difference, I qualified for that. There were scholarships available, and I applied for many and received several and it allowed me to continue with teaching."

(Current Tennessee Teacher)

As might be expected, then, interviews and focus groups with teachers surfaced a few common financial motivators that directly address or ameliorate some of these barriers. The prospect of being able to benefit from a loan forgiveness program, access to scholarships and grants, alternative licensure pathways with free or minimal tuition, or job-embedded programs are all examples that serve to address these barriers in some form. Some teachers also stated that prior personal savings or current spousal and family support played a pivotal role in their ability to pursue and stay in the teaching profession.

"Someone told me that I could get a scholarship to go to school. So, I got one and everything was covered, but I never would've done it, if I had student loans — it felt like less of a risk to take that on."

(Current Tennessee Teacher)

Although focus group and interview participants highlighted the value of scholarships and grants, a survey of EPPs across Tennessee shows that the relationship between scholarships and graduation rates is not statistically significant. This may be because most of the educator preparation programs surveyed had very high graduation rates and very similar average scholarship amounts. However, other studies of higher education institutions, more broadly, have shown that scholarships do in fact increase a student's likelihood to both enroll and graduate, with much larger effects for need-based aid.³⁴ In contrast, "an additional \$1,000 in unsubsidized loans reduced low-income students' likelihood to graduate by over 5 percent, which is the largest negative factor for all aid estimates."³⁵ Given the challenges associated with loans, including bureaucratic processes, high interest rates, and difficulties in accessing and benefiting from loan forgiveness programs, focus group and interview participants similarly expressed a preference for scholarships or grants.³⁶

Comparative Data: Differences in EPP Cost Across Tennessee, Border States, and Other Professions

In order to better understand the costs of becoming a teacher in Tennessee, it is important to view the data within the context of teachers' experiences in other states. In general, Tennessee is in line with the nationwide average of student debt for prospective teachers. The average debt of Tennessee EPPs is also comparable to Tennessee's eight border states.³⁷

³⁴ [Brookings Institution, Enrollment Algorithms Are Contributing to the Crises of Higher Education \(2021\)](#)

³⁵ Ibid

³⁶ Based on analysis from focus groups and interviews conducted by Education First

³⁷ Border states are Alabama, Arkansas, Georgia, Kentucky, North Carolina, Mississippi, Missouri and Virginia

	Bachelor's Program	Master's Program	Combined
Tennessee Average	\$25,303.39	\$28,278.37	\$25,449.38
Border State Average	\$25,941.82	\$30,799.53	\$27,253.09
National Average	\$25,522.66	\$31,809.00	\$27,914.91

Figure 9. Average student debt by program type.³⁸

The findings of this analysis indicate that prospective teachers in bachelor's programs in Tennessee are taking on roughly the same amount of debt as prospective teachers in other states. However, prospective teachers in master's programs in Tennessee took on slightly less debt than their neighboring states and national counterparts.

Although the data above is valuable and insightful to understand student debt loads, it is important to remember that the data above is primarily limited to federal loans and students attending public institutions. This indicates that the true student debt load is most likely higher across Tennessee, the border states and the nation. One example confirming this hypothesis is the fact that those surveyed for this study recorded an average student debt of \$36,728. The likely reason that this number is higher than the combined average constructed through data analysis is the inclusion of private loans not accounted for in U.S. Department of Education datasets, as well as the inclusion of tuition rates from private institutions, which are frequently higher than public institutions.

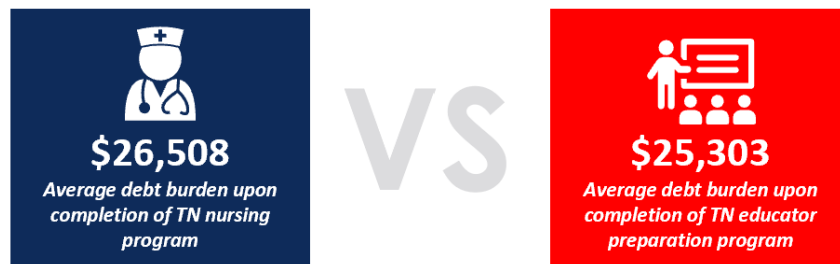


Figure 10. Comparing the average student debt of teachers and nurses in Tennessee.

Analysis was conducted to understand how the costs of EPPs compare to other similar career preparation programs, such as nursing. The average debt burden for a graduate of a public nursing program in Tennessee is \$26,508, similar to the average debt burden of an EPP graduate (\$25,303)³⁹. Although these debt burdens are similar, the average salary for the two careers is not: the average annual salary for a registered nurse in Tennessee is \$64,120⁴⁰, whereas the average annual salary for a licensed teacher in Tennessee is \$52,596.⁴¹ Therefore, although prospective students in both fields take on similar debt

³⁸ The data included in this chart is mostly comprised of public institutions, due to the data provided by USDOE

³⁹ The average debt burden found in our survey (\$36,728) was not included in this comparison because it includes all forms of debt, whereas the nursing preparation program debt burden does not. Therefore the \$25,303 data point is provided so that a more direct comparison can be made

⁴⁰ [United State Bureau of Labor Statistics](#)

⁴¹ [TN Comptroller](#)

burdens to pursue becoming a teacher or nurse, nurses on average will earn 14 percent more than their teaching counterparts.⁴²

One possible hypothesis for the large debt load prospective teachers incur is the cost of tuition and fees at EPPs. Figure 13 below highlights the average cost of tuition and fees at every institution of higher education (IHE) that houses an EPP in the eight border states.⁴³ The data shows that the cost of attending an IHE in Tennessee that offers an education program is higher than the surrounding states. While direct conclusions cannot be made, the data show that, generally it is more expensive to attend an IHE in Tennessee than almost every other neighboring state.

State	Average Tuition and Fees
Alabama	\$10,912.90
Arkansas	\$9,647.92
Georgia	\$13,406.65
Kentucky	\$15,519.94
Mississippi	\$8,563.94
Missouri	\$15,648.47
North Carolina	\$12,866.45
Tennessee	\$17,713.56
Virginia	\$17,253.35

Figure 11. Average tuition and fees at institutions that have an education program.

EPP Audit: What are the input costs for EPPs to run their programs?

Another important factor in the affordability of becoming a teacher is the cost it takes EPPs to run and sustain their programming. To better understand this, the department conducted a survey in February 2022 of all EPPs that operate in the state of Tennessee. EPPs provided a wide range of costs that all contribute to their overall operating budgets. Some EPPs noted that it was challenging to accurately determine certain costs to operate their programs, such as facilities.

EPPs reported that total costs to run their teacher preparation programs averaged \$1,426,901 across the state serving a total of 8,890 students⁴⁴. The largest expense is cost related to staffing. Figure 14 below indicates that, overall, public programs are much larger in staff size and have bigger budgets than private or alternative programs.

⁴² Based on an annual salary for a registered nurse of \$64,120 and an annual salary for a licensed teacher of \$52,596

⁴³ This data set only includes universities that had their tuition and fees listed in the [IPEDS data system](#)

⁴⁴ Based on self-reported data from Survey 2.

Average Costs	Alternative	Public ⁴⁵	Private ⁴⁶
Full Time Staff	17.33	30.50	9.5
Part Time Staff	6.17	23.08	13.00
Full Time Staff Costs	\$761,364	\$2,462,253	\$723,519
Full Time Staff Costs/Candidate	\$1,691.92	\$558.71	\$166.85
Facilities Costs	\$76,417	\$145,891	\$48,035
Facilities Costs/Candidate	\$162.82	\$33.10	\$11.49
Technology Costs	\$26,866	\$50,590	\$13,091
Technology Costs/Candidate	\$59.70	\$11.48	\$3.59
Part Time Staff Costs	\$51,934	\$172,750	\$102,928
Part Time Staff Costs/Candidate	\$115.41	\$39.20	\$26.97
Supplies Costs	\$9,421	\$75,350	\$8,379
Supplies Costs/Candidate	\$20.92	\$17.10	\$2.20
Recruitment Costs	\$239,460	\$14,181	\$55,621
Recruitment Costs/Candidate	\$532.13	\$3.22	\$13.72
Supplemental Costs	\$5,717	\$56,161	\$17,415
Supplemental Costs/Candidates	\$12.71	\$11.88	\$0.35
Total Annual Cost	\$1,277,568	\$2,961,486	\$811,888

Figure 12. Average annual input costs by program type.

The average cost per candidate across the state is \$5,277.96⁴⁷. As the graph and chart below indicate, average annual costs vary greatly by the department's Center of Regional Excellence (CORE) regions across the state. This is largely driven by major programs in certain regions, such as Tennessee Tech University as the only program in Upper Cumberland.

⁴⁵ Does not include University of Tennessee-Knoxville and University of Memphis due to insufficient data reporting

⁴⁶ Does not include Belmont University, Christian Brothers University, Fisk University and Vanderbilt University due to insufficient data reporting

⁴⁷ This datapoint excludes several EPPs due to insufficient data reporting: Belmont University, Christian Brothers University, Knox County Schools, Teacher for America – Nashville/Chattanooga, University of Memphis, University of Tennessee-Knoxville, Vanderbilt University and Western Governors University – Teachers College

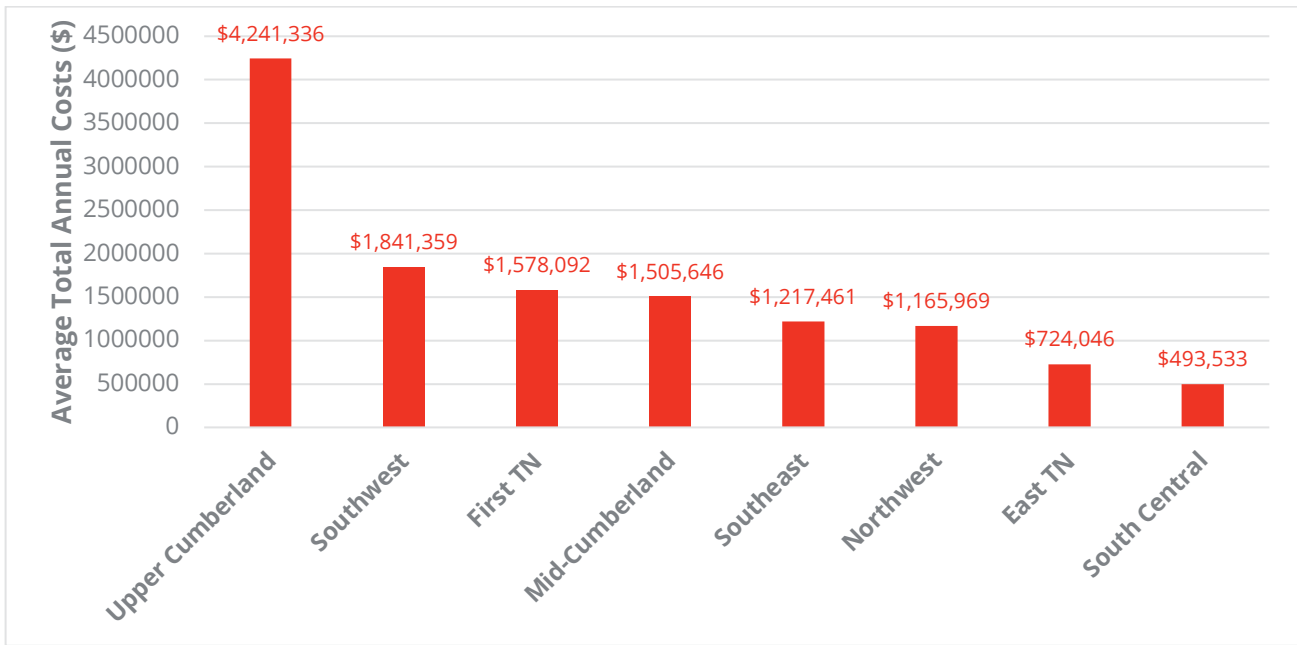


Figure 13. Average total annual cost of EPPs by CORE region.

CORE Region	Average Cost Per Candidate	Total Candidates ⁴⁸
East TN	\$4,914.60	1,137
First TN	\$11,182.00	538
Mid-Cumberland	\$9,735.00	3,698
Northwest	\$7,669.50	355
South Central	\$1,519.00	50
Southeast	\$4,110.80	1,534
Southwest	\$9,136.25	1,836
Upper Cumberland	\$4,672.00	1,031

Figure 14. Average cost per candidate by CORE region.

For GYO programs across the state, average costs reported by EPPs are significantly lower. In speaking with some leaders of these programs, this appears to be because these programs operate existing, traditional pathways and they mostly reported the department's grant awards as costs. Further study is needed to better understand the true costs of GYO programs and the numbers of candidates completing those pathways.

⁴⁸ Fisk University, Memphis Teacher Residency and Vanderbilt University were not included due to insufficient data reporting

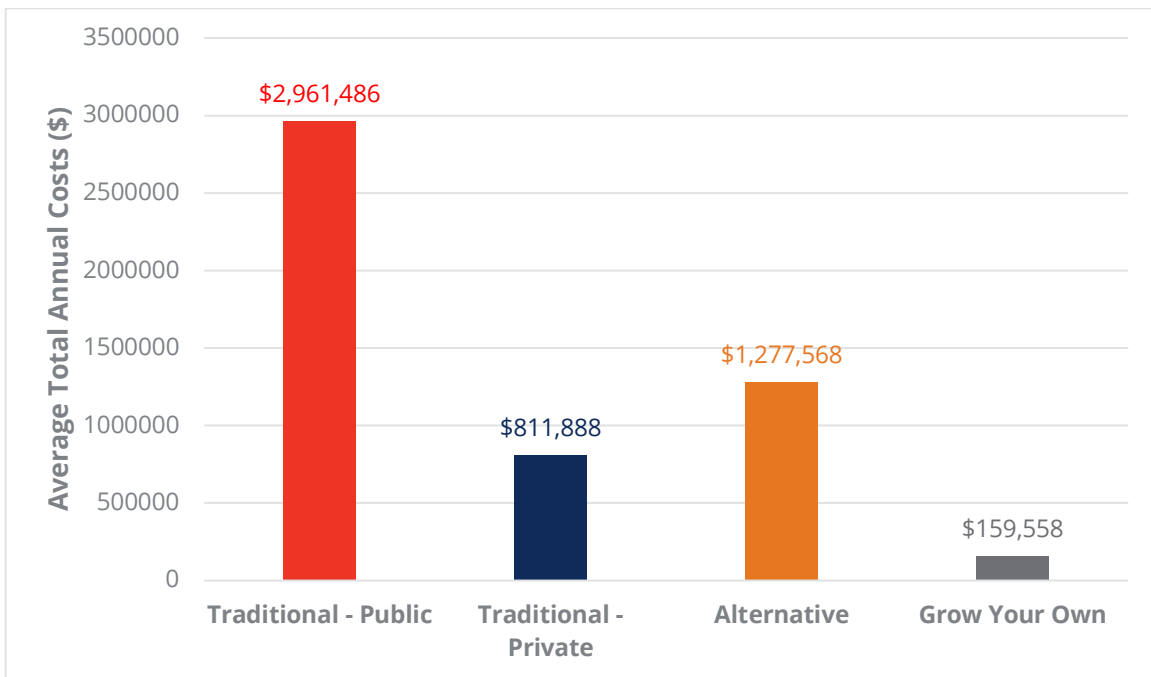


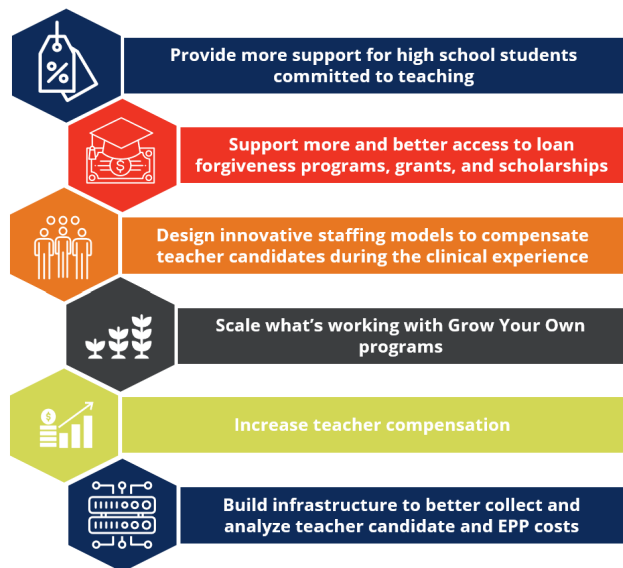
Figure 15. Average total annual costs by program type.

Recommendations

Given these findings, there are several possible strategies to improve the affordability of teacher preparation in the state. Many of these recommendations will likely also help with teacher retention. The following six recommendations, based in research on best practices, cover a range of potential options. Further study may yield additional potential recommendations as well.

Provide more support for high school students committed to teaching

Across the country, fewer teacher candidates are entering teaching.⁴⁹ That is true in Tennessee, too, which has seen a reduction in EPP enrollment greater than the national average.⁵⁰ Making teaching more affordable could provide more opportunities for high school students interested in teaching as a career. But currently, many high school programs that allow students to explore teaching as a career end in high school, with no connection to post-secondary training or financial support. Districts and EPPs can help bridge the gap between high school and teaching by forging additional partnerships that allow for



⁴⁹ [Education Week, Enrollment in Teacher-Preparation Programs is Declining Fast. Here's What the Data Show \(2019\)](#)

⁵⁰ [Center for American Progress, What to Make of Declining Enrollment in Teacher Preparation Programs \(2019\)](#)

innovative financial incentives for students who successfully complete both the high school and post-secondary programs into teaching. Furthermore, the department can help provide resources and supports to expand high school programs so that more Tennessee students interested in teaching can take these initial, exploratory steps.

Support more and better access to loan forgiveness programs, grants, and scholarships

Many candidates going through teacher preparation are unaware of grants, scholarships, and loan forgiveness opportunities that could help reduce their financial burden upon graduation. As has been highlighted in this report, many of these candidates felt on their own navigating a complex, bureaucratic process. For example, some candidates of color do not realize that the Tennessee Higher Education Commission's Minority Teaching Fellows Program⁵¹ is available to help them offset some tuition costs. Similarly, the U.S. Department of Education offers the Teacher Loan Forgiveness Program⁵² to those who qualify for up to \$17,500 in forgiveness. Both programs offer opportunities for candidates to lessen their financial burden. More can be done by the teacher preparation programs to provide candidates with financial coaching and support.

Design innovative staffing models to compensate teacher candidates during the clinical experience

The clinical experience—when teacher candidates are working full-time in K-12 schools as student teachers or residents—can be particularly costly. In many instances, teacher candidates must pay for travel costs to travel to their school site, purchase professional attire to work in their school, or incur other related costs. In addition, it is oftentimes more difficult for teacher candidates to earn an income through a part-time job because they are expected to work in their schools full-time.

Some schools and districts have begun to rethink the role of the student teacher or resident during this experience by designing school staffing models that allow these teacher candidates to be compensated for their roles during the clinical experience.⁵³ Providing stipends to pay teacher candidates during their clinical experience can reduce the financial burden of these candidates once they graduate. It can also allow schools to expand the roles for teacher candidates, as small-group tutors or substitute teachers for example, providing a benefit to K12 students too.

⁵¹ [Minority Teaching Fellows Program](#)

⁵² [Teacher Loan Forgiveness Program](#)

⁵³ [Bank Street College of Education](#)

Scale what's working with Grow Your Own programs

Over the past few years, the department has invested significant resources in GYO programs⁵⁴ across the state, including developing a nationwide model through the new registered teaching apprenticeship model.⁵⁵ These models help local teacher candidates become certified in tuition-free pathways. Not surprisingly, in Tennessee early data shows that these programs graduate candidates with lower debt burden as compared with traditional pipelines.⁵⁶ Soon, the department will have important insight into which GYO models across the state are working best, both in reducing teacher candidate debt and, importantly, in increasing student learning.

Increase compensation for teachers

As one EPP leader put it, “Affordability is a function of earning potential. Increasing the earning potential of teachers would drastically change this affordability conversation.” Just over 50% of current teachers have a salary between \$40,000-50,000. From our focus groups of teachers, it appears that some across the state are working a second job at points in their teaching careers, too. Several states are currently exploring increasing teacher compensation, including Mississippi, Georgia, Alabama, Idaho, Kentucky and New Mexico.

Build infrastructure to better collect and analyze teacher candidate and EPP costs

One clear takeaway from this study is that more targeted analysis is needed. Based on some of the limitations in this analysis, the department should consider further research on 1) the causal relationship of student loan and debt burden on candidate pursuit of the teaching profession; 2) the causal relationship of debt burden on teacher retention, including how long it takes teachers to repay their loans; and 3) the breakeven costs for EPPs, including GYO programs, to run their preparation.

Limitations to the analysis in this report, in these areas, were largely due to data. Teacher candidate and EPP graduate debt burden information is not maintained in any centralized way. Many EPPs reported that they do not have access to loan, grant or scholarship information for students or graduates from their own institutions. This report, instead, relied primarily on self-reported, single point in time data submitted by teachers and teacher candidates via a survey. Similarly, some EPPs with GYO programs reported that it was challenging to accurately identify the input costs to prepare candidates through this pathway as separate from their more traditional pathways.

Given these limitations with the availability of data, the department may consider building its capacity to collect and analyze the debt burden for teachers and teacher candidates, as well as the input costs data for

⁵⁴ [Tennessee Department of Education, Grown Your Own \(2022\)](#)

⁵⁵ [Tennessee Department of Education, Tennessee Pioneers Permanent Program to Become a Teacher for Free, First State to Sponsor Registered Teacher Occupation Apprenticeship \(2022\)](#)

⁵⁶ [New America, Grown Your Own Educators](#)

EPPs. Doing so could help the department address the remaining research questions outlined above and track progress over time.

Conclusion

The state of Tennessee has seen the cost of institutions of higher education, including EPPs, increase while also experiencing a decline in EPP enrollment. Both trends are affecting teacher recruitment and retention, raising concerns around teacher shortages, particularly in high-needs areas and subjects. Acknowledging these challenges, the state is actively working to make teacher preparation more affordable and increase the supply of teachers more broadly.

In this report, the department found that over two-thirds of current and former Tennessee teachers are incurring or have incurred debt related to their teacher preparation program, with an average debt burden of almost \$37,000. Before 2021⁵⁷, this debt burden came with an average starting salary of roughly \$36,000, about \$2500 less than the national average.⁵⁸ However, while averages show one perspective, it should also be known that there is substantial variation in the cost of educator preparation programming—with some GYO programs offering a no-cost pathway while one preparation program comes with a price tag of over \$50,000. Through surveys, interviews, and focus groups, it is evident that financial factors are important considerations and often a determinant as to whether an individual chooses to attend one program or another, and even for some, whether they opt out of the teaching profession altogether. The idea of paying off large sums of debt after graduating, potentially taking over 10 years, can be a major deterrent to pursuing teaching. And while this might look like a bleak picture for many prospective and current teachers in Tennessee, it is largely on par with its eight neighboring states and comparable to the national trends around teacher preparation affordability and student debt burdens.

Beyond this initial analysis, more targeted research is needed. Based on some of the data limitations in this analysis, the department should conduct further research to fully meet the statutory requirement and specifically pinpoint 1) the causal relationship of student loan and debt burden on candidate pursuit of the teaching profession; 2) the causal relationship of debt burden on teacher retention, including how long it takes teachers to repay their loans; and 3) the breakeven costs for EPPs, including GYO programs, to prepare teachers. This additional analysis could shed further light on EPP affordability in the state and allow the department to best improve recruitment and retention of teachers in Tennessee.

⁵⁷ [As of July 1, 2021, the base salary for a new teacher with a bachelor's degree and zero years of experience is \\$38,000](#)

⁵⁸ [Learning Policy Institute, Understanding Teacher Shortages \(2018\)](#)

Appendix

Methodology Details

Desk Research

The initial phase of the research process was to better understand the current landscape of the teacher labor market, both nationally and in Tennessee. An emphasis was placed on learning what other states are doing to lower the debt burden of teachers. An additional focus was placed on what Tennessee has already done to support students to become teachers. The findings of the desk research were used to inform the creation of the surveys and interview/focus group protocols that were used in the stakeholder engagement process.

Surveys

To better understand the costs associated with becoming a teacher, two surveys were administered: one to prospective, current and former teachers (Survey 1, n=1,078) and another to leaders at Tennessee EPP programs (Survey 2, n=44).

The first survey focused on understanding teachers’ perspectives on the financial barriers associated with becoming a teacher in Tennessee. The survey sample used for the survey was drawn from a list of all teachers licensed to teach or those who have begun a licensure program in Tennessee in the last five years. The survey was disseminated to over 16,000 prospective, current, and former teachers. After a three-week administration period, 1,078 responses were received, representing a 7 percent response rate. More detail on Survey 1 respondents can be seen in Table 1 and Table 2 below.

Table 1: Survey 1 Summary Statistics

Survey 1	
Total Survey Respondents	1,078
Survey Response Rate	7%
Number of Current Teachers	871
Number of Former Teachers	71
Number of Prospective Teachers	97
Average Tenure of Respondents	4.6 years
Average Age of Respondents	34.9 years

Table 2: Survey 1 Sample vs. TN Teacher Demographics

Race/Ethnicity	Survey Sample	TN Teachers
American Indian/Alaskan Native	0.1%	0.1%

Asian	1.1%	0.4%
Black or African American	9.1%	11.0%
Latino/Hispanic	2.9%	1.3%
Native Hawaiian or Pac. Islander	0.1%	0.1%
Two or more races/ethnicities	1.6%	0.6%
White	82.8%	84.0%

Survey 2 was administered to all EPPs across the state. The survey contained questions on the enrollment, retention, costs and scholarships for each degree/licensure pathway the EPP offered. After a four-week administration period, 44 responses were received, representing all EPPs in Tennessee. Table 3 provides greater detail on Survey 2 completers.

Table 3: Survey 2 Summary Statistics

Survey 2	
Total Survey Respondents	44
Survey Response Rate	100%
Number of Public EPPs	16
Number of Private EPPs	26
Number of EPPs Identifying as Other	2

Focus Groups and Interviews

In addition to the two surveys, the department conducted focus groups and empathy interviews (n=29).⁵⁹ The focus groups and interviews provided additional context to the challenges faced by former, current, and prospective teachers associated with their decisions to pursue, remain, or leave the profession. The objective was to capture both a representative sample of teachers as well as to better identify the experiences of certain groups, such as teachers who live/work in a rural context. The four targeted role groups were: prospective teachers, current teachers, teachers working in a rural context, and teachers of color (n=19). Hundreds of individuals in our target demographics were emailed with a request to participate in the focus groups and interviews. All participants responded to these emails and engaged in focus groups and interviews voluntarily. Of the ten total empathy interviews, eight were with current or former teachers and two were with staff members at Tennessee's loan forgiveness programs.

⁵⁹ Empathy interviews usually are one-on-one conversations that use open-ended questions to elicit stories about specific experiences that help uncover unacknowledged needs. A protocol allows the interviewer to probe more deeply into stories than a more traditional interview.

Focus Group Participants	
Prospective Teachers	3
Current Teachers	6
Teachers Working in a Rural Context	3
Teachers of Color	7
Total	19

Interview Participants	
Prospective Teachers	2
Current Teachers	1
Teachers Working in a Rural Context	2
Teachers of Color	3
Staff Members at Loan Forgiveness Programs	2
Total	10

Quantitative Analysis

After completing all surveys, interviews and desk research, data was compiled to conduct quantitative analysis. Data from the U.S. Department of Education (USDOE), The Tennessee Higher Education Commission (THEC) and the Tennessee Department of Education was incorporated into the data collected through stakeholder engagement. Statistical analyses were conducted to analyze potential relationships between student debt and EPP cost. The results of these analyses were then paired with qualitative data capture in focus groups and interviews along with descriptive analyses from the USDOE, THEC and TDOE data to better understand the financial burdens of becoming a teacher in Tennessee as compared to other states.

Table 4: Average Debt

	Mean	25 th Percentile	75 th Percentile
Overall (n=906)	\$36,728	\$18,231	\$49,851

Table 5: Average Debt - White vs. People of Color

	Mean	25 th percentile	75 th percentile
White (n=503)	\$36,423	\$19,688	\$49,582
BIPOC (n=58)	\$38,673	\$14,930	\$50,986

Table 6: Average Debt - Working in Urban vs. Rural Setting

	Mean	25 th percentile	75 th percentile
Urban (n=457)	\$37,195	\$18,942	\$50,000
Rural (n=136)	\$35,161	\$15,560	\$47,079

Table 7: Average Debt - Live in Urban vs. Rural Setting

	Mean	25 th percentile	75 th percentile
Urban (n=238)	\$36,910	\$17,042	\$49,582
Rural (n=337)	\$36,630	\$20,000	\$50,000

Table 8: Average Debt by CORE Region

	Mean	25th percentile	75th percentile
East Tennessee (n=88)	\$42,031	\$21,849	\$59,108
First Tennessee (n=54)	\$39,654	\$18,447	\$34,859
Mid Cumberland (n=124)	\$35,150	\$18,010	\$45,866
Northwest (n=14)	\$42,997	\$25,410	\$60,000
South Central (n=33)	\$34,931	\$21,727	\$45,125
Southeast (n=36)	\$43,311	\$24,401	\$55,398
Southwest (n=63)	\$42,903	\$20,334	\$63,607
Upper Cumberland (n=41)	\$23,285	\$12,394	\$29,491

Table 9: Average Debt - Private vs. Public EPPs

	Mean	25th percentile	75th percentile
Private (n=203)	\$38,661	\$20,000	\$50,141
Public (n=253)	\$34,622	\$16,250	\$45,634

Table 10: Average Debt by Licensure Pathway

	Mean	25th percentile	75th percentile
Bachelor's Program (n=276)	\$36,116	\$18,663	\$50,000
Master's Program (n=283)	\$41,736	\$20,901	\$55,563
Alternative Program (n=73)	\$28,972	\$10,000	\$40,214
Other (n=21)	\$27,648	\$10,141	\$30,000