

# #MoreLearningLessDebt

Voices of Aspiring Teachers on Why Money Matters



## + About *Prepared To Teach*

For the past five years *Prepared To Teach* has studied and promoted the development of teacher preparation/district partnerships focused on sustainably funded teacher residencies. Key to these partnerships' efforts is finding ways to financially support aspiring teachers during their clinical residency placements, where candidates work alongside an accomplished mentor teachers for a year, applying their coursework learning to the daily realities of classroom life. These financial supports are critical: Without the means to pay their living expenses, aspiring teachers can't afford to enroll in high-quality programs and they opt for fast-track preparation pathways that leave them underprepared for teaching.

Based on our work with and learning from some 20 partnerships across the country, the project has built a set of resources, including reports, videos, and toolkits, to share lessons learned. We hope you find the website, [preparedtoteach.org](http://preparedtoteach.org), helpful in your own thinking about how deeper partnerships between programs and districts can provide more equitable access to high-quality preparation pathways. +

## + Acknowledgments

Thank you to all those who made this survey and report possible, including institution leaders who are dedicated to learning more about their students' financial realities and partners who spread the word about the opportunity and helped pilot the survey.

Special thanks to all the aspiring teachers who committed their time and effort completing the survey and for openly and honestly sharing their lived financial realities on top of what we know are demanding schedules.

Thank you to Jose Andres Montes for contributions to the data analysis and visualization.

In addition, thank you to our partners across the *Prepared To Teach* National Network for important and thoughtful feedback and support throughout this process. +

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# + Aspiring Teachers Need More Learning, Less Debt

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Most aspiring teachers are faced with an unfair choice between financial security and quality preparation. For aspiring teachers who want strong preparation that includes extended clinical experiences working alongside accomplished practitioners, many are not financially able to support themselves without working and have no good options for paying for their certifications. They can take on more debt, work jobs in addition to coursework and clinical requirements, or struggle with food and housing insecurity. Of course, none of these options allow them the time and mental space to engage their clinical practice with the kind of depth they need to become effective teachers. Future teachers need time to learn. And once they are teachers, they need to be free from unreasonable worries about debt.

Anecdotal stories from across the country share unrealistic expectations for and the unsustainable lives of aspiring teachers who cannot financially support themselves during unpaid clinical practice—which is the norm across the country. At a national level, data to help illuminate the extent of this crisis is scarce at best. Analyses of the negative economic incentives for attracting and retaining strong teachers generally focus on hired teachers' salaries, whether compared to other professions or in relationship to debt levels, or both.<sup>1</sup> These metrics are important, since compensation affects districts' ability to attract

and retain strong teachers. Another piece of the economic picture is less visible but also crucial for teacher quality: the costs associated with required clinical experiences for becoming a teacher.<sup>2</sup>

Programs in *Prepared To Teach*'s national network expressed interest in learning more about their own enrollees' economic realities. Two years of thought partnership within the network resulted in the *Prepared To Teach* #MoreLearningLessDebt Aspiring Teachers' Financial Burden Survey, which is the basis of this report.

## - Summary Findings from Across the Surveys

Launched in the 2019-2020 academic year at 12 institutions across seven states, including public, private, large, small, urban and rural programs, the survey received 1,242 responses, including undergraduate and graduate student populations (See Appendix A for more information about the institutions and Appendix B for more on the survey itself). The resulting dataset helps establish, we believe for the first time, a national picture of aspiring teacher-level information about the economic costs and associated burdens of entering the teaching profession. Survey findings suggest that their financial situations are far more dire than we might realize.

- A full 85 percent of graduate respondents and 76 percent of undergraduate respondents indicate that they worry 'Very Frequently' or 'Frequently' about their financial situations.
- More than 60 percent of respondents indicated that they need to work to support themselves while engaged in full time clinical placements; a third of those work multiple jobs.

- Aspiring teachers worry about having enough time to take care of themselves; in fact, time for self-care and personal responsibilities created more anxiety than managing student loan payments. One respondent aptly captured the dilemma: “Student teaching is a full-time job that we not only are not paid, for but are actually paying to do. I chose not to work during this time to preserve and maintain my physical, mental, and emotional well-being, but it is really sad I had to choose between having an income and finishing my degree.”
- The day-to-day financial reality for a majority of respondents appears precarious. Asked to indicate the level of difficulty they would have in dealing with unexpected expenses, a majority expressed an inability to handle an expense above \$250.
- Many respondents are able to make only minimum payments on credit card bills and must often choose between basic expenses.
- Over 50 percent indicated they had taken out loans to support themselves during their year engaged in clinical practice.
- Tuition costs were not among the highest sources of anxiety. Published tuition rates across programs varied from under \$10,000 to over \$50,000 annually, excluding any financial aid awards.<sup>i</sup> Even with this range of institutional costs, respondents worried more about living expenses than tuition costs.<sup>ii</sup>

We now know that education majors acquire at least as much debt as other majors, yet low salaries and complex loan forgiveness regulations combine to create burdensome repayment terms.<sup>3</sup> Payments for loans taken to support their year engaged in clinical practice ranked high in factors contributing to financial stress for aspiring teachers, especially for graduate-level respondents, who ranked stress in this area at an average of 80 out of 100—unsurprising since many graduate students are older, with families to support and prior financial obligations. We also know that education majors from diverse backgrounds are more likely to come from families with less than half of the \$90,000 income average for families of education majors who are white,<sup>4</sup> making it harder to bring individuals from diverse backgrounds into programs that require unpaid clinical practice. One survey respondent went so far as to say, “If the financial constraints were lifted,

I believe we would see the diversity that we desperately need in education.”

This economic reality explains why over 30 percent of aspiring teachers now matriculate through the growing ranks of quick-entry programs that provide salaries and benefits while pursuing certification.<sup>5</sup> As a result, fewer aspiring teachers enter the profession through strong preparation programs that ensure new teachers are ready to teach before they are responsible for their own classroom. The long-standing precedent of not paying aspiring teachers means that many teachers will choose financial security over strong preparation for their chosen profession when faced with the choice.

Our partner programs’ efforts are among the few in this country striving to design programs that provide aspiring teachers a living stipend from

<sup>i</sup> Based on tuition levels provided by participating partner institutions as part of the survey administration process. Note that individuals’ actual tuition costs can range from full published rates to zero, depending on available financial aid.

<sup>ii</sup> On average across undergraduate and graduate respondents.

existing budgets so they can engage in deep, meaningful clinical practice. Historically, programs that have been able to provide financial supports have relied on external funding sources, such as grants and philanthropy. These sources are usually short term and thus unsustainable. Too often, when the funding term ends, programs are forced to return to unpaid models.

Within the *Prepared To Teach* network, partner programs vary, both in regards to degree to which they have redesigned programs so they are affordable and in terms of levels of funding they can provide. As a result, across the survey respondents, only a small sample (27 respondents

out of a total of 1,242) represent those enrolled in programs that offer stipends.<sup>iii</sup> Since the majority of respondents were enrolled in programs that did not provide stipends at the time of survey administration, these data represent the realities of aspiring teachers in general across the nation.

This remainder of this report explores both undergraduate and graduate respondents' financial burdens, including the extent to which these burdens affect their ability to fulfill basic needs and to have time to fulfill their teacher program requirements. +

## + Understanding Aspiring Teachers' Financial Burdens

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### - Survey Development -

*Prepared to Teach* developed the survey in collaboration with partner program leadership from across the nation who were participating in a study whose goal was to learn about teacher residencies and aspiring teachers' financial burdens (see our related report, *Aspiring for More: Deeper Partnerships for Sustainable Residencies*, for other findings from the study). We incorporated questions from the US Department of Education's National Postsecondary Student Aid Study (NPSAS), which surveys a nationally representative cross-section of undergraduate and graduate students enrolled in postsecondary education.<sup>6</sup> It examines the characteristics of students in postsecondary education, with a special focus on how they finance their education.

In addition, we drew questions from the Marketplace-Edison Research Poll measuring economic anxiety in America.<sup>7</sup>

Survey constructs included key elements of the financial realities faced by aspiring teachers while pursuing certification, including expenses (tuition and living), jobs held, income sources, debt levels, living situations, and demographics. Importantly, space was provided through an open text box for respondents to share any additional information they deemed crucial.<sup>iv</sup>

The survey underwent three rounds of piloting with current college students to refine questions and assess the likelihood that potential respondents would commit the 30-40 minutes necessary to complete the questionnaire.

<sup>iii</sup> Due to the limited sample size, we are unable to provide statistically significant distinctions in financial burdens for these aspiring teachers.

<sup>iv</sup> Quotes included in this report draw from the information shared by aspiring teachers in this space.

## - Survey Participation -

The survey was launched in the 2019-2020 academic year across 12 institutions from seven states: Colorado, California, Virginia, New Mexico, New York, South Dakota, and Washington. Institutions included large and small, public and private, and urban, rural and suburban (see Appendix A).

The survey was shared with 4,054 aspiring teachers across 12 participating institutions. The survey received 1,242 responses, an average response rate of 31 percent. The range of response rates across individual institutions varied, the highest being 78 percent and the lowest 12 percent. The range in response rates is a reflection of various factors affecting survey administration.

Commitment from institution leaders to publicize and encourage survey participation contributed crucially to higher response rates. In addition, a few institutions brought in supplemental funds to provide respondents with gift cards in appreciation of their time dedicated to completing the survey.

The time frame for survey distribution was also an important factor since the first surveys were in the Fall of 2019 and survey distribution continued until the early days of the COVID-19 pandemic, which undoubtedly affected institutions' response rates for surveys launched in 2020.

## - Survey Administration -

Institutions completed profiles for each program they offered, including information about costs, course and clinical requirements, and time to certification. Unique codes were created for each of the programs to allow the institution to link the program code to each potential respondent's email, allowing a host of programmatic difference data to be linked to individuals' survey responses. Institutions received de-identified, aggregated reports on aspiring teachers' financial burdens,

analyzed by program. Appendix C shares a cross-site analysis of clinical practice requirements from participating institutions' programs.

The survey was distributed electronically via personal survey links emailed through the Qualtrics survey platform. No names or email addresses were exported as a part of the dataset used for analysis to protect identities of respondents. Downloaded data was further de-identified using protocol outlined in the human subjects approval and each participating institution's data sharing agreement.

*Prepared To Teach* worked with institutions to plan, publicize, and incentivize participation in the survey (See Appendix D). All respondents received small gift cards as a token of appreciation for their participation in the survey.<sup>v</sup>

## - Survey Limitations -

This survey provides insightful, meaningful, and relevant data on the financial anxiety and burdens aspiring teachers face. Nonetheless, there are limitations to this data and the ability to create disaggregated and concrete analysis. First, as with all surveys, data are self-reported and not all responses were readily interpretable, especially text responses for dollar amounts. Respondents also had the ability to skip questions while completing the survey, meaning not all questions had the same number of respondents across the dataset. The language has been adjusted to reflect that it is derived from those who did answer the question. Given individuals' ownership on answering questions, some questions, including demographic data, had sample sizes that were too small for any descriptive analysis. +

<sup>v</sup> *Prepared To Teach* provided an incentive of \$10 per respondent through a grant. Some institutions were able to augment incentives.

# + Burdens Create Anxieties

The survey asked a question intended to identify, on a scale from 0 to 100, the level of anxiety an aspiring teacher felt in the following categories: paying student loans, monthly expenses, paying tuition, time for personal responsibilities, time for schoolwork, and time for self-care.

The data in Table 1 shows that, on average, aspiring teachers have the most anxiety regarding paying student loans (average of 71) followed by monthly expenses (average of 69) and paying tuition (average of 61). The data also demonstrate that aspiring teachers have even higher anxiety levels about finding time for self-care and by personal responsibilities and time for schoolwork than they do about paying tuition. The data indicate potentially strong linkages between financial burdens and their effects on mental health and personal needs.

Disaggregating graduate and undergraduate data shows that graduate-level aspiring teachers have higher anxiety levels in all categories related to finances, paying student loans, monthly expenses, and paying tuition. Among the graduate respondents for these categories, the data was mostly concentrated between rankings of 50 and 100, with the highest median average of 92 for paying student loans as opposed to the undergraduate average of 75 for this category. Another large difference was observed in paying tuition, with the graduate median being 75 and an undergraduate median of 55. The medians among all other categories had small differences, if any at all. These high levels of anxiety exist despite the fact that 70 percent of respondents indicated they had received either partial or full tuition supports through financial aid. +

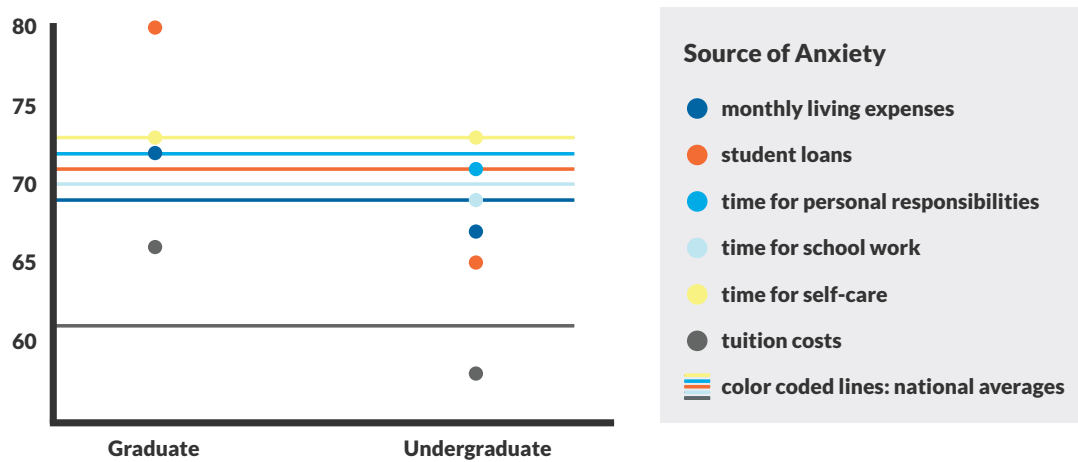
**TABLE 1: SOURCES OF ANXIETY**

Source of Potential Anxiety	Anxiety Score, 1-100 Scale	
Paying Student Loans	Average	Median
Full National Sample	71	80
Graduate Students	80	92
Undergraduate Students	65	75
Monthly Expenses	Average	Median
Full National Sample	69	75
Graduate Students	72	75
Undergraduate Students	67	73
Paying Tuition	Average	Median
Full National Sample	61	61.5
Graduate Students	66	75
Undergraduate Students	58	55
Time for Personal Responsibilities	Average	Median
Full National Sample	72	76
Graduate Students	73	77
Undergraduate Students	71	75
Time for Self-Care	Average	Median
Full National Sample	73	80
Graduate Students	73	80
Undergraduate Students	73	79
Time for Schoolwork	Average	Median
Full National Sample	70	75
Graduate Students	73	76
Undergraduate Students	69	75

**FIGURE 1: VISUAL REPRESENTATION OF TABLE 1**

**Sources of Financial Anxiety Within and Across Groups**

To what extent do you worry about the following? [See "Sources of Anxiety" legend.]



## + Challenges of Meeting Basic Needs

Financial burdens can often be reflected in a lack of basic needs, such as food, housing, and medical needs like health and dental insurance. The survey asked aspiring teachers whether or not they had faced food insecurity and/or housing insecurity along with how much anxiety, on average from a scale 0-100, they experienced because of these kinds of situations during their program. Table 2 contains the average anxiety aspiring teachers

reported for both food and housing insecurity. Although the average for each of these is below 50 and most respondents reported not having any food insecurity or facing homelessness during their program, it is still important to note that it is something aspiring teachers worry about that adds to the overall anxiety reported on current financial situation.

**TABLE 2: FOOD AND HOUSING INSECURITY**

Food Insecurity		Average Score, 0-100 Scale
Full National Sample		31
Graduate Students		32
Undergraduate Students		32
Housing Insecurity		Average Score, 0-100 Scale
Full National Sample		29
Graduate Students		33
Undergraduate Students		27

To elucidate their survey responses, many respondents submitted qualitative anecdotes in the open-ended final question, shedding light on the financial constraints and insecurities aspiring teachers face regarding food and housing. Highlighted below are some comments on financial anxiety and basic needs insecurities:

“I have been homeless during the program, am currently in a divorce process, and familial support is out of state. It is very hard to find opportunities to help with my tuition without sacrificing my time dedicated to graduate schoolwork and fieldwork.”

“Some residents are dealing with various financial and social situations. Just because someone may be living with their parents, it does not mean that the person is financially secure. In addition, living in this city can be costly, and some expenses must be prioritized over school expenses (sometimes not by choice).”

Maintaining physical and mental health is also a basic need that many respondents signaled was a factor contributing to financial anxiety while pursuing certification. Specifically, health insurance can sometimes be a hefty cost if the institution requires it to be purchased through the institution. Many reported having health insurance either through their parents (individuals under age 26 would qualify for this benefit based on the Affordable Care Act’s guidance), their job, their spouse, or through their school. Many others, however, reported not having health insurance because they are unable to access it through any of these means. Several respondents shared strong

opinions about how health insurance impacted their prospects for teacher preparation.

“The University imposes a very expensive health insurance fee on full-time students that was not communicated in the required costs prior to starting the program. I did not need the insurance but was forced to pay over \$2,000 for one semester’s coverage. I hate the University for what it did to me over this. I have taken a leave of absence from the program and may not return to the program next fall due to the way I was treated.”

“I think older students who do not already have means to obtain health/dental insurance should be discouraged from applying to this program and students under 28 [sic] should only be considered if their parent can carry them on their insurance. It is very difficult to be without health and dental insurance for 15 months and to constantly worry about getting sick and ways to pay for medical bills and medication.”

The number of respondents who reported having dental insurance was even lower than those without health insurance. When asked to explain why they had selected that they had no dental insurance, one aspiring teacher commented that dental insurance is a “luxury,” perhaps describing the lived reality of many others, given the data. Table 3 shows the percentage of respondents who indicated they had health insurance, dental insurance, and the source of insurance with the highest percentage of respondents indicating that source. +

**TABLE 3: HEALTH AND DENTAL INSURANCE**

Type of Insurance	Yes	No/Other	Highest Source of Insurance if YES
Health Insurance	85%	15%	Through a parent/guardian’s insurance (50%)
Dental Insurance	75%	25%	Through a parent/guardian’s insurance (46%)

# + A Shoestring Budget

The survey sought to understand what dollar amount respondents could imagine handling if unexpected expenses arose. Aspiring teachers were asked to score on a scale of 0-100 how difficult it would be to afford an unexpected expense of the amounts presented in Table 4. On average, a majority of respondents to this question noted they would have difficulty affording an unexpected expense at or above \$250. The low threshold is quite concerning given that an unexpected expense in the form of a medical emergency, a family emergency, or a personal emergency, such as car problems, can easily cost over \$250.<sup>vi</sup>

In addition to anxiety around unexpected expenses, the survey asked respondents to rank from 0-100 to what extent they agreed with statements that reflected their financial situation. Table 5 provides the averages for each of the categories in this question.

The data show that, although aspiring teachers are mostly able to pay their bills on time, they need to work and are more likely than not working from paycheck to paycheck given the low ability to carry funds over month to month. +

**TABLE 4: UNEXPECTED EXPENSES ANXIETY**

Amount of a Hypothetical Unexpected Expense	Average Difficulty to Afford the Unexpected Expense, on a Scale of 1-100
\$0-100	40
\$100-250	58
\$250-500	76
\$500-1,000	88
\$1,000- 2,000	94
\$2,000+	97

**TABLE 5: PERSONAL FINANCE EXPLORATION AVERAGES**

Ability to save	Average Agreement, 1-100 Scale
Full National Sample	36
Graduate Students	32
Undergraduate Students	39
Ability to pay bills on time	Average Agreement, 1-100 Scale
Full National Sample	72
Graduate Students	78
Undergraduate Students	68
Ability to pay credit card balance	Average Agreement, 1-100 Scale
Full National Sample	84
Graduate Students	85
Undergraduate Students	83
Need to work to cover expenses	Average Agreement, 1-100 Scale
Full National Sample	81
Graduate Students	81
Undergraduate Students	81

<sup>vi</sup> Some institutions have emergency fund sources that aspiring teachers might be able to tap into in the case of an unexpected situation. However, the amounts available and the process to access these funds vary by institution, and applications are considered case by case, meaning aspiring teachers may not qualify for the emergency supports.

# + The 5-to-9 After the 9-to-5

The survey data clearly demonstrate that respondents experience constant financial anxiety and they need to work to cover expenses. The survey asked aspiring teachers if they had a job while concurrently enrolled in their program. Of the respondents, about 60 percent indicated having a job while enrolled in their program. When asked how many hours they worked, the data showed that 50 percent of graduate-level and 44 percent of undergraduate-level respondents were working jobs that were 20 hours or more per week; another 50 percent of graduate-level and 32 percent of undergraduate-level respondents were working 30 hours or more per week. <sup>vii</sup> Table 6 provides the data on hours of work between undergraduates and graduates.

The amount of time each aspiring teacher is required to spend working to support themselves and alleviate financial burdens affects their time for learning to teach—both in coursework and in their clinical practice. One shared this story:

“I used to work in the University, and I tried to balance my work with my classes and internship for the first quarter. However, I found that the time I worked was taking away from my time to put my full effort into my schoolwork and internship. It was just too much to handle. Therefore, I had to quit. It was a difficult decision because I still have many expenses to pay, but I knew I had to put my internship first. I am able to still make it through with loans and budgeting, but it

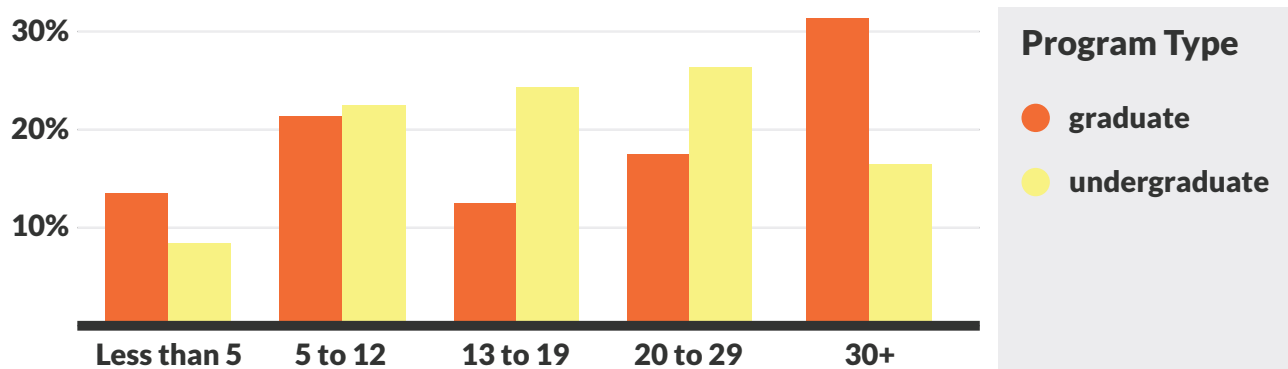
**TABLE 6: HOURS OF WORK IN PERCENTAGES**

Level of Study	Less than 5 hours	5-12 hours	13-19 hours	20-30 hours	30+ hours
Graduate	14%	22%	13%	18%	32%
Undergraduate	9%	23%	25%	27%	17%

**FIGURE 2: VISUAL REPRESENTATION OF TABLE 6**

## Hours of Work

How many hours a week do you work during the school year, not including course required work?



<sup>vii</sup> Research generally holds that college students experience decreased productivity and attention in the classroom when working more than 20+ hours outside of their classes. Hours reported on the survey are in addition to any hours spent in clinical practice, creating untenable time demands for learning.

definitely makes things a little challenging. Nonetheless, I try to make sure this financial stress doesn't get in the way of my ability to teach and learn how to teach."

Many aspiring teachers are faced with the dilemma of trading off demands for survival with program demands and their desire to become good teachers. In some cases, programs have policies that make the choice for enrollees, prohibiting them from working during their clinical practice:

"My university told us we were forbidden from working an external job during our student

teaching placement. I had to disobey this demand in order to survive, but I had to be discreet about it. It's crazy to think that people can just go for months on end with no source of income."

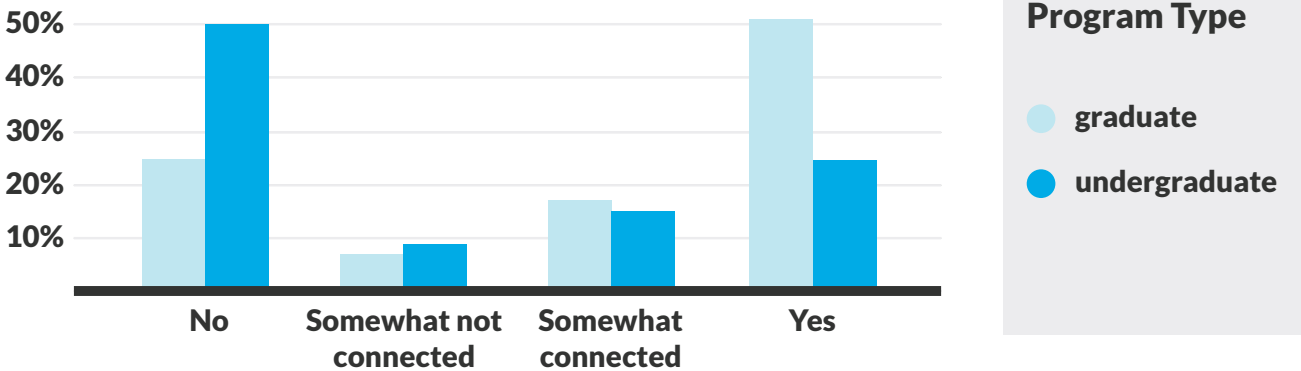
Often times, the jobs respondents held weren't directly related to their program, so they did not even gain ancillary learning benefits from their paid work. As shown in Figure 3, approximately 25 percent of graduate-level and 50 percent of undergraduate-level respondents indicated that their job had no relation to their program of study.

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FIGURE 3: JOB RELATION TO CAREER

Job Relation to Career

Is your work connected closely to your academic area of study?



+ Debt—And Lots of It

Students loans are, predictably, a main sources of anxiety. Across the dataset, over 50 percent of respondents reported having previous debt before their clinical placements began, and their financial challenges were exacerbated both by previous loans and the addition of loans to fund themselves during clinical practice. Table 7 shows the average dollar amount of different current loan types<sup>viii</sup> for

those who responded to this question. Personal federal loans had the highest average amongst dollar amounts; Table 8 shows that of those who responded, 40 percent have loans higher than \$15,000. Table 9 shows the average amount of personal federal loan disaggregated by degree level, demonstrating that graduate-level enrollees borrow almost three times as much as undergraduates in personal federal loans.

<sup>viii</sup> The current loan question explored loans taken out for their current year, which included clinical practice placements.

In addition to sharing the amounts of their current loans, respondents reported on previous loan debt. Of those who responded to the question, 54 percent indicated having previous loan debt. Table 10 shows the types of loans and average amount for previous loans while Table 11 shows the

previous average personal federal loan amount disaggregated by degree level. Table 12 shows the average total loan amount by degree level, taking into account both previous and current loans. Once again, the data shows that graduate-level respondents borrowed larger sums of money. +

**TABLE 7: CURRENT LOAN TYPES AND AVERAGE AMOUNTS**

Loan Type	Average Amount
Personal Federal Loan	\$16,879.07
Personal Private Loan	\$13,458.33
Loans taken on your behalf	\$13,657.39

**TABLE 8: CURRENT PERSONAL FEDERAL LOAN AMOUNTS**

Loan Amount	Percent of Respondents with Loan Amount
Less than 5,000	10.6%
5,000 - 7,499	22.4%
7,500 - 14,999	26.1%
15,000 - 24,999	19.0%
25,000 - 39,999	11.3%
40,000 or more	10.7%
Total	100%

**TABLE 9: CURRENT PERSONAL FEDERAL LOAN AMOUNT BY DEGREE LEVEL**

Level of Study	Average Loan Amount
Graduate	\$25,201.24
Undergraduate	\$9,847.80

**TABLE 10: PREVIOUS LOAN TYPES AND AVERAGE AMOUNTS**

Loan Type	Average Amount
Personal Federal Loan	\$27,921.16
Personal Private Loan	\$21,211.54
Loans taken on your behalf	\$18,711.62

**TABLE 11: PREVIOUS PERSONAL FEDERAL LOAN AVERAGE AMOUNT BY DEGREE LEVEL**

Level of Study	Average Loan Amount
Graduate	\$37,586.54
Undergraduate	\$20,132.55

**TABLE 12: AVERAGE TOTAL OF CURRENT AND PREVIOUS PERSONAL FEDERAL LOAN BY LEVEL OF STUDY**

Level of Study	Average Total Loan Amount
Graduate	\$62,787.78
Undergraduate	\$29,980.35

# + Barriers for Underrepresented Aspiring Teachers

Research shows that low-income students and students of color are disproportionately affected by large amounts of debt, along with the high cost of living expenses and the need to work concurrently with their academic studies, which become barriers for their entry into the teaching workforce.<sup>8</sup> Figure 4 captures the work, college and living costs, debt, and family income constraints that together compound barriers for aspiring teachers.

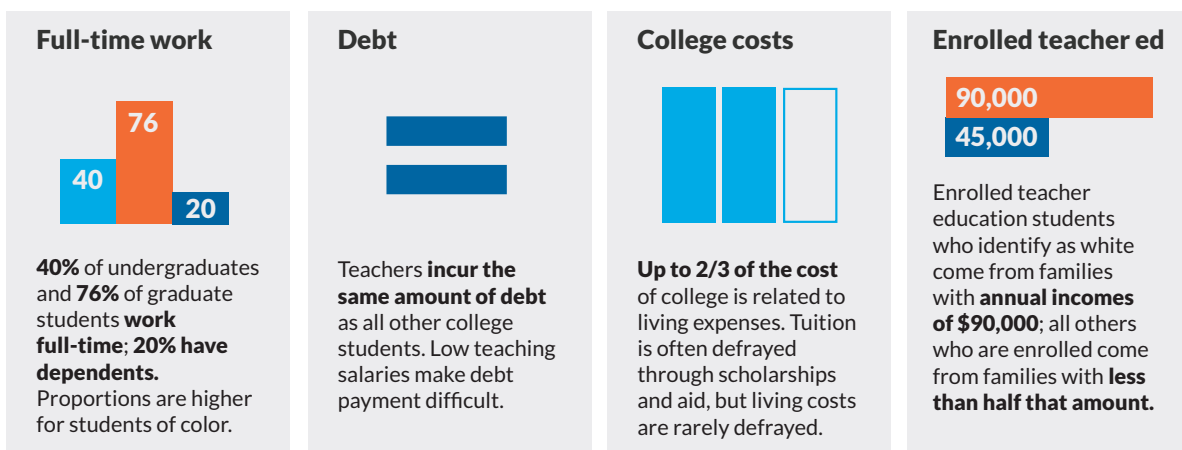
The Aspiring Teachers' Financial Burdens Survey attempted to capture these disparities by asking respondents for demographic data that included age, race, gender, and first-generation status. In order to protect the integrity of the study, disaggregation of data for previous sections by these demographic markers cannot be shown due to low sample sizes (See Appendix B4). Nonetheless, it's important to elevate the voices

and experiences of these who face continuous systemic barriers within and outside teacher preparation pathways and the workforce. Below is a selection of open-ended responses from the survey on the importance of providing opportunities for low-income, first generation, and students of color not simply for the benefit of these communities, but also for the benefit of the programs themselves.

"Surveys should also take into account whether teacher candidates are first-generation students in their families. Being first-generation can often mean being the first to navigate higher education without the financial support or literacy that others might have. Universities need to consider this when taking into account all the challenges that teacher candidates have, especially those who are people of color."

**FIGURE 4: ASPIRING TEACHERS CAN'T WORK FOR FREE.**

## Aspiring teachers can't work for free and learn how to teach well.<sup>9</sup>



“It is unrealistic for teachers to spend a year in unpaid student teaching. This allows only privileged students to attend these teacher prep programs and keeps underserved people, people with children, and young people from becoming teachers.”

“The program itself should offer more grant opportunities for students of low income coming into the program at the graduate level.”

“As a person of color, it’s sometimes a norm to not be aware of how much you are providing for your family, roommates, or partner. I come from a culture of ‘we’re all in this together,’ so you are expected to provide for each other, so there may be more that we do that we are not fully aware of at the time (ex., taking care of siblings, nephews, borrowing money from family members, lending money to family members, etc.).”

“A stipend for aspiring teachers while student teaching would alleviate an immense financial burden and allow us to concentrate on become the best teacher we can for our students. Spaces like this university are not designed with people of color, low social-economic status, or commuters in mind and

for a program that preaches social justice all the time it is not living up to that expectation.”

“Universities treat college students like they are all rich kids who have parents that are covering all financial costs. Every single person in my program works close to full time while also taking out loans to make ends meet, when universities ask students to quit work and do a full-time internship, it becomes completely inaccessible to students who aren’t extremely wealthy. We are real people trying to get jobs and escape poverty, but all the university does is condemn us to a life of poverty having to pay off extremely high student loans.”

“There needs to be more financial support for aspiring teachers of color in the forms of grants and scholarships, not loans.”

“Children of color and other marginalized identities deserve to have educators who look like them and share similar identities. There are so many financial barriers that prevent this from happening and enough is enough. Thank you for taking the time to reach out to pre-service teachers to remedy this. It is so appreciated.” +

## + Where We Need to Go Now

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Dire teacher shortages have forced statehouses all over the country to reckon with the profound financial disincentives of being a teacher. Proposals for increased pay are receiving broad, bipartisan support after years of negligible policy activity. Pay increases are beyond needed; teachers today earn 19 percent less than other college educated workers—a gap that as recently as 1996 was less than a third of that, at 6 percent.<sup>10</sup> Across the 16 Southern Regional Education Board (SREB) states, take-home pay for a teacher with 15 years of experience is less than \$35,000.<sup>11</sup> *Prepared To Teach* stands behind every effort to strengthen the profession’s compensation systems.

These dismal teacher pay numbers are partly explained by a set of longstanding, if unspoken, assumptions about how the nation might staff its schools. Teachers would most likely either be young and single without expenses or married with a spouse who makes a good living. Those not meeting either description would likely be climbing the economic ladder out of lower-income status and be grateful for

the comparatively good and stable job. As long as those assumptions held true, and there were enough people to staff classrooms, changes in the status of teaching, and its pay structures, were only won through dedicated collective bargaining efforts.<sup>12</sup>

We open this concluding call to action to address pre-service teachers' financial burdens by referencing teacher salaries because we believe that aspiring teachers' financial burdens—especially the expectation that they will work for free during clinical practice—are deeply related to assumptions about who will staff the nation's schools. The historic structures of teacher preparation were designed for those who could afford to both pay tuition and work for free. Even today, given that white enrollees in teacher preparation come from backgrounds with twice the family incomes compared to other enrollees,<sup>13</sup> the traditional preparation system clearly favors a certain demographic—white and economically well-off. Our survey sample evidenced a substantial proportion of such respondents.

Aspiring teachers of color, on the other hand, largely are excluded from access to these pathways. They disproportionately enroll in quick-entry programs that require as little as a week of clinical practice before being assigned as a classroom teacher, most often in schools serving the highest proportions of students from low-income backgrounds and students of color. Because these routes provide full teaching salaries and benefits, individuals gain immediate financial security, and districts find people to fill open positions. But long-term, the pathways do not pay off. Alternatively certified teachers leave the profession at much higher rates than their traditionally prepared counterparts, and alternatively certified teachers of color leave even more quickly than their white counterparts.<sup>14</sup> The result is a revolving door of new, underprepared, less effective teachers, concentrated in schools that have historically been underserved.

The nation would have a much larger proportion of teachers of color if all those who currently enter through quick-entry alternatives were financially supported through high-quality teacher residencies, which have consistently been able to attract, prepare, and retain large proportions of teachers of color who teach in hard-to-staff schools.<sup>15</sup> The positive impact of having a more diverse teaching force is clear—with benefits for all students and profound impacts on students of color.<sup>16</sup> For example, when Black students have a single Black teacher in the elementary years through fifth grade, they are 13 percent more likely to graduate from college.<sup>17</sup> The stakes are high for the nation's youth. They deserve a prepared, diverse teaching force.

All aspirants into the field should have the preparation necessary to be an effective teacher from the first day they enter the classroom—and they must be able to afford to live while learning to teach. For that shift to happen, the field will need a redesign that retains the important preparation feature of extended clinical practice, such as student teaching or residency placements, while ensuring that aspiring teachers are compensated for their work in schools during those periods.

The implications for policy, research, and practice that flow from this study and its related fields of teacher diversity, teacher quality, and preparation pathway quality are myriad. Recommendations could range from highly granular suggestions, such as reviewing university health insurance policies, to global ideas, such as phasing out quick entry programs that have inadequate clinical practice and/or high turnover. We have chosen to highlight what we believe today to be the most important and actionable recommendation in each of these three domains.

## - Research -

### **Incorporate aspiring teachers' financial realities into teacher preparation research.**

Though this project is pioneering in the sense that this is the first large-scale effort to learn from aspiring teachers about their financial situations, it represents only a small step towards what the field needs to understand about how financial barriers impact access and quality in teacher preparation.

Widespread misconceptions exist about teacher preparation due to a lack of knowledge about teacher preparation funding. For example, published tuition costs are often wrongly presumed to represent the amount of money institutions of higher education get for each enrollee in a program. On average, private institutions provide “institutional aid” that discounts tuition to roughly 55 percent of their published rates, and public institutions discount at a rate of roughly 25 percent.<sup>18</sup> Individual financial aid packages can mean that in the same program, tuition costs for different enrollees can range from \$0 to full published tuition. Effectively, nothing can be concluded from citing published tuition rates. Too much is hidden. Another example applies most often to alternative programs, although grant-funded programs also would merit the same scrutiny. The ability to attract people of color in these pathways is often lauded as an intrinsic indicator of programmatic value. If, though, these pathways did not offer pay for those who enroll, would they still be able to attract the same pool of candidates?

In addition to improvements to this study, any number of additional lenses on how funding impacts preparation remain unexplored: Who drops out because of finances? If traditional programs could offer the economic benefits alternative programs do, would the proportion of candidates of color enrolled increase? How do aspiring teachers' financial aid packages compare to financial aid offered across other majors? Does financial aid support candidates' program completion? What is the actual revenue generated through tuition, and where does it go? Does debt wariness affect choices of where aspiring teachers enroll for their certification? The list could go on. Moving forward, researchers should strive to incorporate these kinds of questions into their work.

## - Practice -

### **Build partnerships between districts and preparation programs that design roles for aspiring teachers that align to program learning goals and include compensation.**

Through creative and intentional redesigns of preparation programs and staffing structures in schools, dollars that are currently being spent can be reallocated to compensate aspiring teachers during their clinical practice, for example, by building supported substitute teaching into the program's array of field experiences. Creating specialized residencies that enroll cohorts of funded candidates for hard-to-staff schools or licensure shortage areas can help districts save dollars on recruitment and turnover; those dollars can be invested in resident stipends. Programs can reduce their costs to their enrollees by more tightly aligning curriculum to clinical practice, resulting in reduced course requirements and, hence, tuition savings. *Prepared To Teach* has documented both the general principles behind such redesign efforts and specific program designs that partnerships have used to improve the financial accessibility of their programs.<sup>19</sup>

These ideas are within reach. In a single year in the *Prepared To Teach* network, 12 programs located in six states were able to find an average of \$5,000 of new, sustainably available funds per participant—

whether in compensation or tuition savings—during a pilot residency development project that enrolled over 220 aspiring teachers across the sites. Though not enough to make programs universally accessible to all aspiring teachers, \$5,000 can make a substantial difference in affordability for many aspiring teachers. For many, the dollars would also make a long-term difference in their monthly budgets because of loan repayment burdens. The average total loan debt for those with loans on this survey was \$30,000 for undergraduate and \$62,000 for graduate-level respondents; 30 percent to 40 percent of those totals were taken out for the clinical practice portion of the program. The field must do all it can to reduce the need for loans during the final phase of teacher preparation when aspiring teachers are working full time—without pay—to complete their certification requirements.

## - Policy -

### **Establish federal non-competitive grants, with quality assurance requirements, so states can support aspiring teachers through high-quality teacher residency pathways.**

Creating sustainably funded, high-quality residencies is possible. Ensuring all teachers are well prepared is an investment in the nation's future; conservative economists estimate quality teachers would add trillions to the economy through improved education.<sup>20</sup> Currently, the federal government invests about \$45 million a year in a competitive grant process to support teacher residencies, which have a growing body of evidence to support their effectiveness at attracting, preparing, and retaining high-quality teachers from diverse backgrounds who can address teacher shortage areas.<sup>21</sup> These are welcome opportunities that dozens of individual partnerships have been able to access, but they have not created systemic shifts in teacher preparation. When grants end, the relatively small programs they fund also often end.

The federal government should invest in its future teachers since the payoffs would be profound. **An annual investment of \$3-\$6 billion would be enough to support every newly certified, newly hired teacher in the nation.**<sup>22</sup> These dollars could incentivize long-term quality transformations in teacher preparation with a few strategic policy commitments. Eligible residents would need to be enrolled in programs that met quality standards, which states would need to assess, spurring improvements in state policy. Eligible programs would need to be in partnership with districts, pursuing the kinds of designs that provide compensated roles for aspiring teachers that align to program learning goals. The grant could require that states prioritize programs that would meet states' most pressing teacher quality and equity needs. States themselves could be required to design networked learning communities to help spread promising ideas.

Such an investment has the potential to dramatically improve educational outcomes in the United States, at just a fraction of what we spend on Head Start, NASA or farm subsidies.<sup>23</sup> In addition, over time, costs would decrease since residency-prepared teachers reduce teacher shortages and fewer new teachers would be needed.<sup>24</sup>

**Finding the motivation and political will to engage these recommendations requires that the field acknowledge the need for fundamental mindset shifts in our assumptions around how teacher preparation should happen. We should not continue to abide inequitable access to quality preparation programs—and inequitable outcomes for students taught by underprepared teachers—because individuals' financial resources preclude their being able to be fully prepared before entering the classroom.+**

# + Appendix A

## About the Participating Institutions of Higher Education

Participating institutions are not named in this report to protect the identities of their students and to encourage continued widespread, confidential data collection. *Prepared To Teach* values the voices of aspiring teachers and seeks to uplift their stories to promote change in teacher preparation. Our experience indicates the challenges they face exist at institutions all across the nation.

### - Appendix A1 -

#### Institution Sector & Size Distribution

Institution	Sector	Size*	Type**
A	Public	Large	Urban
B	Public	Large	Urban
C	Public	Medium	Urban
D	Public	Large	Urban
E	Public	Medium	Rural
F	Private	Large	Urban
G	Public	Large	Urban
H	Public	Large	Urban
I	Public	Large	Urban
J	Private	Medium	Suburban
K	Private	Medium	Urban
L	Public	Large	Urban

\*Size Classification

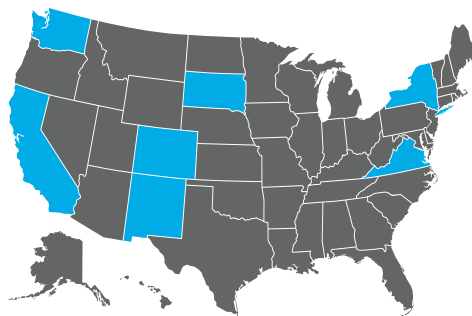
Colleges considered "small" have fewer than 5,000 students. "Medium," between 5,000 to 15,000 students.

"Large" means more than 15,000 students.

\*\*Type Classification from Integrated Postsecondary Education Data System, NCES

### - Appendix A2 -

#### Institution State Distribution



# **+ Appendix B**

## **About the Respondents**

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### **- Appendix B1 -**

#### **Program Distribution of Respondents**

	<b>Number of Candidates</b>	<b>Percent</b>
Graduate students	470	38%
Undergraduate students	772	62%

### **- Appendix B2 -**

#### **Demographic Distribution of Respondents**

<b>Age</b>	<b>Number of Candidates</b>	<b>Percent</b>
Under 22	336	27.1%
22 - 26	554	44.7%
27 - 32	183	14.8%
33 - 38	77	6.2%
38 - 44	55	4.4%
45 +	33	2.7%
Total	1238	100.0%

### **- Appendix B3 -**

#### **Gender Distribution of Respondents**

<b>Gender</b>	<b>Number of Candidates</b>	<b>Percent</b>
Female	876	85.8%
Male	131	12.8%
Other	9	0.9%
Prefer not to answer	5	0.5%
Total	1021	100%

## - Appendix B4 -

# Racial & Ethnic Distribution of Respondents

The survey included racial and ethnic distribution per the Race and Ethnicity Guidance for the Collection of Federal Education Data by the Office of Management and Budget. Definitional guidelines shared below. For the purpose of analysis, respondents who selected more than two categories were combined with “two or more” in a new category titled “other”.

1. Hispanic/Latino: A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.
2. American Indian or Alaska Native: A person having origins in any of the original peoples of North and South America (including Central America), and who maintains a tribal affiliation or community attachment.
3. Asian: A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.
4. Black or African American: A person having origins in any of the Black racial groups of Africa.
5. Native Hawaiian or Other Pacific Islander: A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
6. White: A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.
7. Two or more: For any individuals who identify themselves as not Hispanic and identify themselves by more than one race.

Race	Number of Candidates	Percent
American Indian/Alaska Native	3	0.3%
Asian	46	4.5%
Black/African American	16	1.6%
Hispanic/Latino	178	17.6%
Native Hawaiian/Other Pacific Islander	4	0.4%
Other	35	3.5%
Two or more	29	2.9%
White	701	69.3%
Total	1012	100.0%

# + Appendix C

## About Clinical Placements in the Sample

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Institution	Average hours clinical placement required
A	438.91
B	640.00
C	866.17
D	721.99
E	792.00
F	756.00
G	600.00
H	632.70
I	686.06
J	490.76
K	832.56
L	900.00

# + Appendix D

## About the Survey

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Institutions interested in participating in the survey received materials to frame the survey content and guide them through the process, as well as hands-on support from *Prepared To Teach* to administer the survey. The following materials were shared to provide clarity around the survey process and the importance of collecting this data. *Prepared To Teach* distributed recruitment materials to partners via email, social media, and at in-person events in the lead up to the survey launch. For more information about how the survey was publicized and/or how institutions invited aspiring teachers to participate, contact *Prepared To Teach*.

### - Appendix D1 -

## Guide to Survey Participation

The 'Guide to Survey Participation' was shared with program leads across the national network as a part of a resource packet outlining important steps for survey participation and administration.

### **#MoreLearningLessDebt Aspiring Teachers' Financial Burdens: A Powerful Barrier to Diversity and Quality**

*Prepared To Teach* works with teacher preparation/district partnerships to redesign preparation experiences so aspiring teachers receive some pay for providing instructional supports within schools. As a result of focusing on financially supporting candidates, our partner programs expressed interest in learning more specifically about their own candidates' economic realities. *Prepared To Teach* piloted surveys on this topic, and initial data indicate that education majors' financial situations are more dire than we might realize. As a result, *Prepared To Teach* has developed a survey that will allow institutions to document the kinds of financial barriers their teacher candidates face while pursuing certification. We invite you to join in this national effort to understand the need for providing financial supports to teacher candidates while they complete their preparation program before entering the classroom.

There are four main steps to initiate the survey at your institution:

#### **Step 1: Getting Institutional Go-Ahead**

- Purpose: Assist institutions with getting necessary approvals to participate in this state-wide study around aspiring teacher financial burdens.
- Resources: One-page document on the survey proposal and process; IRB approval letter; Student Incentives Overview
- Process notes:

- Student Incentives Approval: Determine what student incentives your institution will provide to increase student participation in the survey
- IRB requirements: The next step requires sharing student information including first name, email IDs, and which program they are enrolled in. While this study has been approved by the Bank Street College Institutional Research and Review Board, your institution may have additional requirements/regulations, please check to ensure you follow your local IRB requirements.

## **Step 2: Complete Student Finance Mapping Backend Sheet (Program and Student Information Sheets – Submit before survey window opening.**

- Purpose: *Prepared To Teach* will create and manage separate administrations of the survey for each institution, with specific sub-questionnaires for every program and licensure area that an institution has to allow for disaggregation and deep analysis of response data. Students will receive specific surveys based on this information.
- Resources: Backend mapping spreadsheet; Instructional video on completing the spreadsheet; PDF spreadsheet guide;
- Process note: This step requires gathering information for each teacher education program (type, cost, length, structure etc.) as well as providing student information including first name, email IDs, and which program they are enrolled in. You will need to check on your institution's requirements/regulations with regards to sharing student contact information. See Step 1.

## **Step 3: Share Recruitment Materials with Students- Prior to opening survey window.**

- Purpose: Generate student survey engagement/participation.
- Resource: Recruitment email draft; Brief recruitment video-clip;
- Process notes:
- Timeline: It will be most helpful to share the recruitment email with students prior to the official launch of the survey so that students know to expect the survey invitation from us. We are able to share a screen-shot of what the email invite will look like, if this is helpful.
- Incentives: Highlighting the compensation/incentive can help increase the likelihood of participation.


## **Step 4: Opening and Closing the Survey Window**

- Purpose: Once backend data has been collected from your institution, and recruitment materials have been shared with the student body, *Prepared to Teach* will send out the survey invite to students.
- Resources: N/A
- Process Notes
- Survey Administration: *Prepared To Teach* will create and manage separate administrations of the survey for each institution, with specific sub-questionnaires for every program and licensure area that an institution has. Upon the close of the survey window, institutions will receive program-level reports, an aggregated report, and raw data (subject to confidentiality protections).
- Participation: To help ensure maximum participation, it would be helpful for the institution to help spread word through newsletters/faculty. Pro-tip: Some institutions are having students complete the survey during class time.

## - Sppendix D2 - Survey Flyer



Bank Street College of Education  
610 West 112th Street  
New York, NY 10025

 [bankstreet.edu/prepared-to-teach](http://bankstreet.edu/prepared-to-teach)

# #MoreLearningLessDebt

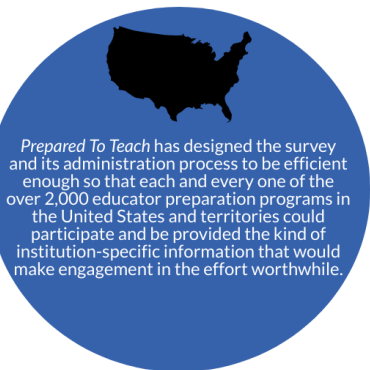
*Aspiring Teachers' Financial Burdens: A Powerful Barrier to Diversity and Quality*



*Prepared To Teach at Bank Street College works with teacher preparation/district partnerships to redesign preparation experiences so aspiring teachers who provide meaningful instructional supports in schools can receive pay as part of their programmatic requirements.*

**Prepared To Teach has developed a survey that will allow institutions to document the kinds of financial barriers their teacher candidates face while they complete their preparation program before entering the classroom.**

### GENERAL INFORMATION



To defray survey administration and reporting costs, and to incentivize students to complete the survey, institutions will be asked to pay \$1000 plus \$10 for each completed survey. The \$10 goes directly to each student after survey completion.



### WHAT YOU RECEIVE

Executive summaries on each of the major survey sections with data visualizations that help make the case that aspiring teachers' financial burdens need attention.

Access to a developing set of resources on promising practices to address common financial problems, drawn from the national network of programs that Prepared To Teach works with.

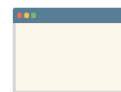
Raw data on all respondents, subject to confidentiality protections along with an invitation into a second round of research linking these responses to institution-specific financial aid packages.



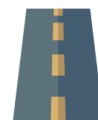
### HOW TO PARTICIPATE



**NEXT STEPS:** Contact Francheska Santos ([fsantos@bankstreet.edu](mailto:fsantos@bankstreet.edu)) or Divya Mansukhani ([dmansukhani@bankstreet.edu](mailto:dmansukhani@bankstreet.edu))



Review survey information, processes, and resources on the landing page accessible at [bankstreet.edu/morelearninglessdebt-survey-resource-page](http://bankstreet.edu/morelearninglessdebt-survey-resource-page).



Follow the step-by-step guide in order to prepare for survey administration at your institution.



Receive reports complete with data and analysis from Prepared To Teach.

\*This study is approved by the Bank Street College Institutional Research and Review Board. Your institution may require you to also pursue local IRB approval or to register the study through an IRB Reliance or other process. Please check to ensure you follow your local IRB requirements. The Prepared To Teach team will provide you with whatever documentation from our approval you need.

# + Endnotes

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<sup>5</sup> United States Department of Education, “2016 Title II Reports, National Teacher Preparation Data,” October 2018, <https://bit.ly/2HpJeJa>.

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<sup>7</sup> “The Economic Anxiety Index, Explained,” *Marketplace* (blog), October 26, 2015, <https://www.marketplace.org/2015/10/26/economic-anxiety-index-explained/>.

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<sup>9</sup> Anthony P. Carnevale et al., “Learning While Earning: The New Normal” (Washington, D.C.: Georgetown University Center on Education and the Workforce, 2015), <https://bit.ly/2Jv26TI>.

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<sup>10</sup> “Teacher Pay Penalty Dips but Persists in 2019: Public School Teachers Earn about 20% Less in Weekly Wages than Nonteacher College Graduates,” Economic Policy Institute (blog), accessed February 17, 2021, <https://www.epi.org/publication/teacher-pay-penalty-dips-but-persists-in-2019-public-school-teachers-earn-about-20-less-in-weekly-wages-than-nonteacher-college-graduates/>.

<sup>11</sup> “New Dashboard Equips SREB States with Data to Improve Pay, Support for Teachers,” Southern Regional Education Board, accessed February 17, 2021, <https://www.sreb.org/news/new-dashboard-equips-sreb-states-data-improve-pay-support-teachers>.

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<sup>14</sup> Desiree Carver-Thomas and Linda Darling-Hammond, “Teacher Turnover: Why It Matters and What We Can Do about It” (Palo Alto, CA: Learning Policy Institute, August 2017), <http://bit.ly/2w691jU>.

<sup>15</sup> Roneeta Guha and Tara Kini, “Teacher Residencies: Building a High-Quality, Sustainable Workforce” (Palo Alto, CA: Learning Policy Institute, 2016), <http://bit.ly/2phcQwi>.

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<sup>18</sup> The College Board, “Trends in College Pricing 2017” (New York: The College Board, 2017), <https://bit.ly/2G71eaJ>.

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