

THE AFFORDABILITY IMPERATIVE: **CREATING EQUITABLE ACCESS TO QUALITY TEACHER PREPARATION**

SUSTAINABILITY PROJECT CASE STUDY: REDUCTION

ONE OF THREE CASES ON SUSTAINABLY FUNDING TEACHER RESIDENCY PARTNERSHIPS

ABOUT THE AFFORDABILITY IMPERATIVE AND ITS COMPANION REPORTS

This report is part of a suite of materials created by *Prepared To Teach* at Bank Street College and WestEd during our shared research effort, the Sustainability Project. The work explores sustainability challenges in teacher preparation—and, importantly, promising practices to overcome those challenges (see [Appendix](#) for more about the project).

Three of the reports, including this one, are designed to help preparation programs and their district partners envision new ways to sustainably fund affordable, high-quality preparation programs. *Prepared To Teach* has developed a framework for thinking about the financial aspects of sustainability, which we call the “3 Rs”:

Reallocation helps *partnerships* redesign work roles to better support preparation efforts and to allow candidates to earn compensation during their clinical practice (see [Simple Shifts: Paying Aspiring Teachers with Existing Resources](#)).¹

Reduction—the focus of this report—helps *universities* maximize access to financial aid sources and minimize costs associated with quality programs.

(Re)Investment helps *districts* find ways to make shifts that can permanently embed residency funding into local budgets (see [The Residency Revolution: Funding High Quality Teacher Preparation](#)).²

In addition to describing financial goals (compensation for roles, reduced costs, and long-term systems to fund residencies), each of the 3 Rs reports highlights examples of practice from programs and districts. Some examples, unsurprisingly, blend aspects of all 3 Rs. In such instances, we include the examples where they might most support shifts in thinking for a report’s major target audience—partnerships, universities, or districts, respectively, for each of the 3 Rs—and we cross-reference the examples in other cases.

All the reports are available on the [Prepared To Teach](#) website, tiny.cc/preparedtoteach. In addition, associated resources and tools, including guidance documents, budget calculators, and presentation materials, can be accessed there. All *Prepared To Teach* materials are licensed under the Creative Commons license [CC BY-NC-SA](#); we hope they prove useful to our colleagues everywhere. ●

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IF YOU BUILD IT—AND MAKE IT AFFORDABLE— THEY WILL COME

Our teacher preparation systems, unlike those in other countries, were not structurally designed to create the kind of well-articulated, financially supported pathways that can regularly graduate teacher candidates who come from diverse backgrounds, be embedded in the schools

and communities where they work, and help all of their students thrive from their first day in the classroom.³ Quality preparation costs individuals time and money, things not everyone who wishes to become a teacher has in ready supply.

When aspiring teachers can't afford to enroll in high-quality programs, they opt for quick-entry pathways that allow them to enter the classroom with full pay—spending as little as a week learning how to teach.⁴ These program graduates not only are underprepared for the demands of teaching; they are dramatically more likely to leave the profession quickly, creating a revolving door of new teachers, destabilizing schools and communities, and compromising the future of our nation's youth.⁵ On the other hand, when candidates can afford high-quality programs, individuals from diverse backgrounds enter the profession well-prepared and more likely to stay in teaching for years to come.⁶

Teacher preparation in the United States presents two daunting financial barriers for entry into the field: 1) Individuals must pay for the privilege of becoming certified to teach and 2) during that process, they must work for free for three to nine months while completing required clinical practice. As a result, as detailed in [#MoreLearningLessDebt: Voices of Aspiring Teachers on Why Money Matters](#) and [Beyond Tuition, Costs of Teacher Preparation: Descriptive Analytics from the Aspiring Teachers' Financial Burden Survey](#) (May 2021), many aspiring teachers, especially those from underrepresented backgrounds, face daunting financial challenges.⁷

Schools and districts generally are most able to alleviate financial burdens associated with clinical practice (see [Simple Shifts: Creating Paid Roles to Support Aspiring Teachers](#) and [The Residency Revolution: Funding High-Quality Teacher Preparation](#)⁸). The first challenge, though, is a function of the way that higher education has been framed and funded in the United States—as a personal investment and individual good. The ideas and examples in this report, largely under the purview of higher education, can help ease the financial repercussions of those historic structural realities. Some of these changes will require longer-term efforts to enact, but the work of building new systems is achievable, as vignettes throughout this report show. It is also necessary to enable more candidates from diverse backgrounds to access quality preparation in affordable ways. ●

HOW A FOCUS ON AFFORDABILITY CAN INCREASE QUALITY

Learning to teach well requires the space to focus, reflect, study, and practice. Beyond this, aspiring teachers engaged in clinical experiences also need the mental and emotional space to build meaningful relationships with students and other staff in the building. Every day, teacher candidates across the nation bring

passion and persistence to these tasks in their quest to become teachers.

In addition to engaging in deep, reflective learning every day, many aspiring teachers have financial demands—from basic needs to elder care and family obligations—that can draw them away from their preparation efforts into low-paying night and weekend jobs to try to make ends meet (see Figure 1). That so many candidates manage to juggle everything is at once admirable and unfathomable. This report surfaces a range of ways to increase program affordability so candidates, in particular those from lower-income backgrounds, do not need to don superhero clothing in order to attend a high-quality program while trying to find a way to live.

Figure 1: Common Financial Realities for Today's Teacher Candidates

- Health care
- Child care
- Elder care
- Family obligations
- Tuition
- Food and housing insecurity
- Student loans
- Books and materials
- Testing fees
- Certification application fees
- Car payments
- Credit card debt

Creating more affordable program experiences does not mean designing programs on the cheap. Nothing about creating a more affordable program requires reducing quality. In fact, with increased affordability, more teacher candidates would have the time they need to learn to teach, allowing them to take full advantage of their programs' opportunities. More individuals from underrepresented and low-income backgrounds would be able to afford to enroll, bringing their funds of knowledge to program discussions and activities.⁹ More strong novice teachers could enter the profession as ambassadors of the message that their preparation programs did a good job getting them ready to teach.

MAJOR APPROACHES TO IMPROVING AFFORDABILITY

This project identified two major approaches to improving program affordability: maximizing access to financial resources, and reducing tuition and related costs. Focusing on these areas, along with a set of additional creative supports, can help reduce costs for candidates while maintaining quality and advancing equity. For programs focusing on affordability for candidates, these principles highlight opportunities to bridge financial gaps in candidates' experiences. Furthermore, they can lay the foundation to make programs more attractive and accessible to underrepresented and non-traditional students. Table 1 offers a snapshot of innovative ideas presented in this report, which programs can use to increase affordability. ●

Table 1: Ideas for Addressing Candidates' Financial Needs

Candidate Expense Area	Ways to Increase Affordability
Maximizing Access to Financial Resources	
Overall Expenses	<p>Financial Aid</p> <ul style="list-style-type: none"> • Ensure universal, early access to financial aid literacy supports • Incorporate financial aid information into program materials and culture • Support students in accessing and maximizing financial aid based on eligibility
Expenses	<p>Federal Work-Study</p> <ul style="list-style-type: none"> • Create Federal Work-Study agreements with partner schools so candidates can earn work-study funds while in clinical placements • Maximize undergraduates' future Pell Grant eligibility starting in the freshman year by ensuring candidates have program-aligned work-study opportunities available <p>State Workforce Development</p> <ul style="list-style-type: none"> • Establish teacher education as a state-level workforce development priority and register programs as eligible so that students can access funding
Access to General Funding	<p>Candidate-Friendly Financial Funds</p> <ul style="list-style-type: none"> • Explore income share agreements that offer stipends or tuition remission during preparation, which are repaid with little or no interest once candidates have graduated and have an income • Establish an emergency loan fund with no interest for 30-90 days to help with unforeseen expenses
Reducing Tuition and Related Costs	
Tuition	<p>Integrating Coursework with Clinical Practice</p> <ul style="list-style-type: none"> • Ensure coursework is not duplicative of fieldwork experiences and reduce requirements where possible <p>Cohort-Based Efficiencies</p> <ul style="list-style-type: none"> • Create cost-effective cohort programs and negotiate reduced tuition rates
Testing and certification costs	<p>Supporting Additional Costs</p> <ul style="list-style-type: none"> • Fundraise for means-tested or hardship-based grants for testing and certification fees <p>Local Performance Assessments</p> <ul style="list-style-type: none"> • Where possible, reduce dependency on expensive external certification costs and consider development of local program performance assessments
Textbooks and fees	<p>Open Educational Resources</p> <ul style="list-style-type: none"> • Build a culture that uses free, open educational resources in coursework <p>Fee Waivers</p> <ul style="list-style-type: none"> • Waive fees for certain, or all, students for infrastructure supports, such as course and performance management software
Additional Responsive Supports	
Housing	<p>Subsidized or Free Housing</p> <ul style="list-style-type: none"> • Allow teacher candidates access to dormitory housing during breaks at free or reduced costs • Create short-term rental options in dormitory housing to alleviate temporary housing insecurity challenges
Food	<p>Food Subsidies/Community Partnerships</p> <ul style="list-style-type: none"> • Provide meal plan reductions for candidates who are in full-time teaching placements • Facilitate access to food subsidies and food pantries
Healthcare	<p>Flexible Healthcare Plans</p> <ul style="list-style-type: none"> • Allow candidates to opt into or out of healthcare plans based on need, ideally with options both from the district and the program
Childcare	<p>Accessible Child Care Options</p> <ul style="list-style-type: none"> • Design work-study and/or graduate assistant positions that can provide child care services during coursework hours
Transportation	<p>Travel Supports</p> <ul style="list-style-type: none"> • Create bus or van routes to clinical practice sites • Offer public transportation passes through campus student services offices or program grant funds

MAXIMIZING ACCESS TO FINANCIAL RESOURCES

Programs can make a material difference in their candidates' lives by forefronting financial considerations as part of their planning and communications. Helping eligible candidates tap into existing funding

streams can reduce debt burdens by thousands of dollars and help candidates avoid the need for additional work while studying for their certification.

FINANCIAL AID

If a program happens to have grant funding for tuition or stipends, that information typically is part of recruitment materials. Historically, though, programs have not concerned themselves with sharing information about other financial aid; students have been expected to work individually with campus financial aid officers to explore those funding possibilities. A major problem with leaving financial aid to individuals' initiative is that candidates who are well-informed about financial aid opportunities and deadlines expand their access to existing funds; those who do not understand how financial aid works often miss out on financial supports for which they would qualify.

Programs can take several steps to help students more effectively tap into financial aid resources.

Adjust application deadlines and information to maximize university financial aid for potential recruits

Programs often don't take financial aid deadlines into account when planning their admission cycles—but they should. Applying for aid early can make the difference between being awarded \$5,000 in scholarships or grants that do not need to be repaid versus \$5,000 in loans.¹⁰ Programs can facilitate candidates' access to generous financial aid packages in two ways:

When possible, such as in cohort-based graduate programs, application deadlines should be adjusted so that entrants will have full access to federal, state, and institutional financial aid.

Recruitment, application, and other program materials should include information about the college's specific financial aid deadlines, including any early preference dates that exist.

Publicize important financial aid deadlines each academic year

Applying for financial aid is not easy, and candidates must engage the process every year. Deadline complexities add to the challenge. Some state funding streams open in October of the year prior to enrollment and make awards until funds are depleted; others have deadlines for priority considerations; still others have different deadlines for different student populations.¹¹ Colleges all have their own deadlines with similar variability—and even exhibit definitional idiosyncrasies, with a Free Application for Federal Student Aid (FAFSA®) deadline at one college being when the FAFSA® was submitted and, at another, when it was transmitted to the college. In particular, for first-generation college students, understanding how the timing of their financial aid application can affect their access to aid is crucial.

Fortunately, at the local level, establishing a set of predictable financial aid deadlines to incorporate into communications materials is relatively easy. FAFSA®, which drives many eligibility decisions, opens every October, just as applications for state aid generally have annual cycles. For college-based aid, programs can construct a master list of key deadlines and incorporate them into a range of communications so candidates access and maximize available

financial supports. For example, a comprehensive publicity plan might include highlighting deadlines at orientations, sharing deadlines in syllabi, pushing reminders out through email and social media, and adding banners or other communications into course management systems.

Integrate financial aid and literacy into program support systems

Students who come from families where many members go to college are more likely to know how financial aid systems work and how to secure funding for their studies. Universal access to clear communication on how to maximize financial aid can advance equity by demystifying the process of looking for financial support. This crucial information, communicated regularly and in accessible language, has the ability to help first-generation college students who may not have had access to information about scholarships, grants, and loans previously. It helps level the playing field so that it is not just those “in the know” who end up receiving financial aid.

Communicating information is an important first step; supporting candidates in understanding and acting on it is even better. Whether it’s a person in the main office of a small college or an expansive student support center at larger universities, every program has a place that students can go for supports related to their program completion. Integrating financial aid and literacy into those existing structures and roles allows candidates to have a more seamless and positive experience. Programs might even support student-led groups in annual campaigns for financial aid literacy as part of a comprehensive approach to increase financial literacy.

FROM THE FIELD 1: A LITTLE FINANCIAL HELP GOES A LONG WAY

Arizona State University

Arizona State University’s Mary Lou Fulton Teachers College has deeply embedded its commitment to supporting candidates’ financial literacy by creating a “Financial Coach” position. This role provides workshops to highlight available grants and scholarships, to support potential and current enrollees in understanding loans and how to manage loan debt, and to help with questions about filling out FAFSA® forms. The College also provides a range of information on the website for state-level tuition assistance programs for individuals who are Arizona residents seeking to become teachers.

Alder Graduate School of Education

Alder Graduate School of Education provides workshops to its applicants on financial planning, responsible borrowing, and budgeting during the residency year. In addition, the program helps residents access affordable housing and provides information on regional governmental and nonprofit financial assistance programs. These investments of time by staff make a big difference for their residents.

University of South Dakota

The University of South Dakota has a central office that provides students with a seamless support experience, beginning with campus visits for potential university recruits all the way through to graduation and job placement. In addition to sharing resources with students about scholarships and financial aid, the office has begun to work with candidates coming from high school pathway programs on their FAFSA® forms to ensure they can access the financial aid for which they might be eligible.

Explore possibilities to update candidates' financial need data when in clinical practice

Financial need is the difference between the total cost of attendance—tuition, fees, and living expenses—and a student's ability to pay that cost. Calculations of a student's ability to pay often include assumptions that the student can engage part-time work to help defray costs.

When candidates are in full-time clinical placements for student teaching or residencies, they cannot be reasonably expected to take on part-time work in addition to full-time student teaching and coursework. Programs can work with financial aid offices to explore possibilities for recalculating financial need for students during clinical placements. Students who evidence increased need for aid then can qualify for additional access to grants, lower-interest loans, or work-study dollars.

FROM THE FIELD 2: ADDRESSING THE IMPACT OF CLINICAL PRACTICE ON FINANCIAL AID

Arizona State University

Mary Lou Fulton Teachers College at Arizona State University has institutionalized a process wherein the financial aid packages for all students are automatically reviewed before they enter residency placements. When the financial need merits, aid packages are increased to provide additional access to financial aid supports.

Rework websites so financial aid information is accessible and student-friendly

Getting the best financial aid package takes a lot of work, and those who know how to “work the system” are at a distinct advantage, especially for financial aid opportunities that distribute funds in ways that privilege those who apply early. Programs can help candidates maximize the likelihood that their efforts to seek aid might be successful by ensuring websites have complete, up-to-date, readily accessible information on grants, scholarships, and loans from state, local, and federal sources.

A comprehensive site on financial aid can be unwieldy without attention to its structure and framing. Here are some key design principles to consider, followed by links to some strong examples:

Make it prominent: Top levels of the site should feature a link to a “financing your program” or similar landing page. If candidates don't have to use the search engine to find information about financial aid, it signals the program cares about affordability. Adding information about how to find supports—with contact emails, phones, and even chat bots—is good practice.

Be intentional about organization: At minimum, the site should distinguish between state, federal, and institutional aid sources; grants and scholarships that do not need to be paid back; and earning opportunities, such as work-study and graduate assistantships.

Work with admissions and financial aid offices to frame high-level headlines about affordability: As we discuss in the [“Reducing Tuition and Related Costs”](#) section of

this report, many institutions, in particular private colleges, have high tuition rates posted on websites but actually aggressively address affordability. Real tuition costs for programs can be half or less of the published amount; effective private school costs, our research shows, can even rival local public tuition rates.¹² Most potential applicants are not aware of how much their costs might be reduced through institutional awards, though, so they may not even apply because of the “sticker shock” phenomenon of seeing high published tuition rates. Programs should engage conversations across college stakeholders so they can craft language for their websites and promotional materials that balances institutional needs to acknowledge standard tuition rates with programs’ needs to signal affordability.

Highlight opportunities for teacher certification funding separately: Federal, state, and local dollars exist at some institutions to provide tuition and/or stipend supports for teachers who meet certain qualifications and agree to teach for a certain number of years in identified areas. Guidelines for accessing these funds vary by funding source and should be clearly detailed.

Present loan forgiveness information separately: Loan forgiveness programs can be complicated, and it’s important that candidates don’t assume they will qualify for loan forgiveness and thus take on more debt than they will be able to manage. Separating out loan forgiveness opportunities on websites can help reinforce the need for careful consideration of loan debt levels. At the same time, if individuals have loans, they should know about these programs; a recent *Prepared To Teach* national survey documented that more than half of those with loans were not aware of loan forgiveness opportunities.¹³

“Curate” information: Writing a sentence or two that frames information inside subsets of content on the site is helpful. For example, lists of links to scholarships are helpful in that they are in a single place, but they are less useful than a page that group kinds of scholarships together.

One litmus test for whether or not students are accessing, understanding, and using financial aid resources is whether conversations between current and prospective students include financial aid information, for example, at admitted students’ days or when a current student recommends a program to a friend. If financial aid information is being discussed across cohorts, it’s more likely that the information is helpful and clear and, in the long run, can potentially increase recruitment since financial aid plays a role in choosing a program. Programs should consider adding a question or two to their surveys of candidates to understand the strengths and gaps in their financial aid information systems.

Our project scanned websites from programs with which we had familiarity to find current examples, as of the time of printing, of effectively designed financial aid webpages. These are highlighted below and on the *Prepared To Teach* website; we invite nominations of other strong examples for inclusion on the website (email preparedtoteach@bankstreet.edu).

Arizona State University (ASU): ASU’s financial aid page is separated into three digestible categories: “Money you don’t pay back,” “Money you pay back,” and “Money you earn.” Opportunities under each category feature a brief description and a link to more information for easy scanning and access.

Michigan State University (MSU): MSU has a “Cost and Aid” section on their website

that is graphically appealing and accessible. The page starts with average tuition costs and a cost calculator and then features three categories for financing education: “Need-Based Aid,” “Merit-Based Scholarships,” and “Student Employment.” The site includes a searchable database of MSU scholarships for students and provides links to scholarship search websites for external scholarships.

Teachers College, Columbia University (TC): TC offers a robust set of information on how to apply, different types of aid, and resources. The “Types of Aid” section is particularly well-organized and separates aid into specific categories, differentiating between several types of loans, types of work study, and types of scholarships.

University of Florida (UF): UF has a dedicated site for financial aid information and services. They feature a section on “The Process” to help students navigate finding aid, their own scholarship search engine for both internal and external scholarships, and many other features, such as cost calculators and financial wellness resources.

University of Colorado, Colorado Springs (UCCS): UCCS’s “Cost and Financial Aid” section has prominent graphics and begins with a message about their commitment to keeping tuition affordable for students. The page also includes sections for calculating degree costs and for finding financial aid opportunities and scholarships. Their database of internal scholarships provides brief descriptions of each scholarship and is searchable by keywords and other filters.

FEDERAL WORK-STUDY (FWS)

The Federal Work-Study Program provides financial aid supports to most institutions of higher education in the nation. FWS was designed to give both undergraduate and graduate students an opportunity to gain paid professional experiences while in school.

Understanding how the FWS program works

Many factors affect how FWS gets distributed. First, as with all institutional financial aid, decisions about what comprises an individual’s financial aid package—which can include federal aid, institutional supports, scholarships, loans, and FWS—are made independently each year at every institution. As a result, the same financial need profile might include a \$1,000 FWS award at one college but a \$1,000 loan from another. Even within a single college, a student might receive a FWS allotment in one year but not the next. If a student is awarded FWS funds as part of the financial aid package, it is then up to the student to find a work-study job and earn the dollars they have been allotted. How much a student is awarded—the total dollar amount that is pre-approved for earning through FWS—is also not necessarily fixed. If, as the school year advances, institutions find that some students are not using their FWS awards, they may raise the award amount for students who are working FWS jobs or reconsider the financial aid packages of others and award them new allotments of work-study dollars.

How valuable a particular FWS award may be for any individual student also varies widely. Many institutions create campus work-study jobs at the federal minimum wage level, currently \$7.25 an hour. A student receiving a \$2,000 FWS award would need to work 275 hours for those dollars. FWS is not, however, required to pay minimum wage; in fact, federal guidance notes that pay rates for different jobs should be appropriate for the type of work within the local labor market, including meeting any state or local minimum wage requirements.¹⁴ A student working a \$15-an-hour work-study job would only need to work 133 hours for the same \$2,000 FWS award. If colleges do not

have a pool of financially attractive positions for students, students may opt to forego their FWS dollars.

Some institutions have internal policies that only award financial aid to undergraduate students; others offer FWS across both undergraduate and graduate programs. For institutions serving high proportions of Pell Grant-eligible students, focusing FWS on undergraduate students with high levels of need is important.ⁱ Pell Grants are federal awards for students with extremely high financial need; most Pell Grant funds are awarded to individuals whose family income is under \$20,000, although eligibility extends to family incomes up to \$50,000.¹⁵ Because the dollars do not need to be paid back, they are valuable sources of federal assistance. Pell Grant eligibility is assessed through FAFSA[®] submission, with award amounts being distributed on a sliding scale that considers both the cost of attendance (including an institution's tuition costs and living expenses) and a student's "estimated family contribution" (EFC)—the amount the FAFSA[®] determines that a student is expected to pay for college based on family income. FWS dollars are valuable for low-income students because dollars paid through FWS positions **do not count as income** on FAFSA[®]. Other earnings, because they can increase total family income, can increase total EFC, potentially jeopardizing Pell Grant eligibility.¹⁶ As a result, maximizing FWS for students from low-income backgrounds can increase the likelihood that the following year's FAFSA[®] will determine that a student is eligible for a Pell Grant.

Institutions' capacity to award FWS varies widely, driven largely by the dollar amount they receive from the federal government. Because of an historical funding formula decision, work-study allocations are notoriously skewed towards more elite institutions. For example, New York University (NYU) receives almost the same allotment as the entire City University of New York system's 24 campuses combined, despite the fact that CUNY serves over 144,000 students who qualified for Pell Grants while NYU serves fewer than 6,000 eligible students.¹⁷ In addition, some colleges have the funds to supplement federal dollars with local investments in work-study; recent data show that over 1400 schools spend an additional \$157 million local dollars on their students' FWS awards, an average of \$111,000 per college.¹⁸

Not all colleges maximize FWS opportunities, though. Almost half of the 3,100 institutions of higher education that received FWS funds underspent their federal allocations by at least \$1,000, with a median amount of nearly \$30,000; 530 schools underspent by at least \$50,000. Across the nation, over \$1.8 million FWS dollars at more than 1,500 institutions went unspent—\$75,000 per institution on average. More than a third of schools were subject to potential reductions in future aid because they underspent by at least 10% of their allocations.¹⁹

Finally, the proportion of a FWS job's pay that the federal government provides varies by the type of work-study position a student is offered. In general, federal funds are capped at 75% of the established pay rate for a position; institutions must provide 25% in matching non-federal dollars, which they can offer through tuition reductions, direct investment in FWS, or other means.²⁰ Two general exceptions relate to off-campus employment: For-profit organizations can only have 50% of a salary funded through FWS dollars, and some community-based and tutoring positions can be paid entirely through federal funds. In addition, institutions that are eligible for Title III and some Title IV programs under the Higher Education Act may not need to provide any match for FWS dollars.

Opportunities for FWS in teacher preparation

Many institutions have historically emphasized on-campus work for students' convenience and to provide supports that meet campus workforce needs. From its inception, however, the FWS program

ⁱ Pell Grants generally only support undergraduate students. The exception is post-baccalaureate teacher certification programs that do not lead to a degree. Students in such programs may also receive Pell Grants.

has allowed off-campus employment as part of its mission to strengthen students' learning opportunities in their disciplinary fields. FWS was not intended just to provide financial aid; integrating work **with** study so that awards support college students in gaining skills related to their professional development is an integral goal of the program. Of course, for many students, the convenience of on-campus work offers ideal opportunities to build nascent skills as employees. But for students in professional programs that require field-based work experiences, adding an on-campus job to an already overloaded schedule that includes clinical practice and full-time college enrollment is largely untenable.

Teacher preparation programs can—and should, especially for the benefit of their lower-income students—work with campus officials to integrate off-campus clinical practice and field placement experiences into FWS opportunities. Candidates already must dedicate hours to these placements, and if they are providing instructional services to students, such as tutoring, assisting in classrooms, or leading small group work, the placements can qualify as off-campus jobs for FWS purposes. Any candidates in a teacher preparation program who have any unmet financial need could benefit from FWS opportunities that provide financial supports for such placements. In particular, if a program is housed in an institution that underspends work-study funds, growing the pool of FWS positions would allow teacher preparation program candidates to access increased pools of financial aid at little to no expense to the college.²¹

When off-campus work-study provides reading tutoring in preschool through elementary school, mathematics tutoring in elementary school through ninth grade, or family literacy activities for families with preschool or elementary school children, there is no non-federal match requirement of 25% of the pay for the job; 100% of the pay can come from FWS dollars. Some guidance, such as ensuring FWS students are trained in the literacy approaches of the district, do exist for the federal waiver that allows 100% of such jobs to be paid from federal funds, but they would likely be easily incorporated into most preparation programs.²² An added benefit beyond those that FWS students reap for being paid to work in their professional field is that maximizing placements in positions with 100% federal funding approval can stretch college budgets by reducing total match requirements in the institution.

Table 2 offers a sample of how a comprehensive undergraduate four-year work-study design might align with clinical placement requirements. Similar concepts would apply to graduate programs.

Table 2: Sample FWS Opportunities Across an Undergraduate Program

Year	Job Duties*	Site Considerations
Freshman	Math or reading tutor;* classroom assistant (grading, supplemental support); after school programming*	Most schools and community centers can support these positions
Sophomore	All prior activities; small group instruction	
Junior	All prior activities; observation of student behaviors; assessment supports; lesson planning and activity supports	Deeper partnerships needed for more instructionally sensitive work
Senior	All prior activities; teaching assistant (including co-planning, implementing, and assessing instruction)	Deep partnerships needed; for oversight, best designed with cohort-based placements and a formal liaison role as part of program clinical practice

* May qualify for 100% FWS funding instead of 75% funding, depending on job descriptions and duties.

Two job design considerations can provide maximum flexibility for FWS positions. First, college students are allowed to hold more than one FWS position at a time, so if tutoring opportunities are only available during a few hours a week, an FWS-eligible student could work some hours in that position and other hours through another position that is not designated as tutoring. Second, while there are not federal restrictions on the numbers of hours an individual can work in a FWS job, generally speaking, colleges limit work to 10-20 hours per week, which is aligned to research that indicates working more than 15 hours per week can be harmful to college students' academic performance, especially those from low-income backgrounds.²³ Clinical placements like student teaching, however, are part of a program, not additional part-time work—and they go well beyond 10-20 hours per week. Programs should work with campus officials to explore creating exceptions to campus policy to allow more hours of FWS per week for full-time clinical placement semesters.

Off-campus FWS positions do require planning, coordination, and administrative supports. Job descriptions must reflect the actual work that students will engage, and the positions cannot replace other workers. Because FWS must be openly accessible to all FWS-eligible students, descriptions of qualifications for positions should be clear so that any non-education majors who apply can be appropriately assessed for job match. Contractual agreements between the college and the employment site need to be drawn up, deciding, among other things, whether institutions will pay the 25% non-federal match themselves or will require the match be paid by the off-campus employment site.²⁴ If positions are designed with clinical practice placement requirements in mind, all parties, especially classroom teachers who may receive student workers, will need to understand what requirements for both clinical practice and pay may be.

The complexities of awarding financial aid could make FWS dollars a challenge to explain to partners, at least at first. The amount of FWS dollars that teacher preparation candidates have been awarded, based on their financial need, will effectively delimit the pool of FWS-funded candidates and the number of hours they can work and be paid. As a result, schools can't necessarily count on FWS students to fill positions every term; nor can they be sure a student has enough FWS awarded to cover a full year of employment. Programs might want to work with financial aid offices to explore a pilot program for a small cohort of individuals to understand how these opportunities can best integrate with schools' needs. Beginning with Pell-eligible students to maximize their ability to earn FWS would be a good starting point.

FROM THE FIELD 3: A GROWING INTEREST IN FEDERAL WORK-STUDY AND TEACHER PREPARATION

University of Colorado, Denver (CU Denver)

Some institutions, like CU Denver, have long commitments to deep P-20 partnerships in education that meet mutual goals of both P-12 and higher education teacher preparation (see the [Going Further Together](#) case in this series, out in May 2021).²⁵ Through their T-PREP program, CU Denver works with district partners to develop FWS-aligned job opportunities that will make it more likely that candidates from underrepresented backgrounds can commit to working in district schools while pursuing their degrees. Most candidates at CU Denver who are eligible for FWS receive awards of \$6,000 per year, which can be used in Educator Intern positions in schools. Educator Interns are generally paid \$12 per hour for the 36 weeks of the school year. The districts pays

\$1,561 of that salary, which includes the 25% matching non-federal dollars, workman's compensation, and Medicare costs.

The City University of New York (CUNY)

Growing awareness of the financial barriers to enter teaching have also influenced Federal Work-Study policy. The federal government occasionally creates “experiments” to learn how shifts in student financial aid policy might improve programs’ ability to achieve their goals; recently, an experiment in work-study was created to explore how shifts in Federal Work-Study guidance might impact the field.²⁶

CUNY was selected for the US Department of Education’s Federal Work-Study Experiment to test new models for distributing Title IV student aid. The goal of the experiment is to encourage and understand the impact of compensating students through Federal Work-Study financial aid packages for career-aligned work by promoting work-study experiences off campus that align with post-graduate workforce goals.

Recognizing that aspiring teachers in college often face financial barriers to completing their clinical requirements for teacher certification, CUNY’s FWS Experimental Sites moves towards addressing this need. Eligible teacher candidates—those with FWS awards based on financial need—will be paid \$17 per hour for their required clinical practice hours, up to the amount awarded as FWS in their financial aid packages.

STATE WORKFORCE DEVELOPMENT DOLLARS

The 2014 federal Workforce Innovation and Opportunity Act (WIOA) created a comprehensive reorganization of many training and labor programs funded through the federal government. Each state now receives a block grant and designs its own plans for how to use the funding in ways that will develop an educated and skilled workforce to meet employers’ workforce needs.²⁷ State WIOA plans strive to find ways to match individuals in need of careers with local workforce needs. For example, a region moving away from fossil fuel extraction towards technology industries might dedicate some WIOA dollars to training in computer programming or apprenticeships in microchip manufacturing; localities seeking to strengthen agriculture might invest in organic farming training to become more competitive in that field. These local WIOA priorities are articulated within a framework of state-level workforce development goals.

Development of the teacher workforce has not been a prioritized focus of WIOA or prior federal workforce funding efforts.²⁸ Part of the explanation for the lack of incorporation of teaching into workforce development frameworks may be that teaching is largely a public sector profession, and most workforce development efforts have been conceived of as focusing on the private sector. Also, teacher preparation historically has been the workforce development responsibility of higher education, not state or federal government, with an assumption that those who entered programs would fill whatever open positions for teaching might be needed. Dire teacher shortages across the nation have begun to challenge those historic orientations.

Because WIOA requires state plans to be responsive to workforce needs, teacher preparation can pursue registration of their programs as workforce development-aligned opportunities, allowing them to access new funding streams, in particular, for high-needs certification areas. When programs

receive WIOA approval status, enrolled students become eligible for consideration for WIOA financial supports during their professional preparation experiences.

For teacher candidates to be able to tap into WIOA dollars, each certification program within an institution must complete a paperwork for WIOA approval as a workforce training provider for a prioritized workforce development area. A WIOA board may only approve specialized programs, such as middle school mathematics or elementary bilingual education; depending on need more general certifications might be deemed appropriate for state workforce development needs. Which programs could be approved for WIOA dollars will vary by state according to their WIOA plans. Through an annual process, each program re-enrolls to remain on the state's list of eligible providers.

Once a program is approved, candidates who meet state program guidelines can access tuition and other financial supports through their local WIOA offices.²⁹ Because states often include financial need as a qualification requirement, as is the case for FWS funding, these new opportunities for financial support are likely to better help candidates from underrepresented backgrounds.

What's more, WIOA appropriations are regularly underspent; the budget year ending in June 2020 had over \$900-million unspent dollars.³⁰ Although a few states regularly spend all their WIOA funds, most do not, meaning that pursuing inclusion of teacher preparation in WIOA-eligible training programs will not likely meet resistance from competing trade-offs, say, for technology training versus teacher preparation.

FROM THE FIELD 4: THE NEW MEXICO WORKFORCE CONNECTION

University of New Mexico

The University of New Mexico's Albuquerque Teacher Residency Partnership (ATRP) has been working to stabilize funding sources for candidates for several years. During a *Prepared To Teach* national researcher meeting, program leads discussed a new idea: tapping into a new round of workforce development grants that had been allocated for Albuquerque's labor needs. Program leads began making inquiries as to whether the ATRP, which was filling teacher shortages, might qualify.

They made the case to the New Mexico WIOA board that teacher shortages across the state were in-demand occupations that needed a prepared workforce. The program was approved for financial supports, and candidates with financial need can now receive grants—which, in the New Mexico WIOA program, do not have to be repaid—for tuition dollars, funding for licensure testing costs, background check costs, cost-of-living dollars, one-on-one job training supports, and incidental educational supports, such as transportation and technology assistance.

The ATRP WIOA resources proved incredibly supportive for the candidates who qualified. In the first three years, after all financial aid had been exhausted, 70% of their residents still had unmet financial need and qualified for WIOA funding. They received between \$1,200 and \$9,200 each, averaging \$3,700. The college has now registered additional certification programs so that students in many of its licensure programs who meet New Mexico's WIOA criteria can access those funds.

CANDIDATE-FRIENDLY FINANCIAL SOURCES

Funding a teacher certification program through traditional loan sources can be problematic. Because debt is prohibitive for future teachers, finding ways to limit it is crucial.

Income Share Agreements (ISAs)

Income share agreements—where individuals receive money or tuition in exchange for paying a set amount of their salary back to the institution once they have graduated and have a job—have become increasingly popular in the past several years.³¹

Two different kinds of ISAs exist in teacher preparation. One originates with the institution. Candidates have access to ISA funds throughout their enrollment, sometimes with restrictions that they exhibit certain financial need and that they have exhausted federal low-interest loans. The ISA contract stipulates both the period of repayment, perhaps 10 years, and the percentage of the salary that will be paid back to the institution, for example, 1.5%. Some contracts also create a cap on the total amount that can be paid back so that individuals who happen to have very high incomes after graduation would not be paying more than double the amount they borrowed. Other contracts require graduates to have earnings above a floor level—say, \$25,000—before they would be expected to repay.

The second kind of ISA works in conjunction with preparation pathways that already require candidates to sign contracts to work in the district where they are prepared. In these cases, the district provides dollars to candidates to help defray preparation costs and then reduces graduates' salaries over a few years to recover those costs.

FROM THE FIELD 5: INCOME SHARE AGREEMENTS IN ACTION

Clarkson University

Clarkson University offers a tuition deferment ISA of up to a \$12,000 per year for candidates in their Master of Arts in Teaching program, with a repayment rate of 1.5%. Graduates pay back the deferred tuition over eight years, with a cap that ensures they will never pay more than 2.5% of their income. Graduates whose income drops below \$30,000 are automatically put into deferment. Donors for the fund, the Ballmer Group and the Little Family Foundation, have chosen to support Black teacher candidates. Residents who tap into the fund know that their repayments will go to supporting the next generation of Black teachers, an empowering “pay it forward” approach to funding one’s education.

Chicago Public Schools (CPS)

CPS has been supportive of residencies for decades. In 2018, the district built its own residency program, including a full-time co-teaching residency and a two-year master’s degree that residents complete at their choice of partner universities. The district provides a \$35,000 stipend during the residency year, \$15,000 of which is a no-interest loan; in the second year, residents are hired as teachers in CPS. For many who come from lower-income fields, including paraprofessionals, loan repayments will be offset by salary increases when they become teachers. In the second year, once teachers have completed their master’s degrees, they move to a higher district pay scale. Then, during the second through fourth years of teaching, graduates from the program pay back \$5,000 per year out of their salaries to help offset costs of future cohorts. The model, once it is fully scaled, will receive repayments that offset about 43% of each new cohort’s full \$35,000 stipends. Although still a substantial district investment overall, the CPS program model will save millions each year through teacher retention once the program is at full scale.

Emergency Loan Funds

Well over two-thirds of higher education institutions have short-term emergency aid to support students through unexpected expenses or loss of income.³² The need for such resources is profound. The Hope Center for College, Community, and Justice’s 2019 survey of 167,000 students across 171 two-year institutions and 56 four-year colleges found the following: Nearly 40% of respondents indicated they were food insecure in the prior 30 days; nearly half were housing insecure in the previous year; and 17% had been homeless the previous year.³³ National research indicates, however, that many students don’t access emergency aid for basic needs. Only 21% of food-insecure students use campus food pantries, and only 10% access emergency funds.³⁴ Part of the challenge is that word of mouth is the most common means of learning about emergency supports. To increase access to such supports, programs and faculty can be more proactive about publicizing the availability of these resources and about the institution’s commitment to ensuring basic needs are met.³⁵ ●

REDUCING TUITION AND RELATED COSTS

Many people may equate high costs of college with tuition rates. Published tuition rates are, indeed, daunting, with public four-year institutions publicizing an average of \$10,560 and private colleges an average \$37,650. “Sticker shock” can

prevent potential teacher candidates from applying to a program, especially for individuals who are less aware of how financial aid works, such as first-generation college students.

The “sticker price” masks the reality that higher education institutions have very strong commitments to making tuition more affordable. The majority of college students receive financial supports for tuition. Private colleges report reducing tuition rates for 87% of their students; they discount tuition so heavily that the net tuition costs for students were less than half of the published tuition rates: \$15,990 in the 2020-2021 academic year, only \$190 more than the net cost was in 2006-2007.³⁶ Public four-year colleges reported a net rate of \$3,230—only a \$20 increase over the same time period. Programs should do all they can to forefront and communicate their commitments to affordability to help candidates from underrepresented backgrounds better assess the economics of attending a particular program.

Although college affordability is largely driven by living and other expenses, which can account for up to 60% of a college’s cost of attendance,³⁷ and tuition is not the major source of candidates’ financial anxieties (see [#MoreLearningLessDebt](#)), tuition costs do still matter. Even relatively modest tuition costs can prevent candidates from lower-income backgrounds from being able to enroll in a quality program. As pathways to enter teaching continue to expand, candidates have increasingly more options for becoming certified, including cheap fast-track pipelines (see the May 2021 [Dollars and Sense](#) report for a discussion of fast-track programs). Ensuring—and communicating—that tuition costs are reasonable can be part of an overall package to help attract candidates into high-quality pathways. In addition, ensuring that costs reflect the instructional value that candidates experience makes it more likely that they will judge their tuition dollars to be well spent.

INTEGRATING COURSEWORK WITH CLINICAL PRACTICE

Two longstanding critiques of the historic structures for teacher preparation resonate strongly with teacher candidates: Coursework is often disconnected from their experiences in schools, and tuition costs seem unreasonable while candidates are in full-time

clinical practice. Both of these critiques can be addressed when programs make concerted efforts to integrate the preparation curriculum more closely with clinical practice.

Effectively integrating coursework into clinical practice requires deep partnerships with local schools. As programs partner more closely with schools, opportunities to link curriculum with school-based experiences become more evident. Mentor teachers working with candidates in their classrooms become important partners in the program, often helping with the kind of authentic performance assessments of candidates' work that programs need. In addition, because of the tighter linkages between research, theory, and practice that an integrated experience offers, programs often find that candidates consolidate their learning more deeply and rapidly.

Sometimes, tuition savings also can result. Deeper partnerships can reduce the number of courses required, without compromising quality. When candidates are well-supported in schools, programs find that some work that used to happen in their university classes is duplicative—and not as relevant since candidates can apply the learning more authentically within their placement settings. With fewer hours needed on campus for learning, programs can consolidate and sometimes reduce required courses, resulting in less tuition for candidates. Both reduced time to degree completion and lower costs can attract more candidates into programs.

As an added bonus, when integrating coursework more deeply with clinical experiences, many programs shift the physical location of their classes into the district, saving time and transportation costs for candidates while also reducing potentially stressful commutes. That time savings and the seamless transition between school site and coursework frees up candidates to focus even more deeply on their learning.³⁸

Motivations for these programmatic shifts, in our experience, originate from programs' desires to strengthen their candidates' preparation. As the profession demands more of teachers, programs recognize they have to strengthen their approaches to ensuring graduates are ready to succeed in their new roles. Also, as the field has heightened its awareness of the moral imperative to bring more teachers into the profession from historically underrepresented backgrounds, commitments to make programs more affordable have grown. While it is true that the tuition-driven nature of higher education can make shifts challenging, the prospects for stronger programs with more candidates of color is a powerful motivator that has helped programs find creative solutions to tuition barriers.

FROM THE FIELD 6: LINKING COURSEWORK AND CLINICAL PRACTICE

College of Staten Island

The College of Staten Island serves many first-generation students, and their course programming has been designed to offer maximum convenience to enrollees. As part of the *Prepared To Teach* network, the College piloted a residency cohort where candidates would pursue much of their coursework together, and everyone would be placed in a single school. The program mapped competencies that candidates were expected to develop in their residency placements, eliminating the need for some existing coursework. The program was also able to integrate coursework and field hours for special education into the experience, allowing residents to be dual certified in

general and special education after only one additional semester so they could pursue employment in their chosen field with fewer required semesters of enrollment. In addition to saved time, course efficiencies saved candidates \$9,000 in tuition because they paid for a reduced number of courses to earn their credentials.

University of Southern California

The University of Southern California is part of *Prepared To Teach's* national network of programs working towards sustainable, high-quality programs that every aspiring teacher can afford. A few years ago, their program had required candidates to enroll in four additional courses after completing a general education program in order to be certified to work with students with mild to moderate learning disabilities as an Education Specialist and to enroll in one additional course for a Bilingual Authorization. The additional time and costs, particularly at a private institution, proved a barrier to many students wanting these credentials. Additionally, the district had funding sources that would allow them to financially support candidates who could complete a special education certification in the amount of time it took to complete the general education certification. Faculty decided to engage in a wholesale curriculum redesign to address the challenge. Special education and bilingual content is now infused in all general education coursework for both elementary and secondary programs.

For special education, four fewer courses are required compared to the original model, saving candidates approximately \$15,000. Those who wish to pursue special education must also complete four asynchronous modules that are included in the cost of the program, and which all candidates can complete if they choose. During their third quarter, Education Specialist candidates engage a clinical practice placement monitored by an Educational Specialist professor to ensure they can effectively apply their learning.

For the Bilingual Authorization, there is one less course as a result of the integration of content, with an additional requirement that candidate pass the California Subject Examination for Teachers (CSET) in Bilingual Education. Candidates also meet specific performance criteria, including writing lessons and teaching in their primary language, with support of professors qualified to guide and assess their progress.

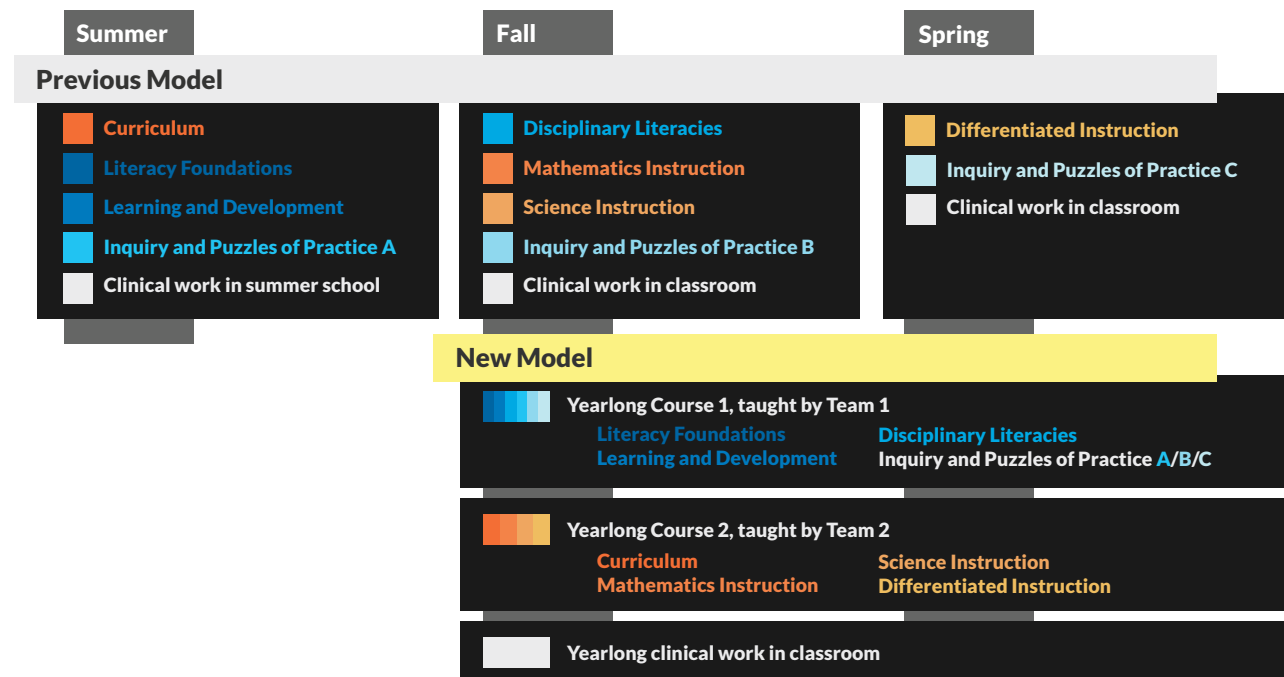
A major benefit of this reorganization also accrues to individuals who had not intended to pursue either Education Specialist or Bilingual Authorization certifications: All graduates now have had deeper study and clinical practice around crucial areas, such as inclusion, 504 planning, IEP implementation, and language and literacy development.

Fresno State University

Fresno State's residency partnership with Sanger Unified School District was a three semester—summer, fall, spring—unpaid experience that created financial hardships for some candidates. Residents had suggested the program drop the summer of study before the academic year placement so that recruits could work to save money before the residency year, when there was no time to work. Faculty entertained the idea and ultimately found a way to pool the content of the entire curriculum together to more efficiently offer the program without losing quality.

Several data sources were considered in the transformation of the program. A document analysis of the course syllabi, interviews with the program faculty about the content of their courses and their perspectives on co-teaching, and journey maps completed by residents where they

Figure 2: Fresno State University's Curriculum Redesign for the Sanger Residency Program



documented the highs and lows of the program, including insights about various aspects of the university coursework, were used to inform the curricular changes made for the Sanger Residency. An intense review of the program's clinical experiences was also conducted to ensure that the Sanger Residency would continue to surpass the state's minimum requirement of 600 clinical hours. Since residents in the two-semester program would have access to roughly 1,000 clinical hours and the district had only a limited number of students in summer school programs, it was determined that a summer start did not add much to candidates' clinical experiences. Additionally, both Fresno State and Sanger Unified found summer-start programs to be more expensive to support than regular terms. Both partners agreed that the cost of a summer-start program was not worth the investment, considering that it did not enhance the clinical opportunities for residents.

The resulting model enrolls candidates in two semesters of coursework—fall and spring—with three course strands that are integrated into a yearlong experience, one focused around humanities, one around STEM fields, and one focused on clinical practice, which also includes many of the assignments and assessments the program requires (see Figure 3). Faculty share teaching responsibilities across the year in the course strands associated with their content areas. Candidates find the integrated curriculum more coherent and experience less stress from juggling separate classes. They also save the \$4,000 that summer tuition used to cost while simultaneously having that semester free to earn money.

Once the redesign was piloted, teacher performance assessment data was closely monitored. The university-district partnership team wanted to know whether reducing the program to two semesters had an impact on passing rates. Data confirmed that residents in the two-semester pilot were able to prepare for their performance assessment and perform equally as well as those who were in the three-semester program.

COHORT-BASED TUITION COST REDUCTIONS

Both P-12 schools and colleges find themselves needing to juggle schedules and budgets when enrollments in a particular class are too small or too large. Very small class sizes are expensive; there is not enough revenue generated, whether from state and local per-pupil funding or from tuition, to cover instructional costs. Both P-12 schools and colleges generally have operated on the assumption that, over time, larger class sizes—which generate more revenue without adding the need for another teacher—will balance out the fact that smaller classes are sometimes offered and create a kind of financial deficit.

In public schools, combined grades are a common option to address pervasive class size challenges, when only a few students are enrolled in a grade or when there are too many students for a single class but not enough for an additional class. Teachers might, for example, have a “2/3 split,” with students from both second and third grades in a single room. In college, under-enrolled classes that don’t “make” their minimum enrollment requirements are often cancelled, and, if the course is required for graduation, faculty often take on independent studies to provide the learning experience.

Creating more predictable enrollments is another solution to these challenges. Private and charter schools in the P-12 arena often embed enrollment management into their models. They determine a class size that generates ample income to cover instructional costs, and then control enrollment by closing admissions once they have filled their slots, placing applicants on wait lists to fill seats when they lose a student. The predictable cost and revenue models are much more efficient, if not necessarily more equitable.

In higher education, a similarly predictable and efficient cost model can be created through cohort-based programming. In cohorts, everyone takes the same coursework for the entire program, creating enrollment predictability across an entire set of courses. The size of a cohort can vary, but it usually hovers around 15-20 students, balancing the desire for personalism and a need to ensure that full instructional costs can be covered through tuition.

The comparative predictability of cohort-based program structures can help reduce overall costs since course offerings are almost certain to be fully enrolled, meaning that instructional investments in faculty salaries are well-used. When cohort programs are designed in partnership with districts and provide financial incentives for candidates (see the companion cases, *Simple Shifts* and *The Residency Revolution* in this series for ideas on how to fund candidates), recruitment efforts can bring a new pool of students into the university. If an institution knows what its break-even costs are to deliver a course—and how many students are needed to generate that tuition—they can determine whether they might be able to provide a tuition reduction if the cohort size is large. For example, if 12 students cover faculty salaries and 15 cover ancillary costs like library, student services, and the infrastructure, then with a cohort size of 20 students, the college might be able to pass savings on to program participants.

Universities have long offered cohort-based tuition discounts for special programs, particularly for professional programs, such as executive MBAs, nursing, or school administration. A major attraction for creating such programs is that they generally recruit from different pools of potential students, so overall enrollment can increase, enhancing financial stability for the college.

FROM THE FIELD 7: WIN-WIN NEGOTIATIONS FOR AFFORDABLE PROGRAMS

Chicago Public Schools

Chicago Public Schools (CPS) has partnerships with more than a dozen colleges in Illinois to offer reduced tuition rates for CPS teachers' continuing education. Current district teachers, who are already invested in CPS, can pursue supplemental certifications in needed areas like bilingual or special education, helping the district fill needs with more seasoned educators. Because of the range of programs that CPS has negotiated tuition discounts with, teachers have many options, including online, on university campuses, and at P-12 school sites for cohort-based coursework. Discounts are more than 50% off regular tuition rates at many institutions. For example, at National Louis University, the partnership negotiated a range of tuition discounts for different high-need licensure endorsements, ranging from a 22% discount to a 57% discount for different cohort sizes in different programs. With full enrollment of 18 participants, the 18-credit-hour English as a Second Language endorsement costs \$5,400 instead of \$8,100, a savings of \$2,700 for participants.³⁹

University of Denver, Morgridge College of Education

The Morgridge College of Education's teacher education programs are all residency-based, and their residency work with the Denver Public Schools (DPS) dates back over a decade. Each year, the College enrolls cohorts of teaching residents committed to working in DPS. The College offers tuition scholarships of \$16,000 for DPS Urban Teacher Fellows, including options for the district's paraprofessionals to enroll and pursue their residency over a two-year period, with \$8,000 in scholarship each year.

PROJECTING COSTS AND POTENTIAL SAVINGS

Program costs are complicated. Budget offices have complex systems to track income and expenses specific to the institution, often even specific to different programs within the institution. As a result, few people have deep insight into how the budget "works." Unfortunately, without understanding the budget, it's difficult to determine where a program might explore different priorities for utilizing its resources.

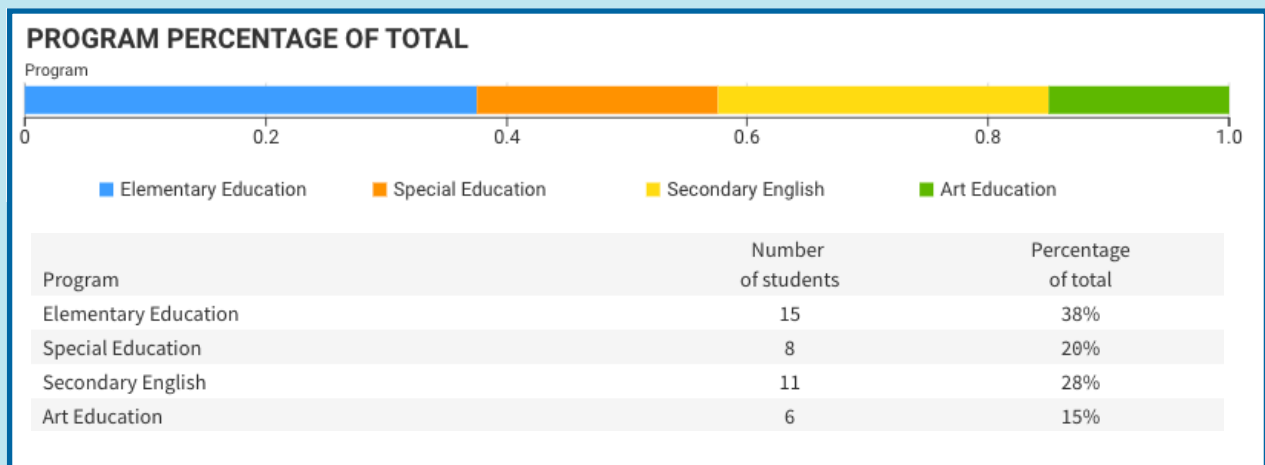
To support programs in considering curricular shifts and new budget possibilities that might help reduce candidate costs, *Prepared To Teach* developed a comprehensive budgeting resource, the **Program Cost Tool**. An Excel-based spreadsheet, it can be populated with detailed data from a program's finance office. Those fields then provide a baseline of financial data that program leadership can use to explore costs for different program revision scenarios, from course reductions to alternative human resource allocations.

The Program Cost Tool can project costs and potential savings for up to five years, facilitating both immediate and long-term planning. It doubles as a record-keeping tool when fiscal year-end actuals are entered in place of estimates. The tool is designed with two distinct users in mind: administrators, such as budget officers or others with access to tuition, fees, budgetary, program, personnel, and course details; and program leaders, such as deans, chairs, provosts, or others who might want to explore budgetary impacts of possible program shifts.

For less intensive budget explorations, the project has also developed a separate set of web-based resources, including several stand-alone **Mini Calculators for Program Costs and Structures**. These can be used to explore more discrete budget areas, such as total program tuition costs to students, numbers of sections needed for different enrollment levels, proportion of enrolled students in different programs, faculty ratios, faculty and staff buy-out costs, and budgeting for mentor and student stipends (see Figure 3). ●

Figure 3: University Budgeting Mini Calculators

The following figures show example calculations using the mini calculators. The first shows the percentage of student in each program at a college of education. To use this calculator, a user lists the program name and the number of students in the program; the calculator creates the graph and percentages.



The second explores how many sections, of either a course or courses over a program, would be needed to meet class size expectations. In this example, by filling in the total number of full-time equivalent students (150) taking 24 credit hours per year, with a minimum of 20 students per 3-credit-hour class, a program could see it would need to offer 60 sections per year. Conversely, if the same program currently offered 70 sections per year, they might ideally want an additional 25 students enrolled to cover costs built into the staffing model's assumptions.

Sections Needed per Year

Number of full-time students per year (headcount): *For students needed to fill sections (opposite scenario)*

Average full-time student credits per year:

Minimum enrollment per section:

Average credits per section:

60.00 sections needed per year.

For students needed to fill sections (opposite scenario)

Number of sections to be offered per year:

175.00 students needed per year.

THE POWER OF “AND”: ADDITIONAL RESPONSIVE SUPPORTS

Many programs interviewed for this study noted a range of supports, sometimes essential, sometimes more minor, that they were able to provide based on candidates’ expressed needs. The open lines of communication between candidates and programs

helped identify these additional benefits that increase candidates’ abilities to focus on honing their teaching skills. We offer samples of the many supplemental supports offered across the nation to help candidates manage the costs of becoming a teacher. ●

FROM THE FIELD 8: CREATIVE BENEFITS FOR CANDIDATES

Canisius College

Canisius College had designed a paid residency program for its candidates through assistant teacher roles in partnership with local charter schools. But many candidates had a hard time making it to their classes because of child care issues. The College established graduate student and student worker supports for child care on evenings when residents needed to come to class.

Chicago Public Schools (CPS)

Chicago Public Schools noticed that relatively small or unexpected costs were a burden on residents. They responded by providing supports through district budgets and programs for transportation, child care, and testing to ease the cost-of-living expenses that were preventing residents from being able to fully focus on learning how to teach. These supports have totaled approximately \$350,000 for 175 residents, averaging about \$2,000 per resident, distributed based on need.

Los Angeles Unified School District (LAUSD)

LAUSD has negotiated a low-interest loan with the California Credit Union for candidates in their residency partnerships. The \$2,500 loan has a 0.99% interest rate with a five-year term, with the first payment beginning 45 days from the date of disbursement. The loan is subject to credit approval. The district has also facilitated its residents’ applications to state-level food support programs.

The State University of New York, Oswego (SUNY Oswego)

SUNY Oswego in upstate New York has made a commitment to expand the use of open educational resources (OER) in its coursework. Knowing that college textbook costs were high, faculty became active members in a system-wide effort to create and use OER. Several faculty members helped create the OER textbook *Steps to Success: Crossing the Bridge Between Literacy Research and Practice*,⁴⁰ which is used in education courses at SUNY Oswego, as well as at other institutions. Such resources can dramatically reduce the average costs of textbooks for students; in fact, the 2020 average is now \$413 compared to \$701 in 2007, and the proportion of students accessing OER has grown from 3% to 26% in just five years.⁴¹

Wagner College

Wagner College in Staten Island, New York places cohorts of student teachers in schools in Port Richmond, a community that is part of a broader college civic engagement initiative. Because of the partnership with the community, student teachers are provided transportation to and from their schools through the regular van routes the College maintains in for the variety of programs happening in Port Richmond.

AFFORDABILITY: A POWERFUL LEVER FOR DIVERSITY

To cultivate a better prepared, more diverse teaching force, quality preparation must be affordable. Many candidates do not have the resources needed to engage in unpaid preparation experiences, and those who do not have resources are disproportionately from population groups who are underrepresented in the teaching force. We now have empirical evidence that

teacher candidates in the nation's undergraduate programs who are white come from backgrounds with family incomes of \$90,000, while candidates of color come from backgrounds with family incomes of less than half that.⁴² Analyses of data from Prepared To Teach's national survey of teacher candidates offer additional insights into the challenges of funding clinical practice. One troubling indicator was that 31% of aspiring teachers use credit cards to fund their expenses while in their preparation programs. Echoing other national research, the survey also found that, from a financial perspective, there were two major kinds of candidates: Those who can turn to families to support tuition and living expenses, and those who turn to loans.⁴³ Loan debt levels for those who must take them out exceed \$30,000 for undergraduates and \$60,000 for graduate students—with large proportions of those loans being taken out during the clinical practice semester.⁴⁴ Affordability is a real issue, and more real for some than for others.

Through the course of this research, we have come to believe even more firmly that finding ways to reduce costs and increase sources of funding for aspiring teachers must be a priority for the nation. As one of the survey respondents shared, "If the financial constraints were lifted, I believe we would see the diversity that we desperately need in education." The steps that programs can take outlined in this report can help realize that goal. ●

APPENDIX : ABOUT THE SUSTAINABILITY PROJECT

The Sustainability Project team, composed of WestEd and *Prepared To Teach*, an initiative out of Bank Street College, worked for the past year to create this suite of resources associated with our work on sustainability in quality teacher preparation. In this joint effort, WestEd brought valuable thought partnership and quantitative research expertise and *Prepared To Teach* leveraged its five years' worth of work leading sustainability efforts across the nation.

While *Prepared To Teach* is known for a focus on creating more sustainably funded teacher residency partnerships, where candidates work alongside an accomplished teacher of record for a year, these reports are not focused specifically on residencies. Here, we highlight a range of clinically rich teacher preparation models that have found ways to be more sustainable. For this reason, we generally use the terms “teacher candidate” and “aspiring teacher” to describe those learning to teach, reserving the terms “resident” “and “residency” for when programs describe themselves as residencies and meet basic definitional requirements of being yearlong and not using teacher-of-record, fast-track approaches. As we hope our suite of resources affirms, there are a variety of different ways that strong programs can be thoughtfully and sustainably designed.

The project includes six reports and a set of web-based analytic tools and guidance documents:

- ***Dollars and Sense: Federal Investments in Our Educator Workforce:*** a May 2021 report that documents current barriers to shifting the field to high-quality, affordable, sustainable teacher preparation models.
- Three case studies on what *Prepared To Teach* calls the “3 Rs” of sustainable teacher preparation”:
 - Reallocation: ***Simple Shifts: Paying Aspiring Teachers with Existing Resources***
 - Reduction: ***The Affordability Imperative: Creating Equitable Access to Quality Teacher Preparation***
 - (Re)Investment: ***The Residency Revolution: Funding High-Quality Teacher Preparation***
- ***Going Further Together: Building Ownership and Engagement for Sustainable, Quality Teacher Preparation:*** a May 2021 case study on ways to build the kind of ownership and engagement that can create the public and political will needed to have a sustainable system of high-quality teacher preparation.
- ***Beyond Tuition, Costs of Teacher Preparation: Descriptive Analytics from the Aspiring Teachers’ Financial Burden Survey:*** analyses of income sources, expenses, debt, and work realities from *Prepared To Teach*’s national survey of teacher candidates, forthcoming in May 2021.
- Release of a **suite of web-based, user-friendly resources** including university and district budgeting tools, communications supports to share the ideas from the project with audiences new to the ideas, and guidance documents that can support partnerships as they engage different aspects of sustainability for their programs.

What We Mean by “High-Quality” Teacher Preparation

Although our purpose in this project was not to define or assess teacher preparation quality, we recognize that sustainability efforts must have an associated value proposition: Growing a stronger, more diverse, better prepared, and more supported educator workforce.

Many frameworks for quality teacher preparation exist, developed by different groups for different purposes. This project was supported to research teacher preparation sustainability as part of in a *specific set of quality principles*. The nation also has two accrediting bodies with standards for teacher preparation—*AAQEP* and *CAEP*—while individual certification subject areas have their own professional frameworks. What’s more, each of the 50 states articulates its expectations for programs, and programs themselves define their own visions for quality.

Teacher preparation quality frameworks share many features, even as aspects of how to define and measure quality remain contested. For *Prepared To Teach*, we conceptualize quality around four non-negotiable tenets that should be present in addition to commonly accepted principles, such as continuous improvement and alignment with standards:

- 1 High-quality programs focus on equity for candidates. Equitable access for all aspiring teachers, from every background, is a centerpiece of program designs, with concerted efforts to develop pathways for candidates of color. Programs ensure a quality, supported experience for all candidates, with dedicated efforts to improve experiences for candidates from underrepresented populations.
- 2 High-quality programs focus on equity for P-12 students. Unless programs elevate the need for aspiring teachers to be aware of and to know how to work against institutional racism and other systemic inequities, not every P-12 student will have access to a good education. Quality programs provide both curricular study and clinical practice experiences that develop teachers who can disrupt inequities and help all students thrive.
- 3 High-quality programs are based in research on learning and development and its applications to teaching.⁴⁵ Teachers must be able to form deep, caring relationships that help students construct knowledge. Quality programs embrace the need to engage candidates deeply in content knowledge and pedagogy that support authentic learning, and they do so within a framework of human development centered in culturally responsive and sustaining approaches to teaching and learning.
- 4 High-quality programs integrate extended clinical practice experiences with coursework. Learning to teach well requires both study and application, and no one can master the complexities of teaching well enough to lead a classroom without opportunities to put theory into practice. Quality programs work in deep partnership with schools and districts to design learning opportunities with mutual benefits for candidates and P-12 students in mind and ensure that graduates are ready for the complex work of being a teacher.

Our Process for the Case Studies

The research team conducted protocol-based interviews of 30 to 60 minutes with over 40 individuals across programs that represented urban, rural, and suburban teacher preparation efforts.

We invited participants we knew from our five years of work in the field; a thought partner group that informed the project, including over 80 individuals, suggested other innovative programs to include.

The interviews were intended to gather insights on different approaches to sustainability, not to evaluate programs or to provide comprehensive pictures of the complex set of work related to teacher preparation. Rather, we focused on capturing insights that could help support the field more broadly in moving the work of sustainability forward. ●

ACKNOWLEDGMENTS To inform our work, we engaged a broad national thought partner group of over 80 participants from nearly as many organizations.

These thought partners hail from 17 states and the District of Columbia. They are educational leaders from districts, universities, philanthropies, professional organizations, state education departments, and more. They informed the framing of the reports, recommended people to connect with to learn about their work, reviewed materials, and supported dissemination. In addition, as the vignettes throughout the report evidence, dozens of programs and partnerships shared their stories with us.

The input of every individual across every conversation had a huge impact on this work. Still, participation in the project does not necessarily indicate agreement with the views ultimately represented across the suite of resources the project produced. Any insights that resonate, we know these colleagues influenced; any imperfect presentations or interpretations are our own.

Some of those who supported this work have been able to share their names publicly; we are honored to name them below. Others could not sign on, but regardless of whether their names are printed, we acknowledge and thank them. Even more importantly, all those who participated demonstrate a deep commitment to education. For that, also, we thank them—even more.

The project would also like to thank team members at both WestEd and *Prepared To Teach*, who offered untold hours of support, from envisioning the research all the way through to ensuring the final documents were as strong as possible. ●

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