



Tomorrow's Teacher Scholarship & Educator Loan Repayment Program

Submitted to the Massachusetts Legislature
January, 2025

MASSACHUSETTS
Department of
Higher Education

CONTENTS

Letter from Commissioner	3
Program Overview	4
Communication & Recruitment Strategies	6
Target Population & Demographics	7
I. Tomorrow's Teachers Scholarship	
II. Educator Loan Repayment Program	
Evaluation Plan	14

This report is submitted pursuant to Chapter 140 of the Acts of 2024, line item 7061-9805, to the Executive Office for Administration and Finance, the House and Senate Committees on Ways and Means and the Joint Committee on Education.

LETTER FROM THE COMMISSIONER

Dear Committee Members:

I am pleased to submit this status report for FY24 to the Legislative Committees on the Tomorrow's Teachers Scholarship and Educator Loan Repayment program.

This report provides an overview of the implementation process, including recipient eligibility requirements used to award funds. It also outlines the communications and outreach strategies employed by the Department of Higher Education, in collaboration with the Department of Elementary and Secondary Education, to raise awareness of these opportunities. Additionally, the report includes information on the demographics of applicants and the distribution of funds across campuses at the Commonwealth's four-year public colleges and universities.

An evaluation plan is also included detailing the metrics that will be used to assess the program's success, as well as potential measures to enhance student participation and awareness in future years. Further details will be provided in subsequent annual reports.

On behalf of the Department of Higher Education, our partner stakeholders, and the students who are benefiting from the resources provided by these programs, we extend our sincere appreciation for your continued support.

If you have any questions regarding this report, please feel free to contact Alex Demou, Director of Legislative and Trustee Relations, at ademou@dhe.mass.edu.

Sincerely,

Noe Ortega
Commissioner of Higher Education

PROGRAM OVERVIEW

The Tomorrow's Teachers Scholarship (TTSP) and Educator Loan Repayment (ELRP) program was created for the purpose of addressing the Commonwealth's teacher shortages, reducing the educational loan debt for currently employed teachers, and diversifying the state's teaching profession. It is administered by the Department of Higher Education (DHE) in close partnership with the Department of Elementary and Secondary Education (DESE).

The wealth of information and studies on the teacher profession show that teacher shortages have been occurring across the country for decades. A series recently published by the Economic Policy Institute warns that the teacher shortage is real, large and growing, and perhaps worse than we know.¹ This series points to data collected from states that details vacancies in certain subject areas, and more importantly, shows that fewer students are enrolling in teacher preparation programs at colleges and universities across the country.

Like other states, Massachusetts is faced with shortages across geographical regions of the state and across disciplines such as STEM (Science Technology, Engineering and Math), English, and foreign languages. Although teachers in Massachusetts typically can expect a healthy job market, there continues to be a shortage of qualified teachers to meet the workforce demand. It is imperative that Massachusetts implement measures to incentivize and encourage more students to consider teaching as a profession. The appropriation to fund a teacher education scholarship and loan repayment assistance initiative represents a major step towards advancing the Commonwealth's commitment to addressing the teacher shortage challenge.

All aspects of the TTSP were developed in collaboration with DESE. DHE also received input from other stakeholders, including the Massachusetts Teachers Association (MTA) and representatives from the public college teacher education profession. This collaboration included the following: (1) developing program guidelines, (2) creating an outreach plan to attract individuals from underrepresented populations to the education profession through the program, and (3) defining the procedures for repayment of scholarship benefits by program recipients who fail to complete the teaching commitment but designed not to disincentivize participation by low-income students.

Eligibility Requirements

Recipients of the TTSP must be a Massachusetts resident or have approved eligibility status as defined under Massachusetts' Tuition Equity Law,² and meet the following requirements:

- be a matriculated student enrolled full-time in an eligible undergraduate or post baccalaureate degree program;

¹ Economic Policy Institute. The first report in 'The Perfect Storm in the Teacher Labor Market' series: <https://www.epi.org/publication/the-teacher-shortage-is-real-large-and-growing-and-worse-than-we-thought-the-first-report-in-the-perfect-storm-in-the-teacher-labor-market-series/>

² Section 9 of Chapter 15A, as amended by Section 11 of Chapter 28 of the Acts of 2023

- not in default on any federal or state loans for attendance at any institution;
- maintain Satisfactory Academic Progress (SAP) according to the institution's policy and requirements; and
- have not earned a prior bachelor's degree, or the equivalent, except for those pursuing post baccalaureate course work in an approved educator preparation program.

The TTSP may be awarded for up to \$25,000 per academic year per student, and for a maximum of four years. The annual maximum scholarship award is subject to available funds.

Recipients of the TTSP are also required to complete a service obligation agreement (promissory note) that specifies the terms and conditions for fulfilling the service obligations of the scholarship, which include:

- acknowledge that the scholarship requires repayment through service and in the absence of fulfilling that commitment, the scholarship reverts to a loan and must be repaid per the terms of the Scholarship promissory note;
- acknowledge that the set forth repayment is one-year of teaching will forgive one year of scholarship, up to a four-year scholarship in exchange for four years of service; and
- agree to become employed as a teacher of record, within twelve months after degree completion.

Additional eligibility requirements for the TTSP may be viewed at: [Mass.edu/tomorrowsteachers](https://www.mass.edu/tomorrowsteachers)

The Loan Repayment component of this initiative was developed and implemented independent of the scholarship program. Per the legislative mandate, the loan repayment program, called Educator Loan Repayment Program (ELRP), was designed to serve currently employed teachers who obtained their college credentials as of January 2020, or later. The Educator Loan Repayment Program includes a structured plan with eligibility criteria, as stipulated in the enabling legislation. Further, collaboration with the DESE was key in developing all phases of the loan repayment component. To be eligible for educator loan repayments, a person must:

- Be a permanent legal resident of Massachusetts for at least 12 months (1 year) prior to the start of the academic year and remain a permanent resident to maintain eligibility;
- Be a U.S. Citizen or non-citizen eligible under Title IV regulations;
- Not be in default of any federal or state student loans for attendance at any institution;
- Have completed a baccalaureate degree at a public institution of higher education, as defined in section 5 of chapter 15A of the General Laws, and including Quincy College, after January 1, 2020;
- Have outstanding educational debt that was incurred to pay tuition, fees, or additional costs of attendance as calculated by the institution of higher education, including, but not limited to, room and board, books and supplies, transportation, childcare and personal expenses while enrolled in an undergraduate or post baccalaureate program at the institution; and
- Commit to and work for four years in a school district, as defined in section 2 of chapter 70 of the General Laws, as a teacher, instructional or program paraprofessional, or in any

other position that requires a license or other form of certification issued by the Department of Elementary and Secondary Education or other state agency.

Additional eligibility requirements for the Educator Loan Repayment program may be viewed at: [Mass.edu/edloanrepayment](https://www.mass.gov/info-details/edloanrepayment).

Communication Strategies

With the assistance of a national marketing agency, C+C, a communications strategy and outreach plan were developed to reach target populations as outlined by the legislature, which included:

- Supporting public awareness through simple messaging.
- Changing the perception of teaching as a viable career.
- Publicizing the Tomorrow's Teachers Scholarship program to maximize reach.
- Differentiating the Tomorrow's Teachers Scholarship from other resources for Teacher Education Students.

This plan was also created in alignment with the Board of Higher Education's Strategic Plan for Racial Equity.

The Communication Strategy developed in collaboration with C+C, DHE, DESE, MTA and the DHE's Office of Student Financial Assistance (OSFA) included the following deliverables:

- Assistance with OSFA's TTSP landing page.
- Paid social (Facebook, Instagram, etc.) media with demographic targeted ads.
- Paid search: identifying key words to reach target audience.
- Digital display: developing ads to reach users who have displayed an interest in teaching careers and to TTSP's target audiences.
- Earned media: promoting scholarships in local and state media.
- DESE Commissioner's Weekly Update during the TTSP and ELRP application timeframe.
- MTA coordination with district leaders to announce availability of the ELRP.

The Tomorrow's Teachers Scholarship and Educator Loan Repayment programs were subsequently featured on:

- [Massachusetts Region - Latinos for Education](#)
- [The state of educator racial diversity in Massachusetts | E2C Hub](#) (under "Massachusetts Take Action - Improving Diversity across the Teacher Pipeline")
- [Financial Aid for Educators](#) (MTA's website)

- [Do you belong in teaching? Tomorrow's Teachers Scholarship Program can help | Maurice A. Donahue School](#) (Holyoke Public Schools)
- [Resources – Massachusetts Partnership for Diversity in Education](#)

TTSP Participation and Educator Demographics

TTSP places special importance on attracting applicants from underrepresented populations with the goal of diversifying the educator workforce. The charts below include relevant student applicant and recipient data for the 2023-24 academic year (FY24).

TTSP Participation	FY24
Total number of applicants	381
Number of eligible applicants (includes students with pending Promissory Note)	182
Number of awarded applicants	142
Number of ineligible applicants	199

TTSP Participant Demographics	Number of Recipients
Recipient Student Grade Level	
1 st year Student	34
2 nd year (Sophomore)	26
Other Undergraduate (Junior or Senior)	82
Post-Baccalaureate	0
Gender	
Male	26
Female	115
Not Reported	1
TTSP Recipient Majors	
Bilingual Education	1
Biology	4
Chemistry	1
Early Childhood Education	23
Elementary Education	53
English	15
Foreign Language	2
History	10
Mathematics	8
Music: Vocal/Instrumental/General	2
Science	1
Special Education	14
Technology/Engineering	2

Visual Art	6
Race/Ethnicity	
Hispanic/Latino	14
White	101
Multi-Racial/Other	3
Black/African American	9
Cape Verdean	1
Asian Pacific Islander/Indian Subcontinent	5
Not Reported	9

TTSP Recipient Scholarship Funds by Institution

TTSP criteria used to disburse scholarship dollars:

- Must be a 4-year public institution within the public system of higher education.
- Students must be enrolled in an undergraduate degree program or post-baccalaureate coursework in an approved educator preparation program.
 - Students at the undergraduate level may receive scholarship funds for up to a maximum of 4 years, 8 semesters (120 credits). An additional year of scholarship assistance may be awarded based on extenuating circumstances, with the approval of a written appeal.
 - Students pursuing post baccalaureate coursework may receive scholarship funds for up to a maximum of 3 semesters.
- Scholarships, not to exceed \$25,000 per academic year, were awarded to recipients, covering educational expenses under the institution's published Cost of Attendance (COA) including but not limited to tuition, fees, room and board, books and supplies, transportation, childcare, and personal expenses.
- Recipients must have a signed promissory note on file prior to the disbursement of funds to the institution.

TABLE: TTSP awards disbursed by institution and by grade level

	Grade Level	Number of Students	Total Funds Awarded
Bridgewater State	1 st year Student	4	\$100,000
	2 nd Year Sophomore	2	\$50,000
	Other Undergrad (Junior or Senior)	17	\$318,286
	Post-Baccalaureate	0	0
TOTAL		23	\$468,286
Fitchburg State	1 st year Student	1	\$19,616
	2 nd Year Sophomore	1	\$23,690

	Other Undergrad (Junior or Senior)	0	0
	Post-Baccalaureate	0	0
TOTAL		2	\$43,306
Framingham State	1 st year Student	1	\$10,546
	2 nd Year Sophomore	2	\$50,000
	Other Undergrad (Junior or Senior)	1	\$14,992
	Post-Baccalaureate	0	0
TOTAL		4	\$75,538
Massachusetts College of Art & Design	1 st year Student	0	0
	2 nd Year Sophomore	3	\$75,000
	Other Undergrad (Junior or Senior)	3	\$31,860
	Post-Baccalaureate	0	0
TOTAL		6	\$106,860
Massachusetts College of Liberal Arts	1 st year Student	0	0
	2 nd Year Sophomore	1	\$25,000
	Other Undergrad (Junior or Senior)	0	0
	Post-Baccalaureate	0	0
TOTAL		1	\$25,000
Salem State	1 st year Student	3	\$51,706
	2 nd Year Sophomore	0	0
	Other Undergrad (Junior or Senior)	3	\$34,506
	Post-Baccalaureate	0	0
TOTAL		6	\$86,212
Westfield State	1 st year Student	8	\$142,216
	2 nd Year Sophomore	7	\$132,006
	Other Undergrad (Junior or Senior)	23	\$411,294
	Post-Baccalaureate	0	0
TOTAL		38	\$685,516
Worcester State	1 st year Student	4	\$66,863
	2 nd Year Sophomore	0	0
	Other Undergrad (Junior or Senior)	1	\$6,517
	Post-Baccalaureate	0	0
TOTAL		5	\$73,380
UMASS Amherst	1 st year Student	11	\$231,104

	2 nd Year Sophomore	8	\$168,512
	Other Undergrad (Junior or Senior)	22	\$453,088
	Post-Baccalaureate	0	0
TOTAL		41	\$852,704
UMASS Boston	1 st year Student	0	0
	2 nd Year Sophomore	0	0
	Other Undergrad (Junior or Senior)	4	\$45,605
	Post-Baccalaureate	0	0
TOTAL		4	\$45,605
UMASS Dartmouth	1 st year Student	1	\$15,418
	2 nd Year Sophomore	1	\$4,307
	Other Undergrad (Junior or Senior)	1	\$4,348
	Post-Baccalaureate	0	0
TOTAL		3	\$24,073
UMASS Lowell	1 st year Student	2	\$25,699
	2 nd Year Sophomore	1	\$25,000
	Other Undergrad (Junior or Senior)	8	\$79,183
	Post-Baccalaureate	0	0
TOTAL		11	\$129,882
CUMALATIVE TOTALS		142 (unduplicated)	\$2,616,362

Educator Loan Repayment Participation

The legislation indicates that recipients must have received an undergraduate degree after January 2020. Many of the Commonwealth's educators continue to struggle with their student loans, although they may have received their undergraduate degree prior to January 2020. As noted in the chart that follows, of the 272 that applied, only 37 met the degree completion requirement. The 235 that did not meet the requirements received their undergraduate degree between 2001-2019. Most of these applicants received their undergraduate degrees between 2014-2019. Many of these applicants also have a graduate degree and student loans from obtaining that degree.

Educator Loan Participation	FY24
Total number of applicants	272
Total eligible to receive the award	37

Loan Forgiveness Participant Demographics	Number of Recipients
Gender	
Male	31
Female	6
Race/Ethnicity	
Asian	1
Hispanic/Latino	6
White/Non-Hispanic	27
Black/African American	1
College Attended	
Bridgewater State University	12
Framingham State University	2
Massachusetts College of Liberal Arts	2
Salem State University	6
Westfield State University	4
Worcester State University	1
UMASS Amherst	4
UMASS Boston	2
UMASS Lowell	4
Year Graduated	
2020	17
2021	5
2022	8
2023	5
Grade Level Represented	
Preschool	2
Kindergarten	4
1 st Grade	1
2 nd Grade	4
3 rd Grade	4
4 th Grade	1
6 th Grade	2
7 th Grade	2
8 th Grade	4
10 th Grade	1
Specialty Represented	
Art	1
Spanish	1
Special Education	2
Specialized Education Intervention	2
STEM	2
Theater	2
Visual Arts	2
School Districts Represented	
Arlington	3

Boston	1
Braintree	1
Charlemont	1
Fall River	2
Holyoke	1
Hudson	1
Lawrence	1
Lowell	2
Lynn	5
Middleborough	2
New Bedford	6
North Adams	1
Plainville	1
Quincy	1
Randolph	1
Salem	2
Taunton	1
Westfield	2
Worcester	2

The chart below shows the number of disbursements sent to each billing servicer. Several awarded educators had more than one student loan that we disbursed to. Each awardee received up to the maximum of \$7,500.

Billing Servicer	Number of Disbursements	Total
AidAdvantage	9	\$58,974
EdFinancial Services	19	\$80,696
MOHELA	19	\$76,026
Nelnet	9	\$60,000
CUMALATIVE TOTAL		\$275,696

Evaluation Plan

Both the Tomorrow's Teachers Scholarship and the Educator Loan Repayment programs offer promise in supporting the ongoing development and success in a critical area of the Commonwealth's workforce.

With a clear focus on recruiting students to the field of education and assisting them with their financing of a college education through the Tomorrow's Teachers Scholarship, it remains the goal of the program that those students will eventually complete undergraduate work in the field, obtain licensure and be prepared to become the next generation of teachers and classroom leaders. The program looks to forge strong relationships with our campus partners who will not only contribute to the nurturing of those students' interest in the field of education but assist

them in securing practicum opportunities along the way that will provide actual classroom exposure, and the preparation needed for their eventual full transition to that milieu.

As the Tomorrow's Teachers Scholarship begins to build its cohorts, and the DHE evaluates the program, ongoing attention will be paid to the following areas:

- selected curricula among program recipients and their chosen pathways;
- persistence in the field of education;
- course completion;
- year to year progression;
- credit accumulation;
- declaration of subject areas; and
- observations of campus deans and heads of department.

Similarly, the Educator Loan Repayment program offers an unparalleled opportunity for the Commonwealth to provide vital assistance to in-classroom teachers who have an ongoing commitment to the field but could greatly benefit with the easing of their undergraduate debt burden. Often, these teachers are relative newcomers to the profession, have families and may find it financially challenging to keep up with their undergraduate loans, while trying to meet their family needs. The Educator Loan Repayment program, rather effectively, eases the pressure on early career incomes and may provide financial space for them to seek additional training and/or education that might enhance their overall classroom performance.

Evaluation of the Educator Loan Repayment program may prove more challenging with respect to its recipients, although the in-house review process at the DHE may be worthwhile to gauge its effectiveness. The following areas may invite such a review:

- program enrollment results in relation to its legislative intent;
- percentage of actual and qualified of undergraduate remaining debt that it is assisting;
- any opportunity for expanding its population target;
- relative ease in delivering loan payments to servicers; and/or
- benefits of attracting teachers versus retaining them in the field of education.

The DHE will incorporate an analysis of the above areas in its annual review and make appropriate recommendations to the Legislature for incorporating changes that will yield a greater level of effectiveness for this program.