

## **Supporting Candidates' Financial Needs**

Most teacher candidates cannot afford to forego income during clinical practice placements, and many aspiring teachers face steep financial hurdles as they strive to complete their programs. The *Prepared To Teach* report [\*The Affordability Imperative: Creating Equitable Access to Quality Teacher Preparation\*](#) explores these realities and possible ways that programs can reduce candidates' costs and expand their access to funding and income sources. This document builds on that work, providing programs some guiding questions to consider across major financial areas as they work to make their programs more affordable.

Overall Financial Aid and Literacy

### **Ensure universal, early access to financial aid literacy supports**

- What financial aid literacy needs do incoming candidates have?
- Do candidates understand the value of work-study earnings—particularly that those earnings do not count as income against future Pell grant eligibility?
- Where are the gaps in current financial aid literacy efforts?
- Where are there disparities in access to financial aid supports?
- What program/institutional supports need to be created or changed to increase access?

### **Incorporate financial aid information into program materials and culture**

- Where can program recruitment and pre-orientation communications integrate clear(er) financial aid opportunities?
- How might advisement processes incorporate financial aid information?
- What formal and informal opportunities do students have to communicate with one another and with faculty about financial aid opportunities and needs?

### **Support students in accessing and maximizing financial aid based on eligibility**

- Does the program schedule admissions in such a way as to ensure applicants can meet financial aid deadlines?
- How can the program help current students be aware of ongoing financial aid deadlines and opportunities?
- What aggregated data about teacher candidates might the financial aid office be able to share so the program can better understand candidates' realities?
  - What is the amount/ratio of grants versus loans?
  - What financial aid is left un/under-utilized?
- When candidates are in full-time clinical placements, are they aware that they can have their financial need reassessed to reflect their inability to work, boosting financial aid eligibility?

Accessing Need-Based Dollars

### **Create Federal Work Study agreements with partner schools and community-based organizations so candidates can earn work-study income while in clinical placements**

- What school or community site roles can candidates fill that support student development and provide consistent, professionally relevant work for candidates?
  - What tutoring supports are needed within school sites?
  - What after school and summer programs might benefit from work-study supports?
- How might such roles fulfill clinical placement hour requirements?

### **Maximize undergraduate Pell Grant eligibility from freshman year by ensuring candidates have program-aligned work-study opportunities available**

- How can the program create a 4-year articulated set of work-study opportunities?

### **Establish teacher education as a state-level workforce development priority and register programs as eligible so that students can access funding**

- What stakeholders need to be brought in to facilitate access to state workforce development funds?

Low & No Interest Loans

**Explore Income Share Agreements (ISAs) that offer stipends or tuition remission during preparation, which are repaid with little or no interest once candidates have graduated and have an income**

- Has the institution explored ISAs already?
- Would the program create the ISA for underrepresented populations or all candidates?
- What would be the ideal target amount in the fund?

**Establish an emergency loan fund with no interest for 30-90 days to help with unforeseen expenses**

- How will the loan fund process and approve applications quickly to meet the unforeseen/emergency needs of candidates?
- How can the program be sure candidates are aware of the existence of this resource?

Certification Costs

**Fundraise for means-tested or hardship-based grants for testing and certification fees**

- What is the minimal cost burden for candidates in certification testing and fees? When/how is that information communicated so they can prepare for the costs?
- How will the program assess candidates' need for grant funds?
- How will students learn about and confidentially gain access to these grants?

**Where possible, reduce dependency on expensive external certification costs and consider development of local program performance assessments**

- What flexibilities exist within current legislation and regulations to develop local assessments for candidate certification?
- Can a coalition of programs petition for such flexibility if it does not exist?

Materials and Fees

**Build a culture that uses free, open educational resources in coursework**

- What free, [open-source textbooks](#) exist that meet course requirements?
- What books and materials can be reused and provided by the program?
- What open access materials does the library already host?

**Waive fees for certain, or all, students for infrastructure supports such as course and performance management software**

- Can the program build infrastructure costs into its budget?
- Can required fees be built into courses so that they are considered part of tuition and covered by more financial aid sources?

Housing Insecurity

**Allow teacher candidates access to dormitory housing during breaks at free or reduced costs**

- What student populations (e.g., athletes, visiting groups) already access dormitory housing during breaks, and how have the fee structures for those situations been developed?
- Do institutional dormitory housing policies disadvantage housing insecure and low-income candidates when clinical placements and institutional calendars misalign?

**Create short-term rental options in dormitory housing to address temporary housing insecurity**

- If candidates lose access to their private housing, how can the institution create a confidential, accessible process for enrollees to gain access to emergency housing?

Food Insecurity

**Provide meal plan reductions for candidates who are in full-time teaching placements**

- When candidates have institution meal plans, how can their costs be reduced for the meals they must eat at clinical sites?

**Facilitate access to food subsidies and food pantries**

- What opportunities are there for the institution to subsidize/reduce costs for meal plans?
- How can the program help candidates gain access to locally available food subsidies or food pantries?

Healthcare

**Allow candidates to opt into or out of healthcare plans based on need, ideally with options both from the district and the program**

- If health insurance is offered by the institution, how can the plan become more affordable and comprehensive, covering children and spouses?
- How might the program co-design paid clinical placements so that candidates would qualify for inclusion in district health plans?

Childcare/ Eldercare

**Design work-study and/or graduate assistant positions that can provide childcare services during coursework hours**

- If child care opportunities exist for faculty and staff at the institution, can they be expanded for teaching candidates?
- Can early childhood faculty and leadership create child care programs for teacher candidates and possibly the institution more widely?
- What resources are available locally to subsidize or provide eldercare for candidates who are primary caretakers of older family members?

Transportation

**Create bus or van routes to clinical practice sites**

- How will non-car owners travel to placement sites?
- Do other offices on campus, such as civic engagement offices, have van services that the program can tap into?

**Offer public transportation passes through campus student services offices or program grant funds**

- If public transportation is a major mode for travel to clinical placements, how can the program ensure all candidates can afford those costs?