



***YOU CAN AFFORD THIS!***

**Real Ways to Fund Your Path Into Teaching**

# Our Purpose

Make the path into  
teaching in Philadelphia  
clear, accessible, and  
achievable

We connect aspiring and current educators to:



Teaching Jobs  
Across Philadelphia



Certification  
Pathways



Paid “Earn While You  
Learn” Programs

# Why This Session



Cost feels like the biggest barrier.

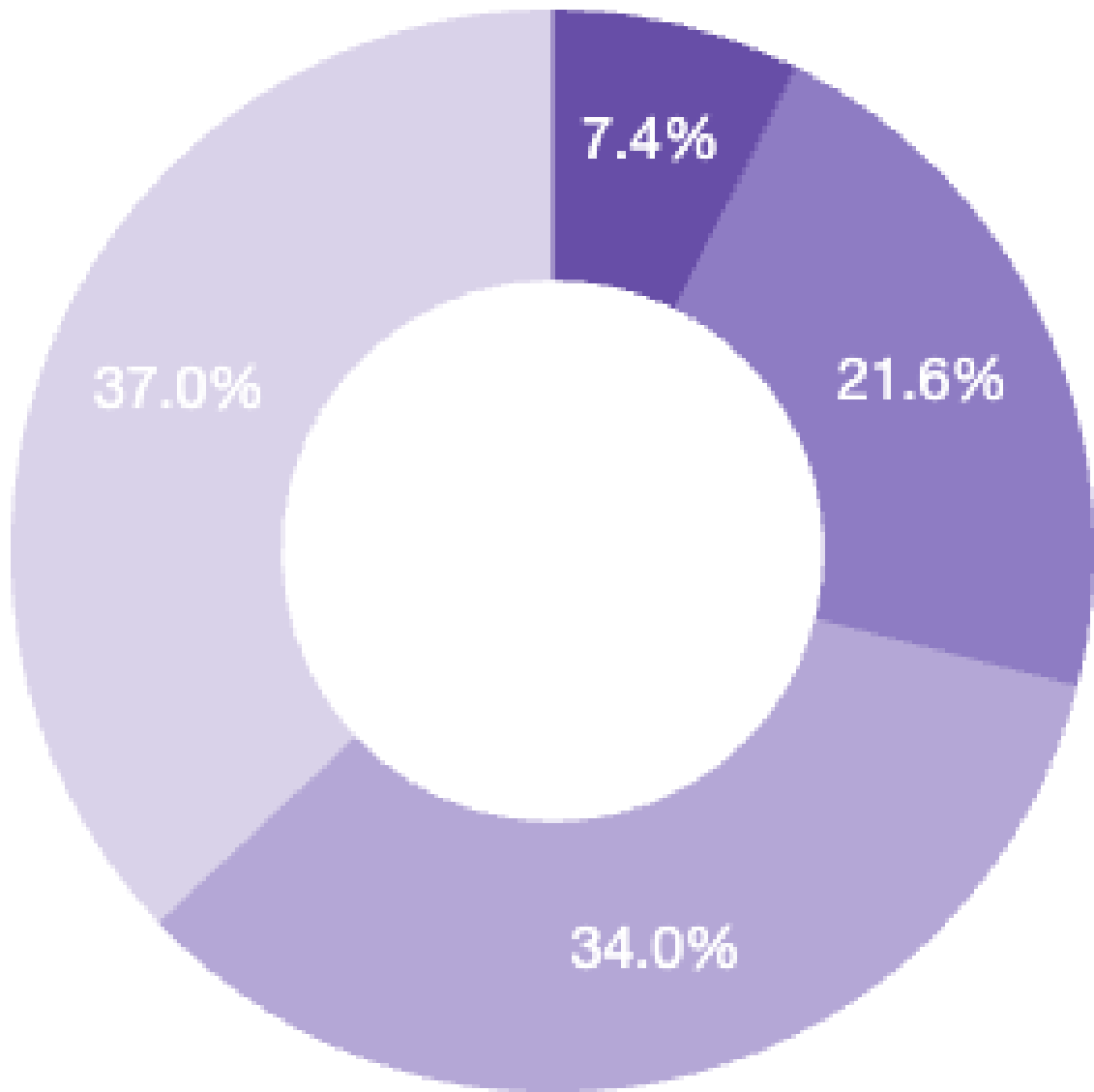
Most people don't have the full picture.

There are more affordable pathways than you think.

Today = clarity + a plan you can act on.

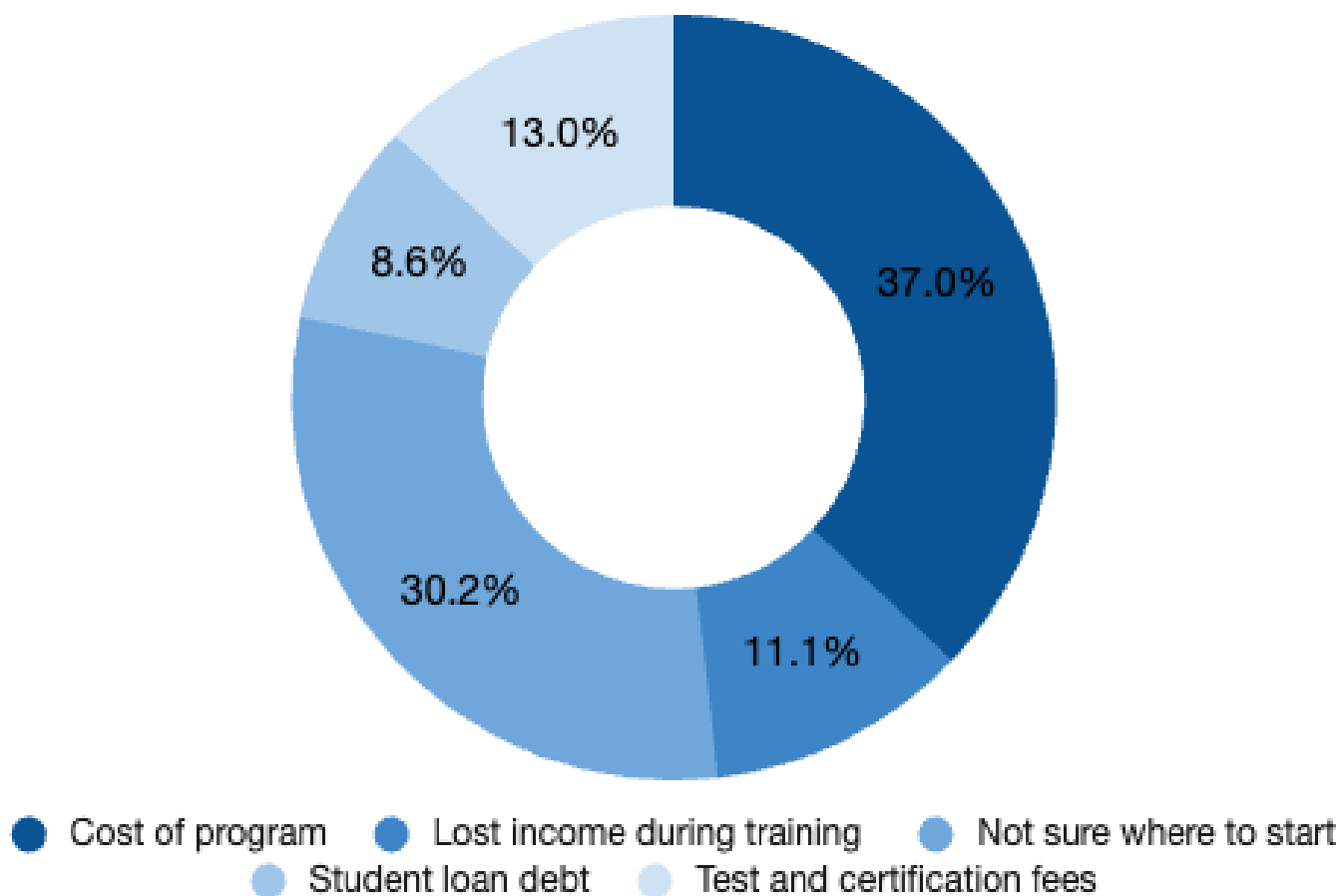
# Who's in the Room

Where Are You in Your Journey Towards Teaching



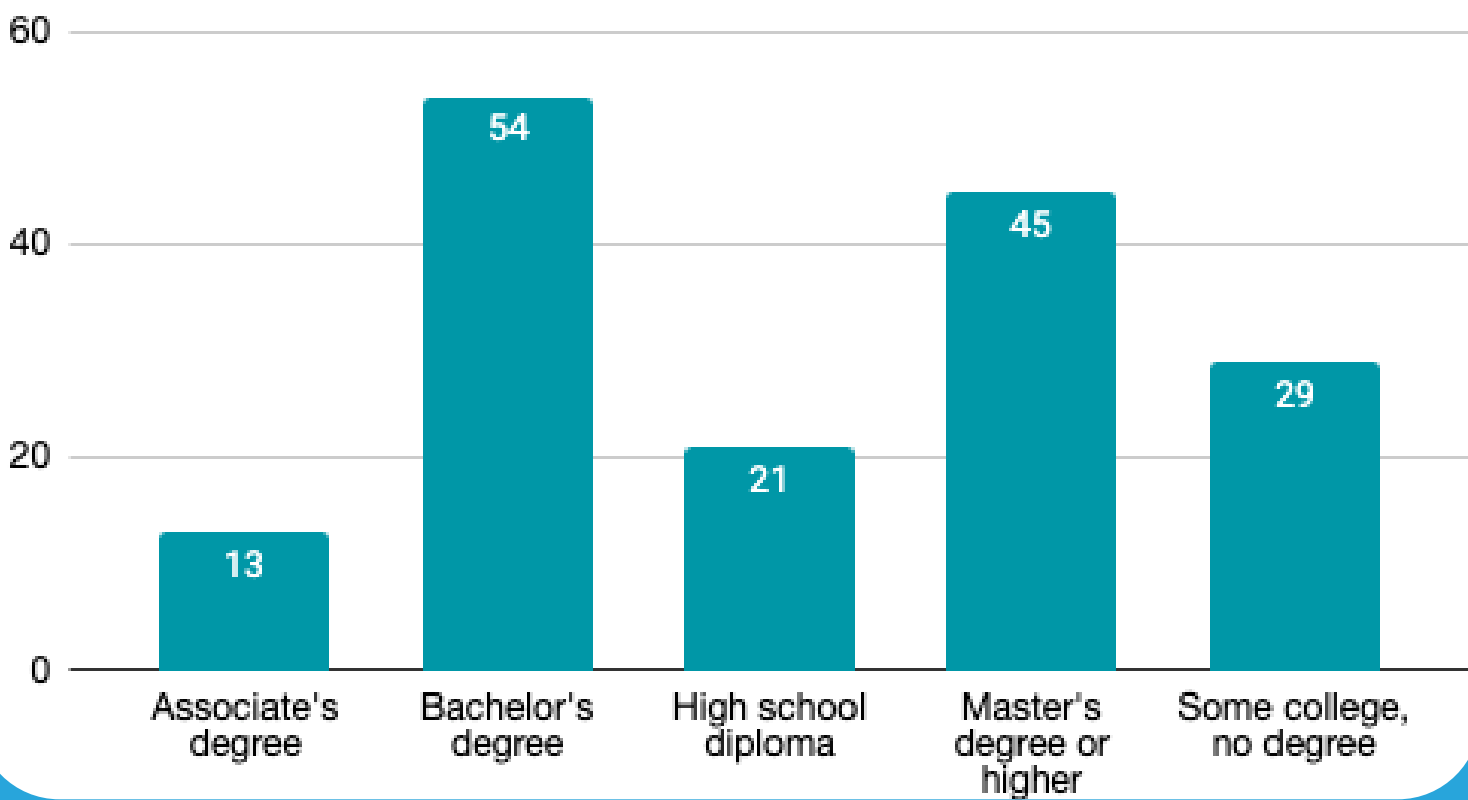
I'm already in a program    I'm curious and exploring    I'm seriously considering it    I've decided and looking for the right program

Biggest Concern About Becoming a Teacher



Cost of program    Lost income during training    Not sure where to start  
Student loan debt    Test and certification fees

Registrant Education Levels



# Why Many People Think Teaching is Unaffordable

01

## The Concern:

- \$50K–\$60K starting salaries depending on district
  - Traditional preparation costs can range from
  - \$40K–\$80K+ in student loans
  - Unpaid student teaching = Months without income during training
- 

02

## The Missing Part of the Story

Many aspiring teachers only see the traditional pathway.

But there are other ways to enter the profession:

- Paid teacher residencies
- Earn while you learn programs
- Grants and tuition support
- Employer-funded certification
- Loan forgiveness programs

# Let's Bust Some Myths

## What aspiring teachers believe vs. what's actually true in Philadelphia

*"I need a 4-year education degree to teach."*

Multiple alternative pathways exist in PA — including earn-and-learn residencies.

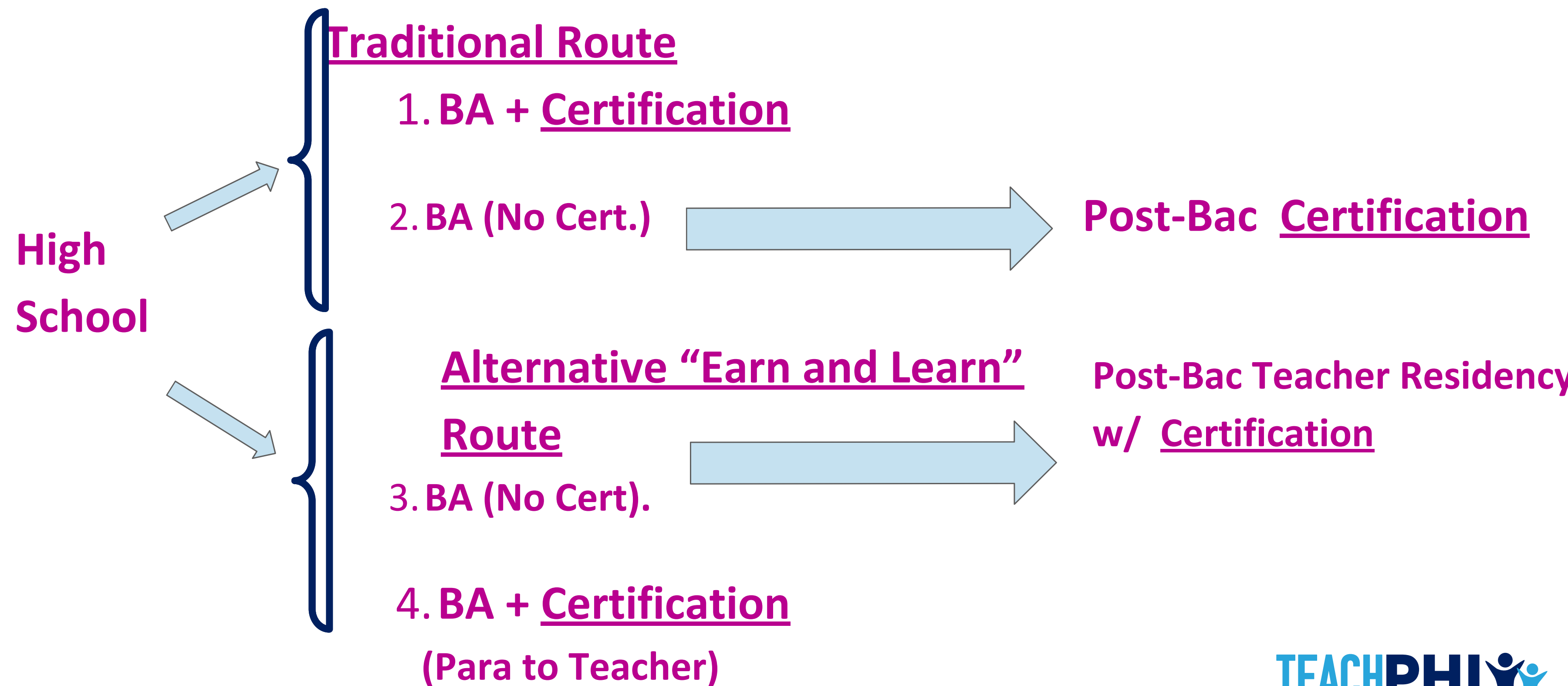
*"I can't afford to stop working to get certified."*

Residency programs pay a salary + benefits while you train.

*"There's no financial help for this."*

Federal grants, loan forgiveness, fee waivers, employer tuition support — they stack.

# Pathways to Certification



# PA Pathways to Certification

*Two Directions — One Destination: Your PA Instructional I Certificate*

## Traditional Route

- Pre-bac: Currently enrolled in a 4-year education degree program (BA + cert combined)
- Post-bac: Already have a BA in any field → add teaching cert through a university program
- Full-time student — limited or no income during training
- Student teaching semester (typically unpaid)
- Total cost: \$40K–\$120K+ in tuition
- Praxis exams required (\$50–\$209 per test)
- Timeline: 2–4+ years

## Alternative "Earn & Learn"

- Pre-bac: Working toward your bachelor's while in a grow-your-own or para pathway program
- Post-bac: BA already completed in any field → enter a paid residency or apprenticeship
- Full salary + benefits while training in a school
- Year-long classroom placement with mentor teacher
- Total cost: \$0–\$15K (often offset by employer/grants)
- Praxis exams required (fee waivers available)
- Timeline: 1–2 years to full certification

**Key: Both routes lead to the same PA Instructional I Certificate. The credential is identical.**



# How People Actually Afford Teaching in Philadelphia



# The Funding Toolkit

Four Buckets of Money You Can Stack Together

**Federal**

**State / City**

**Employer**

**Test-Fee  
Supports**

*The key is stacking — most people are eligible for supports from multiple buckets.*

# Federal Funding

## **TEACH Grant — Up to \$4,000/year**

Available to students enrolled in eligible programs who agree to teach in a high-need field at a low-income school for 4 years after graduation. Turns into a loan if service requirement isn't met.

## **Pell Grant — Up to ~\$7,395/year (2025–26)**

Need-based federal grant for undergrad students. Does not need to be repaid. Complete the FAFSA to apply.

## **Teacher Loan Forgiveness — Up to \$17,500**

After 5 consecutive years teaching at a qualifying low-income school. STEM and special ed teachers can qualify for up to \$17,500; others up to \$5,000.

## **Public Service Loan Forgiveness (PSLF)**

Forgives remaining Direct Loan balance after 120 qualifying payments (10 years) while working for a government or 501(c)(3) employer. No cap on amount forgiven.

## **AmeriCorps Education Award — ~\$7,395**

Earned after completing a term of service (e.g., City Year). Can be used toward tuition or student loans.

# What's New in Pennsylvania

*Recent state actions are making it easier and cheaper to become a teacher*

## **\$7.76M State Investment in Teacher Apprenticeships**

The Shapiro Administration funded 16 organizations through the Certified Teacher Registered Apprenticeship (CTRA) program, including grants to SDP and nearby IUs.

## **Act 55 of 2024: Basic Skills Test Eliminated**

Effective July 2025, the basic skills assessment is no longer required for entry into PA teacher prep programs — one less test and one less fee.

## **Act 47 of 2025: Certification Fees Slashed**

Standard PA certification application fees reduced to no more than \$50. Veterans and spouses are fully exempt from certification fees.

# Local and State Funding Spotlight

## Catto Scholarship (Community College of Philadelphia)



Scholarship program that can be used for aspiring teachers who are still completing their associate's degree. Covers tuition and fees for qualifying students at CCP.

## Grow PA Scholarship Grant Program — varies by program



A Pennsylvania state scholarship for students enrolled in approved educator preparation programs. Recipients can receive up to \$5,000 per year, renewable for up to 4 years for qualifying in state students.

## PA Student Teacher Stipend Program



Designed specifically to cover the income gap during unpaid student teaching. Governor Shapiro proposed \$40M for 2025-26 to support 2,000+ student teachers. Apply through your teacher prep program.

*The Grow PA Scholarship and Student Teacher Stipend are first-come, first-served. Do not wait to apply!*

# Test-Fee & Certification Supports

## Praxis Fee Waivers (ETS)

If you're receiving financial aid, enrolled in a program, and your FAFSA shows an EFC of \$3,000 or less, you can get fee waivers for up to 3 Praxis Core tests or 1 Subject test. Apply at [praxis.ets.org](https://praxis.ets.org).

## Basic Skills Test: ELIMINATED

As of July 2025 (Act 55 of 2024), the basic skills assessment is no longer required for entry into PA teacher prep programs. One fewer test = one fewer cost.

## PA Certification Fees: Capped at \$50

Act 47 of 2025 reduced standard certification application fees. Veterans and their spouses are fully exempt.

## Free Praxis Prep Resources

Khan Academy, Quizlet, and the PA Department of Education offer free study materials. Your program may also provide prep. Don't pay for expensive prep courses.

## Background Check Costs

PA requires FBI fingerprinting, state criminal check, and child abuse clearance. Some fee waivers or reimbursements may be available through your program — always ask.

# LET'S BREAK THIS DOWN

---

**1 LEARN HOW THESE PATHWAYS  
ACTUALLY WORK**

---

**2 WHAT FUNDING IS REALLY  
AVAILABLE**

---

**3 WHAT STEPS TO TAKE NEXT**

# MEET OUR PANEL SPEAKERS



**ABBHEY GUNN**

Director, Teacher and Instructional Leadership  
Development from Esperanza Academy Charter  
School



**MANDISA JOHN**

Director of Partnerships from City  
Teaching Alliance



**SARAH HOLLISTER**

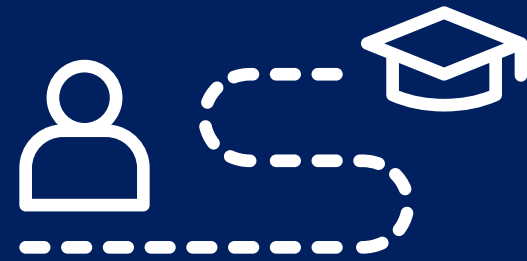
Sr Director, Higher Education Programs and  
Career Readiness from the Mayor's Office of  
Education

# Panel Discussion

# Build Your Personal Funding Plan



**Step 1: Identify your starting point (degree status, work status)**



**Step 2: Choose your pathway (residency, traditional, apprenticeship)**



**Step 3: Stack your funding sources from all four buckets**



**Step 4: Identify your next 3 action steps**

# Your Resource Roundup

*Bookmark these — they're your starting points*

## Start Here

TeachPHL.org — Pathways tool, job board, residency info, scholarships  
TeachPHL.org/earn-and-learn — Residency program directory  
TeachPHL.org/philly-teacher-pathways — Step-by-step pathway finder

## Federal Funding

StudentAid.gov — FAFSA, TEACH Grant, PSLF, Loan Forgiveness  
praxis.ets.org — Fee waiver application  
AmeriCorps.gov — Education award info

## State & Local

pa.gov/education — PA cert info, Act 47 fees, Act 55 updates  
PHEAA.org — PA State Grant Program  
[Catto Scholarship Program](#)

## Programs

SDP: philasd.org/employeedevelopment — Teacher Residency + Para Pathway  
City Teaching Alliance, Relay, Drexel, Temple, Penn GSE — see TeachPHL links  
Community College of Philadelphia (CCP) — Educator Pathway + Catto Scholarship

# My Personal Funding Plan

## Step 1: My Starting Point

- ☐ I have a bachelor's degree
- ☐ I'm currently working in a school
- ☐ I'm a career changer
- ☐ I need to finish my degree first
- ☐ I'm a high school student

## Step 2: My Pathway

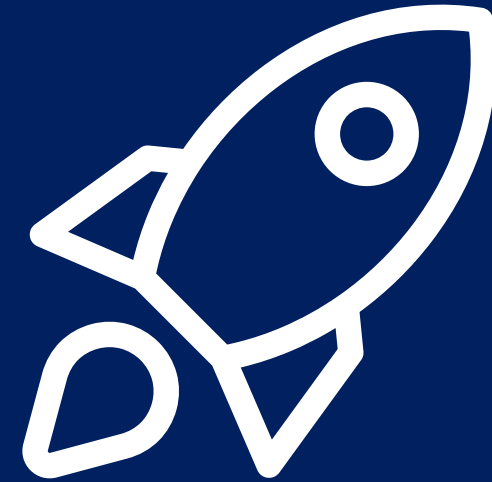
- ☐ Teacher Residency (have bachelor's)
- ☐ Post-Bacc / Master's program
- ☐ Apprenticeship / Grow-your-own
- ☐ Para Pathway (working toward degree)
- ☐ Support role first, then degree

## Step 3: My Funding Stack

Federal: ☐ TEACH Grant ☐ Pell Grant ☐ Loan Forgiveness ☐ PSLF ☐ AmeriCorps Award | State/City: ☐ Grow PA Scholarship Grant ☐ Catto Scholarship  
| Employer: ☐ Residency Salary ☐ Tuition Assist ☐ Scholarship | Tests: ☐ Praxis Waiver ☐ Free Prep

## Step 4: My Next 3 Actions

This week: \_\_\_\_\_ This month: \_\_\_\_\_ This quarter: \_\_\_\_\_  
\_\_\_\_\_



# You CAN Afford This.

Philadelphia Needs **YOU** in the Classroom.

## TODAY

Visit [TeachPHL.org](https://TeachPHL.org)  
and explore the  
Pathways tool

## THIS WEEK

Identify 1-2 programs that  
match your goals

Complete your FAFSA

## THIS MONTH

Attend an info session or submit  
an interest form

Start your application or connect  
with a program

[TeachPHL.org](https://TeachPHL.org) | [teachphl@elevate215.org](mailto:teachphl@elevate215.org) | [@TeachPHL](https://www.instagram.com/TeachPHL) on Instagram

Powered by the Philadelphia Citywide Talent Coalition | Elevate 215





# THANK YOU!

PLEASE SHARE YOUR  
THOUGHTS!