

REPORT

Teacher Salary and Benefits in South Carolina

Curious about teaching, but wondering what your finances will look like? We've created this salary and benefits report so you'll know what to expect.

In this report, you'll find information on:

 Teacher salaries

 Benefits

 Cost of living

 Job security

 Career growth

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How much do teachers in South Carolina earn?

Your salary will depend on where you teach, as well as your experience level and credentials.

What does that mean in concrete numbers? In this section, we'll share example salaries from around the state.

Starting salary

Your starting salary, or entry level salary, is how much you'll make in your very first year as a teacher, right out of your teaching program. Starting salaries **vary from district to district**, but are still comparable around South Carolina. In 2020, the state's average teacher starting salary was \$37,550. (1)

Check out these salaries from beginning teachers around the state. All salaries are from the 2021-2022 school year.



To see more salaries around the state, check out the district profiles at our Schools & Community page. Visit: <https://southcarolina.teach.org/schools-community>.

District	Salary for first-year teachers with a bachelor's	Salary for first-year teachers with a master's
Abbeville County School District	\$38,500	\$43,575
Charleston County School District	\$41,146	\$46,193
Greenville County Schools	\$42,515	\$46,851
Horry County Schools	\$39,748	\$44,779
Jasper County School District	\$36,915	\$42,125
Richland One (Columbia)	\$40,260	\$46,473
Rock Hill Schools	\$41,139	\$46,825

Average salary

Average salary refers to what all teachers make, on average—so that includes people who have advanced degrees and have been in the job for years.

In 2021, the average salary for South Carolina teachers was \$53,188. (2)

The chart below shows salaries for South Carolina teachers **with a master's degree and 10 years of experience**. These salaries do not include extra certifications, incentives or after-school positions like coaching, all of which can increase your pay. All salaries are from the 2021-2022 school year.

District	Salary
<u>Abbeville County School District</u>	\$49,207
<u>Charleston County School District</u>	\$56,590
<u>Greenville County Schools</u>	\$53,352
<u>Horry County Schools</u>	\$54,583
<u>Jasper County School District</u>	\$52,838
<u>Richland One (Columbia)</u>	\$51,863
<u>Rock Hill Schools</u>	\$53,247





Increasing your salary

There are a number of ways you can increase your teaching salary. Advanced degrees, such as a master's, are one way to bump up your pay.

You can also earn more by leading certain extracurriculars, like yearbook, choir or sports teams. Pay for these roles can range from a few hundred to several thousand dollars, depending on the activity and your school.

Example

Say you're a middle school teacher in Rock Hill, and you're interested in leading your school's yearbook. Your pay could add up like this:

\$41K Starting salary
10K Master's degree + 8 years' experience
+950 Yearbook Advisor (3)

\$52,000 Total Salary

Many districts also offer bonuses or incentives for meeting certain performance benchmarks, or for getting your National Board Certification. National Board Certified teachers receive a \$5,000 annual supplement from the state, and your district may provide an additional National Board Certification bonus as well. (4)

You can also earn incentives if you teach in a shortage area, such as math or science. For example, you can receive:

+ \$5K - \$12.5K per year teaching math in a high poverty school in Charleston (5)

+ \$1,000 bonus if you sign on early to teach math, science or special education in Columbia (Richland One) (6)

+ Reimbursed testing fees when you add a critical need certification area to your teaching certification in Greenville (7)

Can I have a comfortable life as a teacher?

The short answer to this question is yes!

The longer answer is yes, and it's also smart to compare costs of living in different towns and cities. You might earn a lower dollar amount in parts of South Carolina than you would in other regions—but remember, your cost of living will also be much lower than the national average. (8)

Plus, teacher salaries are on the rise in South Carolina. In 2022, the state General Assembly increased the minimum teacher salary by \$4,000, up to \$40,000. The state plans to raise teacher salaries annually in the coming years. (9)

Extra financial supports, like loan forgiveness and housing assistance programs, can also help you build a comfortable life as a teacher.

How does teaching compare to other professions in South Carolina?

On average, teachers in South Carolina earn as much or more than professionals in other popular fields. Teachers usually work 180-190 days each year—compared to 260 work days a year in most other fields. Take a look at this chart to compare average salaries across the state (10):

Industry	Job	Days of work per year	Average salary
Education	Teacher	185	\$53K
Business and Finance	Credit Counselor	260	\$40K
Law	Paralegal or Legal Assistant	260	\$43K
Social Services	Social Worker	260	\$44K
Art and Design	Graphic Designer	260	\$45K
Healthcare	Registered Nurse	260	\$66K
Technology	Web Developer	260	\$73K



Benefits

Most teachers in South Carolina enjoy excellent benefits. In this section, we'll break down what that can look like.

Health

As a South Carolina teacher, you'll most likely enroll in the South Carolina State Health Plan, which covers medical, dental, vision and other insurance costs for public school teachers and other state employees. (11)

The State Health Plan offers excellent benefits for employees with children. After your first child, you won't need to pay extra for each additional child's health insurance. That means more manageable insurance premiums and higher savings for your family.

Your local school district may also provide additional insurance or other benefits. Check with your district for details on your specific options.

Retirement

In South Carolina, you'll receive retirement funds through the South Carolina Public Employee Benefit Authority. You can choose between the South Carolina Retirement System and the State Optional Retirement Program.

South Carolina Retirement System

The South Carolina Retirement System is a pension plan. The longer you've worked in the school system, the more you'll receive in retirement. You can retire with full benefits if:

- You are 65 years or older and have put in at least eight years of service, OR
- Your age plus years of service equal 90. For example, if you begin teaching at age 26 and work continuously, you could retire with 33 years of service at age 58.

You can also retire early at age 60 and receive a reduced monthly benefit. (12)



State Optional Retirement Program

The State Optional Retirement Program works a little differently. This program is more like a traditional IRA, meaning the amount you get in retirement corresponds to how much you contribute. You can access the funds in your account starting at age 59 ½. (13)

Vacation

Vacation days will depend on your district, but in general you can expect:

- Spring break
- December holiday break
- National holidays off
- Paid personal & sick days during the school year

You may also get time off during the summer. Teachers use this time to travel, explore professional development, relax or work elsewhere. Some districts offer summer positions for teachers, such as summer school classes or curriculum development jobs.

Professional development

You can increase your knowledge and your pay through additional classes after you become a teacher. Many schools offer tuition reimbursement and paid professional development leave for teachers.

Tuition reimbursement can make your education cheaper, and it helps schools retain top-notch educators. Your school may also cover leave and expenses for you to pursue professional development such as conferences or trainings.

Loan forgiveness

Public school teachers can get thousands of dollars in financial support, including student loan forgiveness. That means that if you meet certain criteria, you won't need to pay back the rest of your loans. Below, we'll go over a few loan forgiveness and educator support programs.

Perkins Loan Forgiveness

You can get up to 100% of your Perkins loans forgiven if you teach a shortage area subject in a school that serves low-income students. These subjects include:

- Math
- Science
- Special Education

To learn more, visit <https://www.studentaid.gov/manage-loans/forgiveness-cancellation/perkins>.

Public Service Loan Forgiveness

If you've worked full-time in a public service field for 10 years, you may qualify to have your remaining student loans forgiven through the Public Service Loan Forgiveness Program. To get this benefit, you'll need to:

- Work full-time in a public service field for 10 years. This includes teaching!
- Make 10 consecutive years of student loan payments during that time.

To learn more, visit <https://www.studentaid.gov/manage-loans/forgiveness-cancellation/public-service>.

Rural Recruitment Initiative

If you teach in a school district that participates in the Rural Recruitment Initiative, you may be eligible for up to \$5,000 in loan forgiveness for up to seven years, if you have a private loan or if you've exhausted your federal loan forgiveness options.

To learn more about the Rural Recruitment Initiative, visit <https://www.cerra.org/rural-recruitment-initiative.html>.

South Carolina Teacher Loan Forgiveness

The South Carolina Teacher Loan Program offers loan forgiveness funds toward your South Carolina Teacher Loan, Career Changers Loan or PACE Loan. To qualify, you'll need to teach in a critical need subject area, critical need geographic area or both.

To learn more, visit <https://scstudentloan.org/school-loans/sc-teacher-loan-programs-forgiveness>.

Teacher Loan Forgiveness

The Teacher Loan Forgiveness Program benefits public school teachers with federal student loans. To qualify, you'll need to:

- Teach in a school that serves low-income students.
- Teach full-time for five consecutive academic years.
- Have taken out your loans before the end of your five years of service.

Teachers in certain shortage areas, including math, science and special education can receive up to \$17,500. If you teach a different subject, you can still get up to \$5,000 in forgiven loans.

To learn more, visit <https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher>.



Housing assistance

Housing is expensive, and affording a house can be a major concern. Fortunately, South Carolina teachers have options to cover the cost of buying a home.

Good Neighbor Next Door

Good Neighbor Next Door is a program through the Department of Housing and Urban Development. The program offers public service professionals, including teachers, 50% off the list price of a home in a revitalization area. In exchange, you'll commit to living in the home for at least 36 months.

To learn more, visit https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot.

Palmetto Heroes

The Palmetto Heroes program is available to vital community members, such as veterans, nurses and classroom teachers. Through this program, homebuyers receive fixed rate mortgages and down payment assistance.

The Palmetto Heroes program opens every June and stays open until funds have been distributed for the year. Apply early to get financial support!

To learn more, visit <https://www.schousing.com/>.

Teacher Next Door Program

The Teacher Next Door program is designed to help classroom teachers become homeowners in the communities where they work. The program offers a wide range of support for educators, including:

- Housing grants
- Down payment assistance
- Home loans
- Preferred interest rates

To learn more about the Teacher Next Door Program, visit <https://www.teachernextdoor.us/Teachers>.

How much job security will I have as a teacher?

Now is a great time to become a teacher. Teachers are in high demand across South Carolina, and the number of teaching opportunities is projected to grow in the coming years. (14)

You'll have extra job security if you get certified in a critical need subject or geographic area. The SC Department of Education has more information about current critical need areas (<https://ed.sc.gov/educators/recruitment-and-recognition/critical-need-areas/>).



Can I grow in my career as a teacher?

One of the great benefits of teaching is that it opens the door to many other career paths. As an educator, your path might lead into any number of other fields, including classroom leadership, school or district leadership, education policy or educational products that help teachers.

Let's get a little more specific about what career growth can mean. If your heart is in the classroom, you can teach and grow into specialized leadership roles. You could become a peer evaluator who

offers instructional support and feedback to colleagues. Or as a mentor teacher, you could help student teachers and early career teachers develop their teaching skills and strategies. These classroom leadership roles often come with extra pay.

Interested in life outside the classroom? School administrators are community leaders and have their own pay scales. For example, you could earn:

Jasper County School District

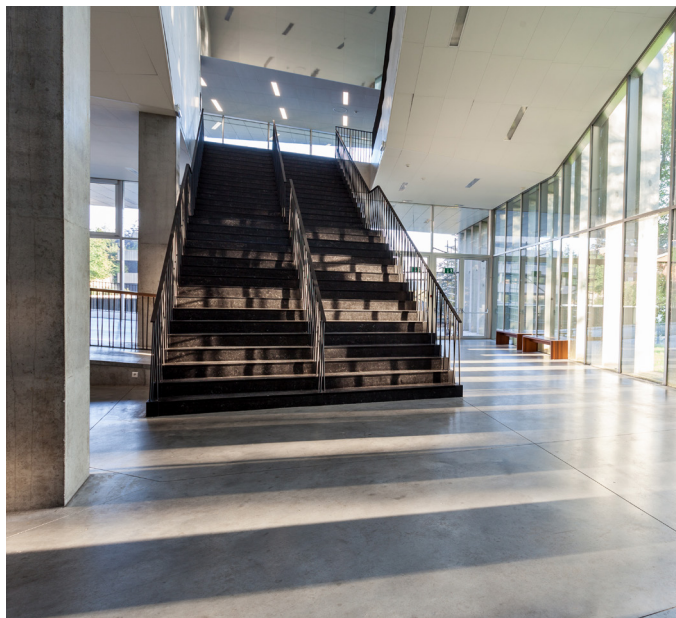
- Elementary school principal: \$85K-\$100K
- High school assistant principal: \$71K-\$83K

Richland One

- Middle school assistant principal: \$74K-\$106K
- Middle school principal: \$93K-\$134K

Rock Hill Schools

- Elementary school assistant principal: \$65K-\$93K
- High school principal: \$89K-\$124K



These salaries are samples, to give you a sense of the types of jobs and salaries available in school and district leadership.

To learn more about career growth possibilities, visit <https://www.teach.org/explore/career-paths>.

This report is meant as a general overview or starting point—but there's a lot more info where this came from! A TeachSC coach can answer all your questions about what it's like to be a teacher in South Carolina. Visit <https://southcarolina.teach.org/services/coaching> to set up a free session.

References

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