



## Qualifications & Educational Support

# Financial Relief for Early Educators to Access Higher Education

## Research-to-practice brief series

The National Early Care and Education (ECE) Workforce Center is a joint research and technical assistance center that equips state and local leaders to drive change in ECE workforce policy.

This brief is based upon a large-scale scan of existing literature and resources conducted in the first year of the Center; it also incorporates feedback and quotes from the Center's interviews with educators.

To read the other briefs in the series, visit our website at <https://www.nationaleceworkforcecenter.org/publications/>

## Intended audience

This brief describes key considerations for state and system leaders, ECE program leaders, and researchers interested in developing, strengthening, and/or studying higher education financial relief strategies for current early educators and those entering the field.

## Top Line Takeaways

Financial burden is a major obstacle for early educators who seek to pursue higher education. However, evidence suggests that when states provide financial relief, it can facilitate early educators' access to degrees.

The following **strategies** have shown varying levels of success in encouraging people to pursue higher education:

- Offering student loan forgiveness programs<sup>1</sup>
- Tailoring existing early educator scholarship models (e.g., Teacher Education and Compensation Helps or T.E.A.C.H.) for the individual state's or system's needs<sup>2</sup>
- Providing a refundable tax credit option upon degree attainment<sup>3</sup>
- Offering state- or system-level scholarships that cover the majority of tuition and fees<sup>4</sup>
- Incentivizing degree attainment with increased salaries<sup>5</sup>

Remaining **research gaps** that can inform policy and practice highlight the need to:

- Gather data on the effectiveness of existing higher education financial relief programs.
- Evaluate outcomes for participants from different backgrounds.
- Incorporate insights from various stakeholders—including early educators and system administrators—when designing financial relief programs.

Based on available research, we encourage state and systems leaders working on higher education financial relief program development and implementation to consider the following actions:

- Invite a range of stakeholders to participate in program planning.
- Check the alignment between the proposed program and other available supports.
- Incorporate participant experiences as a source of program feedback.
- Continuously evaluate facilitators and barriers to program participation.

## Background

As of 2019, 39 percent of early educators held an associate degree or higher.<sup>6</sup> Research indicates that the credentials educators hold are associated with the quality of early care and education (ECE) they provide.<sup>7,8</sup> While there is substantial variability in ECE workforce



qualification requirements across states and ECE settings (e.g., child care, public pre-K, Head Start),<sup>6,9</sup> many systems encourage early educators—and in some cases require—to pursue higher education.<sup>10</sup> For example, 17 out of 45 states and territories have a bachelor's degree requirement for lead educators in public pre-K.<sup>6</sup>

The cost of college is a major barrier for adults in the United States, including early educators, who want to obtain a higher degree.<sup>11,12</sup> The low salaries of early educators<sup>13</sup> and the fact that education expenses are rarely fully covered by grants and scholarships<sup>9</sup> deter early educators from pursuing a degree. For early educators to successfully meet increased educational requirements, it is important to address the existing financial barriers.

#### Financial relief programs:

State- and ECE system-implemented financial supports that aim to decrease the financial burden on early educators' degree access and attainment.

States and ECE systems can play a role in providing financial aid to early educators to encourage higher education entry. Currently, 48 states and Washington, DC offer some type of scholarship to reduce the burden of education costs for the ECE workforce. According to our analyses of state public data, 12 states have tuition assistance programs that cover full tuition and mandatory fees for early educators pursuing higher education, while 22 states cover most tuition and some fees (see Table 1). Such tuition assistance programs are financed through state or local funds, Child Care Development Fund (CCDF) grants, and Preschool Development Grant Birth through Five (PDG B-5) funds.<sup>6</sup> While there is a lack of national research on the topic, studies of state- and individual financial relief programs point to the link between the receipt of financial supports and higher early educator degree pursuit.<sup>2,3,5</sup>

**Table 1.** Number of states that offer state or federally funded higher education tuition assistance programs aimed at early educators, by category

	Full tuition covered	Most of tuition covered	Some tuition covered
All fees covered	12	0	1
Some fees covered	5	22	7
No fees covered	4	3	10

**Source:** Author analysis of publicly available state data

**Note:** Some states offer several types of tuition assistance programs. Programs include T.E.A.C.H. Early Childhood "Most of tuition" refers to covering 80 percent of tuition cost or more.

For states and local early childhood systems that aim to increase the number of credentialed ECE educators, it is important to consider how best to design and implement financial supports that increase access to higher education. The availability and accessibility of financial supports can attract new early educators into the profession as well as encourage incumbent early educators to advance their credentials. In our interviews with early educators,<sup>14</sup> they mentioned financial assistance most frequently as a facilitator to accessing higher qualifications. Many interviewees indicated that they would not be able to pursue education without financial supports. In the words of one Head Start educator who received financial support from the T.E.A.C.H. and Head Start programs,

*"The financial assistance that I receive today is just tremendous. I mean, I wouldn't be able to do it if it wasn't for the stipend and then for Head Start covering one class and covering books, because books can be a lot of money. Just having that financial assistance helps."*



# Five Strategies to Promote Financial Aid Access

Through a literature scan, we identified strategies that some states use to help early educators access financial aid, as well as the evidence of their effectiveness. The strategies include loan forgiveness, refundable tax credits, scholarship models such as T.E.A.C.H. and Grow Your Own, other state scholarship supports, and increased compensation for higher education attainment (note, this list is not exhaustive; other promising practices could exist). As the financial relief strategies described below function differently, states could benefit from introducing several higher education attainment supports for early educators to choose from or combine. Additionally, there is a need to increase accessibility to already existing supports to reach a greater number of early educators by understanding which populations tend to participate less in the offered programs. Based on emerging evidence across states, implementing these strategies could potentially encourage more early educators to pursue higher education as well as promote degree completion, increase the qualifications of the ECE workforce, shorten the time to degree attainment, and encourage more educators to stay in the ECE field.

To promote early educators' access to higher education, states can consider the following:

## 1 Provide student loan forgiveness opportunities to early educators.

In 2023, 21 percent of child care providers reported having student loan debt, well above the national rate of 16 percent.<sup>15</sup> Early educators can utilize federal financial relief programs such as the Public Service Loan Forgiveness program—however, eligibility criteria exclude early educators who work in private centers and family child care (FCC) settings and who have private student loans.<sup>16</sup> Therefore, several states (e.g., Colorado, Maine, Massachusetts, New Mexico, Pennsylvania, Vermont) have introduced state-level student loan forgiveness programs that include or are aimed at early educators. The extent of program reach varies. For example, the 2025 Colorado Educator Loan Forgiveness report indicates that less than 10 program participants were employed in ECE and notes the need to examine whether targeted recruitment is needed for this underrepresented area.<sup>17</sup>

While there is limited evidence on the effectiveness of student loan forgiveness programs for early educators, research on K-12 educators finds a positive link between student loan forgiveness receipt and job attrition and retention rates. One study found that a student loan forgiveness program in Florida reduced attrition rates for middle and high school math and science teachers by an average of 9.7 percent.<sup>1</sup> Additionally, a study in California linked the use of loan forgiveness programs to higher teacher recruitment and retention rates, including in low-performing schools.<sup>18</sup>

## 2 Adapt existing scholarship models designed to support the ECE workforce.

The purpose of [T.E.A.C.H.](#) scholarships is to financially support early educators in pursuit of a Child Development Associate credential (CDA) and an associate or bachelor's degree (some states also provide support for master's degree attainment). States fund the scholarships by a variety of streams, including CCDF and state/local funds.<sup>6</sup> T.E.A.C.H. recipients have most of their tuition, fees, course books, and travel costs covered by the scholarship. They also get matched with a counselor who helps the student navigate the scholarship and college activities.<sup>19</sup> Additionally, employers may provide paid release time and a pay increase to educators who complete the program of study and continue in their job. T.E.A.C.H. scholarships also partially reimburse employers for paid release time provided to early educators pursuing the degree.<sup>20</sup>

In 2024, 21 states and Washington, DC offered a T.E.A.C.H. scholarship to early educators.<sup>6</sup> The number of the scholarship recipients totaled 17,296 for the year,<sup>21</sup> which comprises 2 percent of the most recent national estimates for center-based and listed home-based educators without a degree.<sup>6</sup> While the program



is similar across participating states, each state determines the way their T.E.A.C.H. program model operates to meet the needs of the ECE workforce and address local challenges.<sup>22</sup>

The 2024 T.E.A.C.H. national report indicated that scholarship recipients had their income increase by 13 percent upon obtaining an associate or bachelor's degree.<sup>21</sup> Additionally, a three-year study of T.E.A.C.H. graduates from 18 states found that three years after coursework or degree completion, 90 percent remained working in the ECE field.<sup>2</sup>

There are other, less widespread scholarship models for early educators. Grow Your Own programs operate as partnerships between school districts, educator preparation programs, and community organizations that work to recruit, train, and retain educators within the local community.<sup>23</sup> For example, in 2023, Minnesota introduced a Grow Your Own Early Childhood and Family Educators grant that can cover up to 100 percent of tuition, fees, and a stipend for early educators that pursue degrees and credentials.<sup>24</sup>

### **3 Offer refundable tax credits to early educators who attained a degree.**

Some states (e.g., Colorado, Louisiana, Nebraska) offer refundable tax credits to early educators based on their level of education. The credit amount grows as educators obtain higher credentials. This strategy can serve as an incentive for educators to attain higher education.

Louisiana was the first state to enact School Readiness Tax Credits in 2007.<sup>25</sup> Between 2008 and 2015, Louisiana saw an increase of 374 percent in educators achieving a Teacher Level 1 credential (CDA or approved early childhood diploma holders), while the attainment of Pathway Levels 2, 3, and 4 (early educators with up to a bachelor's degree) increased by 87 percent.<sup>3,26</sup> These findings indicate that refundable tax credits may be a promising practice for supporting early educators' degree attainment.

### **4 Design and implement state- or system-specific scholarships aimed at early educators.**

States also offer their own financial supports that fully or partially cover higher education expenses. Programs can operate as "last dollar" programs, meaning that they cover the difference between other available assistance and the total out-of-pocket tuition, fee, and textbook costs.<sup>27</sup> Examples of these programs include [Michigan Reconnect](#), [Virginia's Get a Skill, Get a Job, Get Ahead \(G3\) tuition assistance program](#), [Tennessee Promise](#), and [New York Excelsior Scholarship](#). Some states also have financial relief programs specifically designated for early educators. For example, [Oregon Center for Career Development in Child Care and Education](#) provides financial assistance that covers ECE college coursework for FCC educators. Similarly, [Arizona First Things First](#) program covers tuition up to 24 credits a year, books, and fees for early educators pursuing associate and bachelor's degrees. While Arizona expanded the program in 2024 due to federal COVID relief funds to accommodate 115 participants,<sup>28</sup> the program could benefit from further investments to support ECE workforce degree attainment.

Evidence from some states shows that tuition assistance programs increase college enrollment rates. With the implementation of Virginia G3 program in 2021, there was a 30 percent increase in the number of students enrolled in assistance-eligible college programs across specialties.<sup>4</sup> Similarly, Tennessee community colleges saw a 40 percent increase in new full-time undergraduate student enrollment after the Tennessee Promise program was introduced.<sup>29</sup>

### **5 Recognize degree attainment with increased compensation.**

Early educators can also recoup some expenses of pursuing higher education through increased salary upon degree completion. Several states (e.g., Iowa, North Carolina, Tennessee) adopted the [Child Care WAGES](#)



program that provides salary supplements to ECE workforce earning below an established income cap based on the level of education. Some states also offer additional incentives for early educators based on the level of education. The DC Leading Educators toward Advanced Degrees (DC LEAD) incentive program grants up to \$3,000 to educators working towards or already holding a credential or degree that aligns with minimum education requirement for their position. In Fiscal Year 2023, the program provided incentives to 511 early educators.<sup>30</sup>

The evaluation of the Child Care WAGE\$ program in North Carolina showed that 87 percent of surveyed educators reported that the salary supplement program encouraged them to search for additional education opportunities and/or eased the financial burden of ongoing education pursuit.<sup>5</sup> Additionally, the 2024 WAGE\$ national report indicates that 62 percent of current participants held an associate of applied science degree in ECE, an equivalent degree or higher, or submitted proof of completed additional coursework during the year.<sup>21</sup>

## Examples From the Field



### Vermont: Student Loan Repayment Assistance Program for Early Childhood Educators

In 2021, the Vermont Act 45 established its Student Loan Repayment Assistance Program for Early Childhood Educators to attract and retain qualified early educators into the profession. The program offers early educators up to \$4,000 per year towards student debt repayment for an associate, bachelor's, or master's degree in an early childhood-related field. To be eligible, individuals must work full-time (at least 30 hours/week, 48 weeks/year) in a private center, home-based program regulated by the Child Development Division, or Head Start program, and earn a salary of \$60,000 or less. The program requires recipients to work in a Vermont ECE center or FCC program for 12 months after being notified about the award. Both federal and private student loans qualify for the program.

For more information, see <https://www.vtaeyc.org/slrapi/>



### Colorado: Early Childhood Educator Income Tax Credit

Since 2022, early educators in Colorado can receive the Early Childhood Educator Income Tax Credit if they worked in an eligible ECE program for a minimum of six months for the current tax year and did not exceed the federal adjusted gross income of \$75,000 (\$150,000 if filing jointly). The amount of credit depends on the Early Childhood Professional Credential score that awards points for formal education, among other criteria. In the 2024 tax year, an educator with an ECE professional VI score (the highest professional credit level) could receive a \$1,705 return.

For more information, see <https://cdec.colorado.gov/early-childhood-educator-income-tax-credit>





## Ohio: T.E.A.C.H. Scholarship

Since 2003, Ohio has offered T.E.A.C.H. scholarships to center-based and FCC-based early educators who pursue an associate or bachelor's degree in ECE or child development. During Fiscal Year 2024, more than 1,000 early educators received T.E.A.C.H. scholarships. The state reported an average salary increase of 8 percent for T.E.A.C.H. recipients, and 98 percent of these educators stayed in the field by the end of the year. T.E.A.C.H. applicants must also apply for federal financial aid that can partially cover an applicant's tuition, but ineligibility for federal aid does not disqualify individuals from applying to T.E.A.C.H.

The scholarship recipient is responsible for 10-12 percent of the tuition costs, a portion of textbook costs, and some of the fees. Paid release time is also provided but varies based on the course credits and semester length. Upon completing their degree, the participant is eligible for a bonus from T.E.A.C.H. Ohio and a raise, bonus, or some tuition coverage from their employer. The participant agrees to remain with the current employer for 12 months after the end of the T.E.A.C.H. contract, working for 30 hours a week.

For more information, see <https://d2hfgw7vtnz2tl.cloudfront.net/wp-content/uploads/2021/04/wd-current-participant-handbook.pdf>

## Remaining Research Gaps to Inform Practice and Policy

While this brief identified several best practices states can adopt to improve early educators' access to higher education, there is limited research on the implementation of these strategies; how well they work towards degree completion, career advancement, and retention; whether there is a cause-and-effect relationship between receiving financial supports and early educator outcomes; if offering a combination of programs works better than a single program; and if effectiveness varies by educator characteristics or setting (e.g., Head Start programs, FCC homes, community-based programs). More research is also needed on the cost effectiveness of these programs for states. We therefore propose establishing research partnerships to inform policy and practice on the outlined issues.

Additionally, although the strategies included were the most prominent in the research literature, other state-level promising practices might exist that need further attention. Researchers and state systems leaders can work together to ensure data and evidence are relevant to their context. Below, we recommend three next steps for researchers and state and system leaders for advancing our knowledge of financial strategies to increase degree attainment.

States, systems, and researchers can adopt the following practices to address the current gaps:

### Collect data on participants and programs

Our literature review indicated that states do collect information on financial relief programs intended to increase early educators' access to higher education—however, the depth and types of gathered data vary. To understand who participates in state-offered programs and, subsequently, identify which populations could benefit from more outreach efforts and supports to get started, researchers and states can partner to track program recipients' demographic characteristics, financial relief program access and utilization data, and credential attainment. Additionally, tracking program data over time will provide information on





whether program characteristics align with recipients' needs (e.g., how the offered supports keep up with the cost of tuition).

## Evaluate program outcomes across participants and settings

Since there is limited evidence on the effectiveness of financial relief strategies to support early educators accessing higher education, evaluating established and new programs is needed. Data on rates of higher education pursuit, degree completion, time to degree attainment, and tenure in the program and profession for early educators will inform financial relief program design and implementation strategies. Research efforts can examine how state higher education financial relief programs work for early educators employed in different settings (e.g., center-based, home-based) and at different career stages as some programs may be more effective than others depending on the context. As some states, like Vermont, offer several types of financial relief programs for higher education access, state and system leaders and researchers can collaborate to examine the effects of combining several different supports (e.g., loan forgiveness and tax credit).

## Build supports that incorporate different stakeholders' perspectives

Incorporating educator voice in program research and evaluation can contribute to understanding early educators' perspectives on learning about, accessing, and utilizing different types of financial relief supports. Several states engage early educators as collaborative partners in designing and improving educator-targeted programs. For example, Colorado's Early Childhood Compensation and Benefits Task Force held several focus groups, through which early educators were invited to share feedback on benefits and compensation.<sup>31</sup> Similarly, Washington created a Child Care Collaborative Task Force aimed at addressing workforce compensation, among other issues, which included early educators as members.<sup>32</sup>

Systems leaders (e.g., governors, CCDF administrators, higher education administrators, professional development trainers) can provide valuable insights on key program implementation barriers and facilitators. For example, there could be misalignment between eligibility requirements for accessing state-offered supports and federal financial aid, which spills over into additional administrative burden for educators who apply for these programs.

Establishing regular feedback loops with early educators; including early educators as members of a task force; and conducting program pilot studies that intentionally gather data from educators, program administrators, and state representatives can tailor programs that promote access to higher education to best suit educators' needs.

## Where to Go From Here

Based on examined evidence, we offer the following guiding questions for state and local entities and organizations seeking to improve early educator access to higher education as well as the researchers who partner with them to understand these efforts.

When **planning** higher education financial relief supports, consider the following questions:

- Have you engaged the right mix of stakeholders (e.g., early educators from various demographic and educational backgrounds, early educator associations, employers, institutions of higher education, state administrators)?
- Are proposed financial relief programs aligned with other state- or system-level supports and federal financial aid programs (such as Public Service Loan Forgiveness or Pell grants)?
- Is the necessary funding in place to launch and sustain the financial relief programs?
- Are staff trained to administer the financial relief programs?



- Are comprehensive data systems in place to monitor and track program administration processes and outcomes?

When **offering** higher education financial relief supports, consider the following questions:

- Have you established effective lines of communication and feedback loops for continuously monitoring and improving the financial relief programs?
- Are you hearing firsthand from early educators about their experiences accessing and utilizing the financial relief programs?
- Are you collecting data on program participants' demographic characteristics and program participation and completion rates to inform program expansion decisions and recruitment outreach efforts?

When **studying** higher education financial relief supports, consider the following questions:

- Who participates in the higher education financial relief programs?
- Do program participation rates differ across participants' demographic characteristics and setting types?
- What factors promote and impede early educators' access to and use of higher education financial relief programs?
- Do the supports offered align with participants' needs (e.g., higher education expenses)?
- Are you collecting data from different types of stakeholders (e.g., participating and non-participating early educators, employers, program administrators, institutions of higher education)?
- How are you planning to share these findings with early educators and system leaders?

### For Further Reading:

- [Supporting Early Educator Degree Attainment: Takeaways From New America's Working Group.](#)
- [Putting Degrees Within Reach: Strategies for Financing Early Educator Degrees.](#)
- [Investing in the Early Care and Education Workforce.](#)
- [Strengthening the Early Childhood Education Workforce.](#)
- [Pathways to High-Quality Child Care: The Workforce Investment Credit.](#)





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