

FOCUS ON NEW TEACHERS

FARMINGDALE FEDERATION OF TEACHERS



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Recharged after the break

You have officially made it to next year! Well, sort of. It is almost half way through your first school year in Farmingdale, but the calendar doesn't understand that. So, welcome to year 2?! I hope you had a chance to do something fun over the December break. Maybe you saw your family or friends. Maybe you went on vacation? Maybe you did absolutely nothing! No matter what you did, I hope it is exactly what you needed to do. Teaching is a draining profession. Teachers give so much of themselves every single school day. We need to learn to recharge and relax, when possible. If you couldn't, don't worry, we have more extended breaks before June. In this issue of F.O.N.T. I want you starting to think of your future. I know that might seem impossible when you are trying to get through today, but it is important. Putting yourself in smart financial positions now will make your life easier in retirement!



What are NYSUT courses and why should I care?

The FFT is an affiliate of NYSUT, New York State United Teachers, a 600,000 plus member teacher union. As such, there are some important benefits you can take advantage of as a teacher. NYSUT offers many post graduate level classes throughout the schoolyear. You may already have your Master's degree (good for you!). However, to move up on the pay scale, you can take graduate level and in-service classes. In-service classes can be run at the district level. For example, you are probably in a "new teacher" class run by Farmingdale. If you are taking the class for "credit" that will count toward your 9/6 split to move over on the pay scale. You only need six in-service credits mixed with 9 graduate level classes to go from "Masters" to "Masters plus 15"! In our contract, we have negotiated that specific NYSUT classes that are normally 3 credits will count as 4.5. That means, you only need TWO weighted NYSUT classes (instead of 3) plus six in-service credits to move to the right of the scale! The weighted classes must be taken in-person between July 1st-June 30th.

Differentiated Instruction in Today's School
Enhancing Literacy for All Students

Why should I invest money now?

Is it too early to talk about retirement? You may just be starting your career and the thought of retiring is the farthest thing from your mind. It is easy to push back planning for the "post-career" portion of your life, but most people would tell you that they wish they started preparing sooner rather than waiting. As teachers, we will be able to expect a pension to help us pay our bills once we retire. Those in the private sector are quick to point to the benefit of having a pension. However, for most of us, having a pension alone is not sufficient. There are some programs that you can take advantage of as a public school teacher. Most notably, those are 403b and 457b. These retirement plans have different tax implications, so it is important that you speak with a trusted financial advisor that can help you determine what makes the most sense for you. Whatever you decide to do, remember planning for your future is always the right move!