

*Your April 2003 (Volume 13, Number 1)*

**TASPA Special Report #33**

*is inside...*



Your letter from the Director and the registration form for the Dallas area Personnel Skills for Supervisors of Auxiliary Personnel Workshop are printed on the inside front and back of this cover sheet.



*Texas Association of School Personnel Administrators*

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April 5, 2003

Dear TASPA Member:

As spring begins and the end of the school year approaches, I would like to remind you of a few upcoming events and deadlines:

The **deadline for AASPA President-Elect** nominations is April 21, 2003, and for **all other AASPA proposals and nominations** for various awards for individual administrators, school districts, is May 1st, 2003. The nomination forms can be found at <http://www.aaspa.org> and then select "Annual Conference" from the menu on the left side of the web page.

The **deadline for submission for TASPA conference presentation proposals** is May 17 for the TASPA Summer conference, July 7 for the Fall Workshop, and October 10 for the TASPA Winter conference. The proposal form for all conferences can be found at <http://taspa.org/conferences/proposalform.html> on our web page.

The Dallas area **workshop on Personnel Skills for Supervisors of Auxiliary Employees** will be held June 11, 2003, in Denton. Visit our web page at <http://taspa.org/conferences/> for the details and registration form. Information on the Houston area and Austin area workshops is forthcoming.

**TASPA Scholarship application materials** must be submitted to the Career Center representative of the student's college or university by June 20, 2003. The criteria for application and the application form can be found in the password protected *member forum* of the TASPA website at <http://taspa.org>. Please call or email the TASPA office at (512) 494-9353 or [amartin@taspa.org](mailto:amartin@taspa.org) if you forgot your password.

The **TASPA Summer Conference** will be held July 16-18, 2003, at the Austin Renaissance Hotel. The TASPA Block rates of \$130 single and \$140 double hold until June 25, 2003. Please call the hotel directly to make your reservations at (512) 343-2626 and ask for the TASPA room block. Early registration for the conference rate of \$125 for members, \$210 for non-members ends July 1st. After July 1<sup>st</sup> registration fees increase by \$20.

Best, 

Dr. Alejandra (Alex) Martin  
Executive Director



# UPDATE

*Texas Association of School Personnel Administrators*

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## **The Financial Value of Teaching in Texas Planning for Your Future**

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Mr. Owens is Director of Personnel at La Porte ISD and a TASPA member.

*Abstract:* The profession of teaching in Texas has a financial structure designed to provide a middle-class way of life for those who continue in the profession of providing for the instruction of children in the public school setting. The financial incentives of teaching are spread over the lifetime of the teacher, using contributions from the local school district, the teacher, and the State of Texas. These joint contributions form a guaranteed payment to teachers at retirement. The data on defined-benefit retirement programs and basic salary indicate that a teacher or a couple who are teaching may have a total life income equal to or in excess of the amount derived from a position in the private sector and with less financial risk.

This special report is intended to assist TASPA members in recruiting individuals (perhaps their own children or students in their district) into the teaching profession, and in retaining those already in the field by providing key information in assisting teachers in planning for their future and in maximizing existing benefits.

### **Rich as a Teacher**

#### **A Strategy to Increased Wealth as a Teacher**

The first thing to consider in developing financial wealth as a teacher in Texas is to look at the lifelong income. Teaching is a defined benefit program, and, as such, the amount of retirement pay from the State is determined by your highest three years' income. In 2002, each year of teaching had a value of about \$44,161 per year at retirement. The state expects a female teacher to live fourteen years after she retires. The life expectancy for males is somewhat shorter, although that gap is narrowing. If you live longer than thirteen years, you will be paid more than you paid into the system, the amount the State has paid, and the interest income earned on the money. Financial independence requires planning both for your savings and for other elements of financial incentives for teachers as well as having a career plan to assure wealth management.

One possibility to get rich as a teacher is to save and invest your own money, borrow, or use borrowed funds that are exempt from repayment for various reasons. This process requires extensive study of the rules of the financial institutions involved and a commitment to remain in teaching. The purpose of this paper is to provide information about a variety of

ways to take advantage of being a teacher to increase your lifelong income. The strategy is to save as much money as possible as early as possible and to take advantage of loans that are forgiven or with reduced rates for teachers.

Other issues related to career planning will help assure wealth. Wealth comes from the accumulation of money and from wise expenditures. It is beyond the scope of this paper to suggest a spending plan for anyone, but how money is spent is equally important as how money is accumulated.

The sources of income for your wealthy lifestyle come from your personal savings strategy, the TRS retirement income, and the contributions from Social Security. It is critical that all three areas be used in building a comprehensive strategy for personal wealth. This article will help you ask the right questions when embarking on a career as a teacher.

### **A Beginning Teacher's Compensation is Valued at \$79,161**

John Hechinger, in an article titled "Changing Fortunes. Market's Swoon Boots Pensions," appearing in the *Wall Street Journal*, August 16, 2002, touts the amount of financial payout of defined pension programs like TRS. The swings of the stock market have contributed to a reduction in the retirement income of millions of private employer retirees. Contributions to retirement programs that include purchase of company stock and company retirement programs that invest heavily in the company have contributed to shrinking retirement portfolios. The use of 401K programs has resulted in many people making investment decisions for fast growth that has evaporated with the stock market decline.

The variation in stock value has impacted a person who may have retired years ago but continues to receive benefits from a company investment plan. With the loss of value of a company stock or bankruptcy, the employee is left with a stock portfolio worth a great deal less and with the retirement option reduced.

Research cited by Financial Engines, a retirement advice company, states that to retire with a pension of \$54,000 per year, adjusted for inflation, a 55-year-old person would need \$1,100,000 in a 401K plan. To save up that amount over a thirty-year-working life, you would need to accumulate an average of \$36,666 each year. There is a reasonable projection to estimate that through compounding you could save less early in your work life and more later to build up the total funds needed. One may consider that you, as a teacher in Texas, invest about six percent of your income annually in the retirement system. The state matches that amount, and there is the benefit of professional investment management.

A beginning teacher in 2002 starts with a salary of \$35,000 at age 25 and retires 30 years later at age 55 with an ending salary of \$65,000. This increase of \$30,000 over 30 years is an average salary increase of \$1,000 per year. If the best three-years' average was \$64,000, using the 2.3 percent multiplier creates an annual retirement income of \$44,161. If the educator lives 25 years, he/she will collect at least \$1,100,400. The actual amount will no doubt be larger because of raises likely to be given retirees over their lifetime. The TRS has in fact committed to the career teacher an annual contribution of \$44,161 above his/her yearly salary. The value of a beginning teacher's total income is not the \$35,000 on which he/she is taxed but is closer to \$79,161 if the total amount paid over a lifetime is calculated. The private sector provides some saving choices for employees, and Social Security provides some supplemental income. If Social Security were to pay \$2,000 per month for a 30-year employee, at age 65 the educator would already have collected ten years of retirement payments for a total of \$441,610 before Social Security would be collected. A private sector employee would have had to save on his own \$20,000 per year to be equal to the educator's payment. A person in the private sector making \$55,000 per year and saving \$20,000 is generating the equivalent of the teacher's salary of \$35,000.

Over a thirty-year timetable from 1969 to 2001, a teacher securing a retirement income of \$54,000 has paid into the TRS system a total of about \$128,000 including interest. Considering that the state has made an equivalent contribution, a total of \$256,000 with interest is available for payout to the retiree. The retiree will withdraw the full contribution of

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\$256,000 in four years and nine months. If a retiree lives a total of 20 years from age 55, he/she will collect \$1,080,000. The defined benefit program provides a benefit easily four times greater than the total contribution of the employee, the state, and the interest earnings.

## Sources of Money Before You Begin Teaching

In a National Public Radio *All Things Considered* segment aired March 31, 2003, Mary Cunningham of the United States Student Association (<http://www.usstudents.org/>) reported that the current average loan debt of graduating students is \$17,000, and recent graduates spend around 8% of their salary on loan debt. This amount of debt and the accumulating interest can have a significant impact on the graduating person's initial standard of living and level of financial security. This is where the payback for being a teacher begins, as there are many programs for low interest loans and loan forgiveness programs for teachers that can reduce or eliminate this debt, thereby increasing a teacher's available cash for other purposes, such as savings or the purchase of a home.

### College Scholarships

College scholarships and loan deferral offer an opportunity to begin your teaching career at a lower cost with a greater payment benefit.

Residents of Texas have lower college tuition than non-residents. To be a resident, a student may have graduated from a public or private high school in Texas, or resided in Texas for three years since graduation from high school, or, if a minor child, the parent resides in the state and is not delinquent in child support, or the student and a parent or managing conservator with whom the student resides live in Texas.

All high schools and colleges have funds to pay some costs for college. The rules are generally very limiting. The more specific you can be about your background, strengths, goals, and the like, the more likely it is that a scholarship will be available. Two years before graduation is a good time to begin studying the types of college scholarships that are available and to map out a strategy to meet your needs. A comprehensive list of various types of college loans, as well as how to apply and who qualifies for them, can be found at the Dallas Baptist University web page <http://www.dbu.edu/graduate/loans.html>. An alphabetical index to scholarships and other financial aid programs can be found at the Minnie Stevens Piper Foundation web page at <http://www.window.state.tx.us/scholars/aid/faidalpha.html>.

In Texas, all students who graduate in the top ten percent of their high school class are eligible for admission to a public college. Graduates may use this information to ask a specific college for reduced costs or additional scholarships.

### Tuition Exemption for Instructional Aides

The Texas Legislature created the Certified Educational Aides Exemption (CEA) program in 1997 to encourage educational aides to take courses and become certified to teach in Texas, and the program has since been expanded to allow more school district employees to participate. Persons who serve as instructional aides or substitute instructional aides qualify both for free tuition and for some fees to attend college if enrolled in courses required for teacher certification at the time they receive the exemption and if they meet certain income limits. An application may be secured from the Texas Higher Education Coordinating Board (THECB) at 1-800-242-3062 x 6387. Information can also be found on its website, <http://www.thecb.state.tx.us/Partnerships/teachprep.htm> and selecting "Educational Aide Tuition Exemption Program" under the Financial Assistance heading. The rules require that a person must be a school employee serving in the capacity of an instructional aid or substitute. The *any capacity* area allows substitute aides and substitute teachers to

qualify for these tuition waivers. The waivers are only for attending public colleges or universities in Texas. If you decide in high school to become a teacher, during your first year out of high school, secure employment as a substitute instructional aide. Aide positions are often lower-paying positions, but you need to remain on the district payroll for only a year. Some school districts require that you work a certain number of days per year or semester to remain an active employee. Investigate the criteria for several districts and comply with the rules to remain an active substitute aide. Secure a copy of the rules from the THECB and make sure that you are eligible. Talk with the financial aid office at the institution of higher education which you would like to attend about its process for honoring the state tuition waiver process.

## **College Loans That Have Low or Reduced Requirement to be Repaid**

### **Federal Perkins Loan Program**

This program allows for cancellation of a loan for borrowers who meet one of these three criteria:

1. Full-time teaching in an elementary or secondary school that serves low-income students. To be considered low income, the school must be in a school district that qualified for funds under Title I of the ESEA (Elementary and Secondary Education Act), and the school must have 30% or more enrolled students counted in the Title I funding formula.
2. Full-time teachers in an elementary or secondary school system that has a shortage of teachers in a designated subject matter area can have their loan canceled. National shortage areas are determined annually by compiling data from all states. The Texas Education Agency determines the Texas shortage areas in collaboration with TASPA, based on responses to our annual Survey of Teacher Shortage Areas, which is sent to all TASPA members working in school districts.
3. Teaching disabled students in a public or other nonprofit elementary or secondary school. Cancellations of loans are available for teachers of special education, infants, toddlers, or children or youth with disabilities.

Perkins' loan cancellation rates are 15% in years one and two, 20% in years three and four, and 30% in the fifth year. The Texas Education Agency contact is Maria Huth, 512-264-3939.

### **Federal Stafford Loan Program**

Loan Cancellation for Stafford loan borrowers after 1998 who serve as teachers in their major subject area(s) for designated low-income students: The borrower must teach in a designated school for five consecutive complete academic years in order to qualify. At the end of five years, the Stafford program will repay up to \$5,000 of outstanding loans.

### **Other Loan Deferments**

Loan deferments for FFEL (Federal Family Educational Loan) and direct loan programs of Federal Stafford and Federal PLUS and Federal consolidation loans may be deferred for up to three years as long as interest is paid and you teach in a designated shortage area. Contact Texas Guaranteed Student Loan Corp 1-800-845-6267, or visit <http://studentaid.ed.gov/> and select the "repaying" tab for more information.

## **Financial Planning**

### **When do you start saving?**

The answer to this question is always the same: early. The best time to decide to be a teacher in Texas is as a junior in high school. If you begin early and take advantage of all types of scholarships available to prospective teachers as discussed in the previous section, you will find a great many financial resources.

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### **Do you need a financial planner?**

Everyone benefits from good financial planning advice. It is suggested that you commit to being your own best financial planner **and** to use the advice of experts in developing your long-term plan. It is impossible for any financial planner to have a total picture of your family finances, but you often benefit from allowing someone help you in making financial decisions.

### **Where do you put your money?**

Save money in the place that is most secure to you. Financial planners suggest a level of risk associated with age. The younger you are, the more risk you can tolerate with your money. The concept is that risky investments will increase in value at a greater rate than will safe investments like government bonds.

Banks often have financial opportunities for persons with more money in specific accounts. Look for low loan rates, free checking, low cost for specialty items like cashier's checks and traveler's checks, and overdraft protection for combination deposits in savings and checking accounts. Each year, ask your bank new accounts' person if there is a better arrangement for your account. In lean times, when banks need money, they may offer discounts and services that were not offered when you opened your account.

Do not be afraid to go to another near-by bank each year, ask what services it offers, and then ask your bank to match the deal if it is better. It is your money, and you need to look out for your best interest; the bank will not.

Credit unions for teachers often offer better arrangements than do banks on checking, check- overdraft protection, auto and home loans. Be sure to join your credit union and take advantage of direct deposit, savings, and other services for educators. Credit unions often provide financial planning advice that is directed to educators. Credit unions often have arrangements with automobile dealers to allow fleet prices when making purchases and have other relationships that can result in lower costs for educators when making purchases.

## **Sources of Money Once You Are Teaching**

A penny saved is a penny earned, and entertainment providers (such as concert halls and museums) and many retailers offer discounts to educators and students. Software manufacturers, for example, provide "academic versions" of their software at steep discounts from full-priced versions, and while many computer stores and other retailers have specific discount policies for teachers, others will often give a teacher a discount just for requesting it.

There are also various ways to increase your income, such as career planning, tax-deferred or exempt investments, and special loan offers for teachers, such as the Texas Homebuyer Assistance Program.

### **Career Planning**

In Texas, the TRS payment is based on your highest three years' salary paid during the pay period of September 1 through August 31. These three years need not be contiguous, and, as such, you may consider managing your career to create three good years. Career options for positions other than teaching, such as service as a principal or superintendent, are often strategies used to create higher years of income.

Deriving additional income from teaching at a TRS-covered college or university is also a strategy to increase income. If your income for college teaching is reported as paid before September 1, it will apply to the previous school year's income. It may be to your advantage to have the income reported after September 1 in a year to create a best year's income. Arranging the payment date often requires a discussion with the institution's business office.

The local districts establish salaries for teachers. The amount earned that is reported to TRS includes additional assignments approved by the district compensation plan. Such additional compensation may include work as a team leader, coach, ticket taker, as well as curriculum- assistance tutoring or other duties performed by the staff member. State minimum salaries are set by the legislature and represent the minimum a person must be paid.

Salary supplements and incentives can count toward total salary. Because your best three years' salary is counted toward retirement, you may want to ask a district to pay you all of your accumulated incentives during one annual TRS pay period of September 1 through August 31. It may help your best three years' average to have a payment of a greater amount for one year.

Summer employment as a consultant with an Education Service Center can result in a payment that can increase your annual reportable income. Talk with the service center and arrange for its payment to be reported to TRS as salary, or the Center may pay your school district and the district then pays you and reports the income as TRS-eligible.

## Tax-Deferred/Tax-Exempt Savings and strategies

### Flexible Spending Accounts

In most institutions, you may select to pay some costs before taxes by using what is called a flexible-spending account, or FSA. These payments are set aside and pay for 403b investments (IRS- approved salary deferral retirement programs), and for specific use such as child-care and medical payments. Some school districts offer funds that are reported as 403b income for people with perfect attendance. If you do not use the requested funds allocated to pay for health care and education costs, you *lose* the money you set aside and it goes back to the employer or to the company that provides the third-party money management services. For example, you have monthly child-care costs of \$500 per month for the ten months of the school year. You ask that \$500 be deducted from your pay each month before taxes, and each month you request that the funds be paid to the child-care provider. In June and July you do not have child-care costs. Because you cannot stop the funds from being deducted for part of a year, you will lose \$1000 that year. A better process is to work with the provider and pay them the annual cost of \$5,000 over 12 months or \$416 per month. This will allow a constant cost. You cannot deduct the child-care cost from taxes because you did not pay taxes on the money you spent for child care. In general, flexible spending accounts are excellent if you have **known** costs. A good article on the topic and associated savings and risks can be found at <http://www.usatoday.com/money/perfi/taxes/0003.htm>.

Deductions for health care, medical deductibles, and 403b investments are all made pretax. Pretax deductions result in lowering your IRS-reportable income but do not impact your TRS-reportable income. You will pay less in federal income tax and, as a result, you will have more disposable income. Note that whatever you pay for in this manner *cannot* be later used as a tax deduction, as you did not pay taxes on it to begin with.

### Deferred taxes

Deferred taxes are allowed on 403b-type investments. These funds are deducted from your pay before taxes are paid; and when you withdraw the money, you pay taxes at that time. There are limits on the maximum amount you may invest in a 403b fund, but you should begin your savings in such an account, start out low, and increase the amount you save each year. If you are given a raise, try to place 10 to 50 percent of the raise in savings each year. A financial planner or stock-broker will help you identify 403b programs to consider. Most school districts have a list of the approved plans in which they will allow you to place your investments. Check with the school district business office and ask for the list of approved 403b vendors before you make a final selection.

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### Tax-Free investments

There are a number of ways to make tax-free investments. You may purchase a government bond, on which the interest is not taxable *ever*. You must pay for the bond with funds on which you have paid taxes, but bonds are often long-term, safe investments, and, if you retire to a state with an income tax, the tax-free bond is a good instrument for some funds. Tax-free investments include those that allow you to invest money on which you have already paid taxes. The tax-free element is on the amount of increased value of the fund. There are ROTH savings accounts that allow for tax-free growth, but there are limits on when the money can be removed. These accounts are useful for supplementing retirement income.

There are accounts for college costs called 529 funds. These funds are purchased with money on which you have already paid taxes, and you will not pay tax on the increased value of the funds. These funds are great because they may be used for any college costs like housing, books, or the purchase of an automobile, if needed to attend college. In most cases, you will be able to spend the money on any college or university. Talk to a financial planner and, if you hope to have children in the future or would like to pay for additional college costs, it is of value for you to consider the 529 funds.

### Home Loans for Teachers

Senate Bill 1798 enacted by the Texas 2000 legislature authorizes 25 million dollars per year for home loans to teachers beginning in September 2001. Eligibility requirements are that a person has lived in Texas five years before asking for a loan and has worked as a teacher for three years before the application. The Texas State Affordable Housing Corporation gives priority to teachers who reside or teach in an area of the state with a teacher shortage. The home loan authority is the **Homebuyer Assistance Program**. This program will provide individuals with up to \$10,000 for down payment, closing costs, and gap financing. This loan is not repayable until after the mortgage is paid off or upon refinancing or sale of the home. The homebuyer must use the house as his/her principal place of residence. Teachers must contact a participating lender directly to complete the application process. The list of participating lenders is available at <http://www.tsahc.org/>. For more information, contact David Long at the TSAHC toll free at (888) 638-3555 or (512) 377-3555, ext. 402. Also view the Texas Department of Housing website at [http://www.tdhca.state.tx.us/assist\\_homebuying.htm](http://www.tdhca.state.tx.us/assist_homebuying.htm) and the TASPA website news section for more details at <http://taspa.org/news/06-14-02.html>.

## Increases in Your Annual Income Upon Retirement

### Raises

Each year, teachers are often given a small raise, and this amount is reported as total salary to TRS. If you change jobs and your salary increases, you may not see the full salary in your TRS best three years' salary. If you can defer part of the compensation to make a year count as one of your best three, it may be that a larger raise in one year is better than a smaller raise over two years. Money paid for other school-related work, curriculum committees, helping with athletic events, etc., is included in your annual salary.

### Social Security

In general, most members of TRS are not covered by Social Security and cannot accept payment from both programs without reductions. There are about 70 institutions in Texas that pay both Social Security and TRS. If you retire from one of these organizations, even if you work there for one day prior to retirement, you may collect both TRS and **your spouse's** Social Security.

There are a number of important elements in considering securing both Social Security and TRS payments. To qualify for Social Security, you must pay into the Social Security system for at least 40 quarters. Quarters are calculated by paying

into Social Security during a part or all of the three-month quarters during a year, or earning at least \$3200 of Social Security-qualifying wages during a year. In some cases, you may work full time paying into TRS and work part-time jobs that allow you to pay into Social Security. You need to inquire of the Social Security Administration how much money you would qualify for from participation in Social Security, and the times when funds would be available. Your age determines the amount of funds you may collect from Social Security at the time of retirement.

If you do not retire from an organization that pays both, you are subject to the defined benefit offset from Social Security. The Social Security administration calculates the offset amount each year, but, in general, it is a reduction of 60 percent from any amount you would qualify for from Social Security. A helpful website with more information and a list of schools that pay into social security can be found at <http://www.atpe.org/GovernmentalRelations/ssPensionOffset.htm>.

This reduction also applies to any Social Security income from a spouse. If a surviving spouse was married to someone who qualified for Social Security, he/she may have a reduction in the Social Security payment at the time of death in an amount often equal to 60 percent of the amount for which the spouse qualified. The exception is if the surviving spouse retired from an institution that paid both Social Security and TRS.

It is an important consideration when selecting a position to consider the option of having Social Security payment made at the time of retirement. There are some institutions paying both TRS and Social Security that allow a person to move from another institution and to work a few days before retirement in order to qualify for both payments (assuming that you have already contributed your 40 quarters for Social Security).

### **Rich as a Teacher**

In sum, the financial benefits of being a life-long teacher in Texas can be significant if properly managed from the start, with a thoughtful selection of loans, investigating ways to reduce or pardon the repayment of those loans, careful career and financial planning, and taking advantage of special offers for educators, from store discounts to the purchase of a home. The financial incentives of teaching are spread over the lifetime of the teacher, so that the longer you stay in the teaching profession the more those benefits and advantages accumulate. As mentioned at the start of this report, the data on defined-benefit retirement programs such as TRS indicate that a teacher or a couple who are teaching may have a total life income equal to or in excess of the amount derived from a position in the private sector and with less financial risk.

*All my growth and development led me to believe that if you really do the right thing, and if you play by the rules, and if you've got good enough, solid judgment and common sense, that you're going to be able to do whatever you want to do with your life.*

*Barbara Jordan*

**Texas Association of School Personnel Administrators  
Announces**

**Personnel Skills for Supervisors of Auxiliary Staff**

**June 11, 2003 8 a.m. to 1 p.m.**

**McMath Middle School  
1900 Jason Drive  
Denton, TX 76205**

Would you benefit from an exciting, fresh new look at how to manage employees to their peak performance while avoiding the legal pitfalls involved in employee grievances and dismissal? Would you like to learn about progressive discipline and documentation to improve performance? Would you like to motivate employees to do their best for the district?

**Who Should Attend**

This program is designed for supervisors of transportation, maintenance, custodial, cafeteria, and any non-contract personnel as well as personnel directors who work with these supervisors.

*Program Focus*

- Learn to solve employee problems through progressive discipline procedures.
- Learn the definition of and how to discuss sexual harassment with your employees.
- Learn how better communication with employees can avoid future problems.
- Extend your network of professional peers and resources.

*Registration*

Registration fee is \$75 and covers breakfast, lunch and materials. Pre-registration deadline is **May 30, 2003**. On site registration is \$100. Registration by fax should contain a purchase order number.

*June 11, 2003 - Personnel Skills for Supervisors of Auxiliary Staff*

**McMath Middle School 1900 Jason Drive Denton, TX 76205**

Name \_\_\_\_\_ Position \_\_\_\_\_

School District \_\_\_\_\_

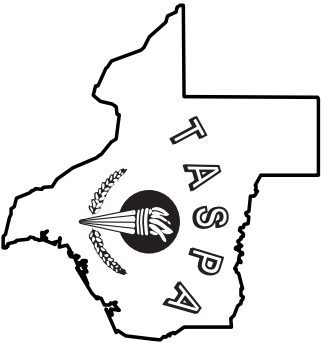
School Address \_\_\_\_\_ City \_\_\_\_\_ ZIP \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

Return this form and payment to: TASPA, 406 East 11<sup>th</sup> St, Austin, TX 78701 or fax with P.O.# to 512-494-9354.

Telephone: 512-494-9353

TASPA reserves the right to cancel because of low enrollment.



**TASPA**  
**406 East 11th Street**  
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