

# Your Finances



FOR ASSISTANCE  
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[www.tsta.org](http://www.tsta.org)

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- **Join your local association/TSTA/NEA** and discover the many saving, shopping, travel, and other consumer discounts available through NEA Member Benefits ([www.neamb.com](http://www.neamb.com)).
- Start planning for retirement NOW!
- Investigate tax-sheltered opportunities in which you may be eligible to participate.
- Find a financial planner you trust.
- Set aside savings for emergencies equal to six months if you're single or three months if there are two incomes in your household.
- Treat money with value and use credit sparingly.
- Review your paycheck stub every payday.
- Understand how the Teacher Retirement System (TRS) impacts you as changes by the legislature may impact a new teacher differently from a veteran teacher.
- Pay your bills on time so late fees and penalties don't eat into your disposable income.
- Budget your income and live your budget.
- Review financial statements (bank and credit card statements, retirement, health insurance, etc.) and your credit reports and credit score regularly.
- Be politically active and never miss an opportunity to advocate for better salaries and benefits for teachers and other school personnel.