

TOP NEWS OF THE DAY

Breaking news overnight

*Walk around the room with questions from the day before.









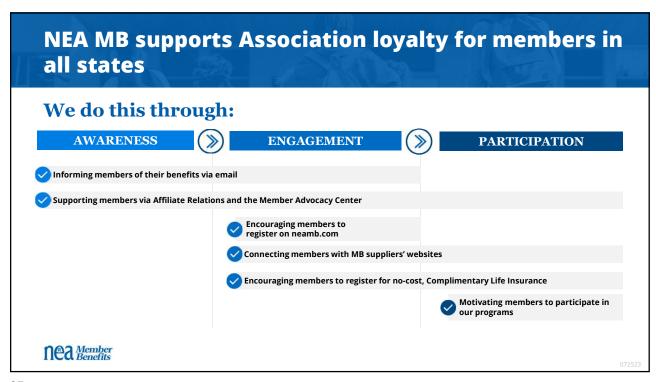


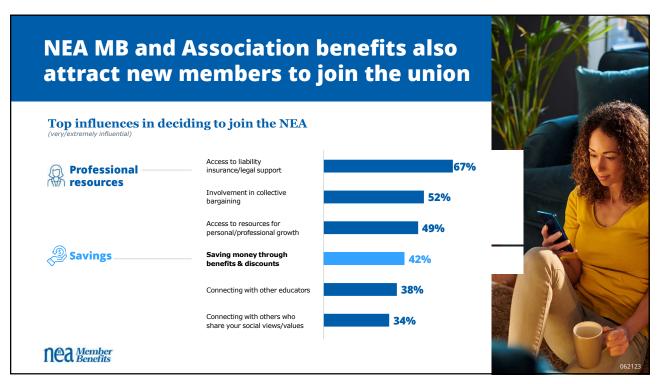
















nea Member Benefits

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Members Get More with NEA Membership



No-Cost Benefits

No-cost benefits provided by NEA Member Benefits and our partners:

- NEA® Complimentary Life Insurance
- \$500 in Travel Dollars
- One year of free access to the NEA Student Debt Navigator
- Two free magazine subscriptions with the NEA Magazine Service



Membership means more ways to save:

- NEA® Customized Cash Rewards Credit Card
- Shopping Discounts at 3,500+ stores through Discount Marketplace

Discount Programs

- Save up to 40% on Discount Tickets to theme parks, concerts and movies
- \$30 Digital Costco Shop Card with a new Costco Membership



Access to Exclusive Rates

Members get *the lowest rates* on quality insurance coverage.

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SHOPPING & DISCOUNTS

NEA® Auto Buying Program

Members receive:

- ✓ Easily search Certified Dealers online for a new or used car
- ✓ A fair market price and great service
- ✓ Up to \$2,000 in post-sale benefits after reporting a purchase from a Certified Dealer







SHOPPING & DISCOUNTS

NEA Wireless Program

Members receive:

- Savings on monthly wireless plans for the whole family
- Unlimited talk and text plans start at just \$20/month



nea Member Benefits

SHOPPING & DISCOUNTS

NEA® Magazine Service

Members receive:

- ✓ Two free magazine subscriptions
- ✓ Savings of up to 85% on more than 800 magazine titles for members' personal use or for their classroom
- √ www.neamb.com/get2

nea Member Benefits



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SHOPPING & DISCOUNTS

Costco Membership

New members receive:

✓ Online activation redemption and a \$40 Digital Costco Shop Card for Executive Membership

Or...

✓ A \$20 Digital Costco Shop Card for Gold Star Membership

100 Member Benefits



SAVINGS AND DISCOUNT PROGRAMS

NEA® Pet Insurance Program

Get Reimbursed up to 90% on eligible veterinary bills*

- ✓ Get a quote online
- ✓ Choose any licensed Vet emergency or specialist
- ✓ Choose from plans that cover accident, illness and/or routine care
 - ✓ Accident only plans start at \$6 monthly





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CTA Mission Statement

The California Teachers Association exists to protect and promote the well-being of its members; to improve the conditions of teaching and learning; to advance the cause of free, universal, and quality public education for all students; to ensure that the human dignity and civil rights of all children, youth and adults are protected; and to secure a more just, equitable, and democratic society.



#CTASI

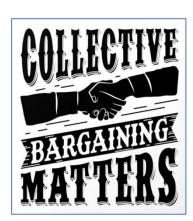
#WeAreCTA

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A Voice and a Vote

One of the most compelling reasons to be a member is having a guaranteed voice and vote on important issues affecting your job, pay and working conditions.

But there are many benefits of CTA membership that your co-workers may find useful and compelling.





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The Value of CTA



- Insurance (Auto, Home, Life, Disability, Liability)
- Disaster Relief
- Group Legal Services
- Financial Services (Savings Plan, Financial Wellness Center, Credit Union)
- Travel Discounts (Hotels, Rental Cars and Theme Parks)
- Professional Development (Conferences, Workshops)
- A network of 310,000 educators in the state and 3 million nationwide
- The most powerful union in California



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The Value of CTA

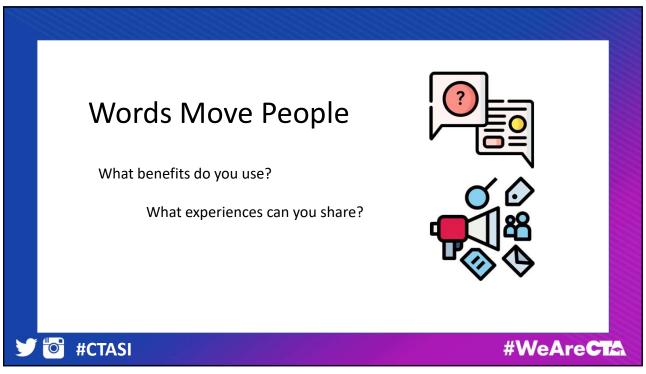


- Security
- Support During Crisis
- Advocacy
- Help Reaching Goals
- · Recreation and Self Care
- Career Support
- Solidarity
- Strength



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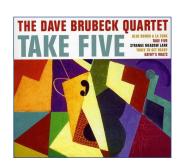
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Take Five: Share Your Story

- 1. Break into pairs.
- Share a personal experience with a CTA benefit that helped you.
- 3. What ways you can share that experience with others and convey the value of CTA?
- 4. You have five minutes. A couple groups will be chosen to share.





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What is Your Message?

"CTA supports me on the job."

"CTA helps my family save money."

"When there was a crisis, CTA was there for me."

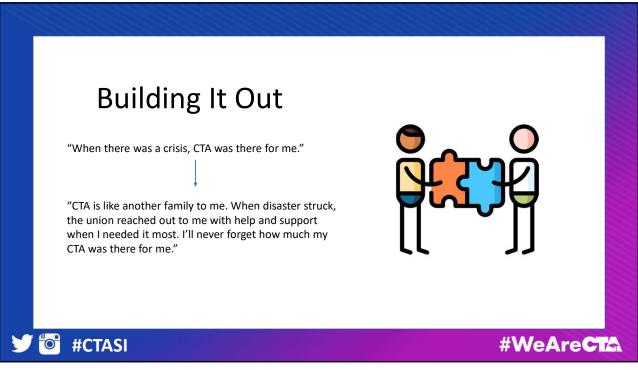
"CTA helps me prepare for a secure future."

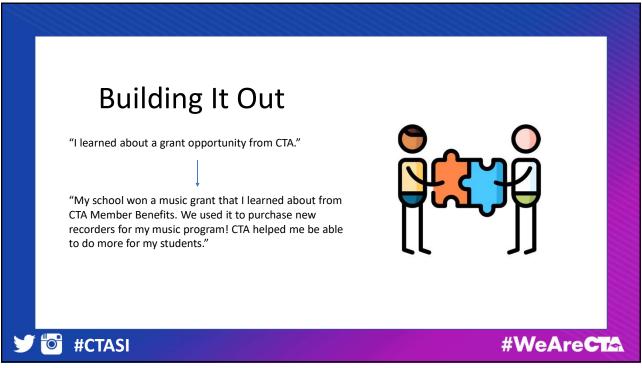


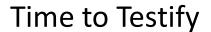


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Take your personal message, built from your own story and experience, and use it to attract, inspire and organize others.

"Do you want \$250 for art and music at your school? We won a grant through CTA that allowed us to get some new instruments for our students. Apply today at at link>!"

Include pre-made graphics, available at CTAMemberBenefits.org





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Campaign Opportunities



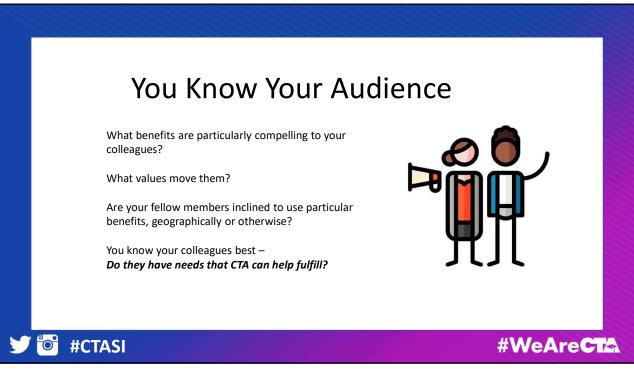
- Seasonal (Amusement parks/travel, retirement-related, supplemental healthcare)
- Safety/Security (Life Insurance, Disaster Relief, Strike Protection)
- Value (Travel, Entertainment)



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Exercise: Short Benefit Campaign

- 1. Choose a CTA Benefit to build a short communications campaign around.
- 2. Craft a compelling message that connects the benefit to CTA and the values of our union.
- 3. Develop a personal story to help illustrate and deliver your message.
- 4. Identify how/where you will share this campaign.
- 5. You have 15 minutes. A couple groups will be chosen to share.

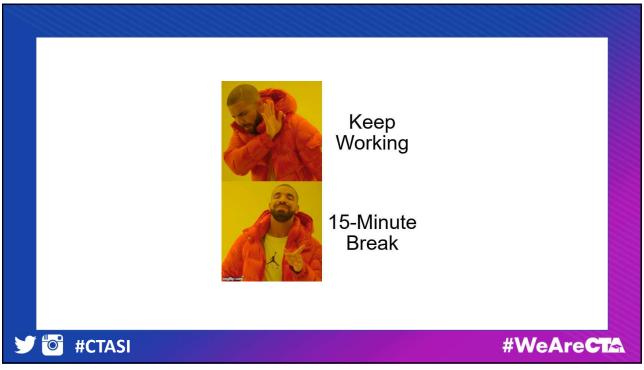




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Our Stories Unite Us

Storytelling is a powerful organizing tool

Compelling stories resonate

Listeners identify with the people and situation

Shared experiences

Stories can build strong bonds

#WeAreCTA

Our Stories Unite Us

Your stories are compelling.

Think of how you would tell the story of how you became involved with your local association?

What about a story about a time when your union helped you with a problem or issue?

How would you tell these stories if you wanted someone to understand the value of CTA?





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Heart, Not Head

Facts and statistics don't move people. Emotions and feelings do.

Focus on these when you tell your stories:

- How did you feel?
- What does/did it mean to you?
- Why is it important?





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Tell your compelling story about the value of CTA in 30 seconds or less (about the length of an elevator ride).

Plan ahead (and practice) to make the most of your time.

Good stories need a beginning, middle and end. Remember conflict & resolution.

It goes fast! Make your point quickly and succinctly.

Always Be Closing. How can you include an ask?





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Exercise: Your Elevator Speech

Scenario: While eating lunch in the break room, you overhear a colleague saying that they are not a member of your local association.

Develop your Elevator Speech to share your story, convey the value of local/CTA membership and make an ask.

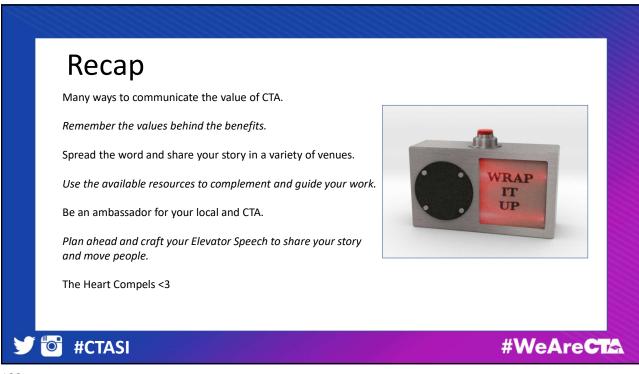
When you are ready to practice your speech, find a partner and give each other feedback. Refine your Elevator Speech.

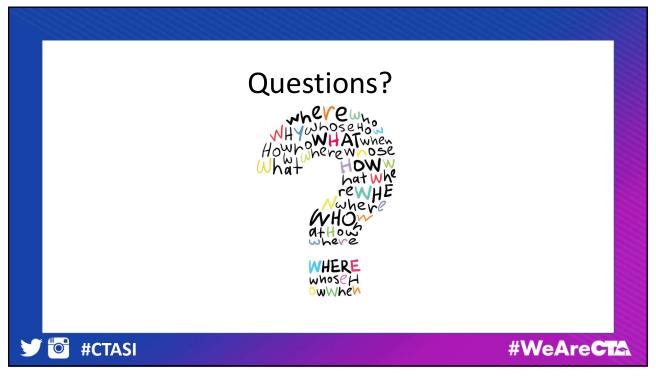
You have **30 minutes**. A number of you will have the opportunity to share.

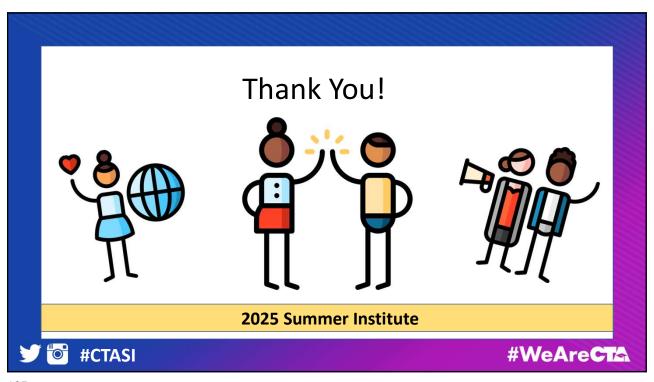


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Disclaimer

This presentation represents the situation and regulations existing as of the date of the presentation only and may not be accurate at any future date. Use of this presentation content outside of the live presentation is not recommended, as information and situations may change. Further, today's presentation is intended to provide information, and does not constitute legal or financial advice. Members are advised to seek counsel from legal, financial, or other relevant professionals about their personal situation prior to making any decisions.

This presentation is accurate as of: June 1, 2025



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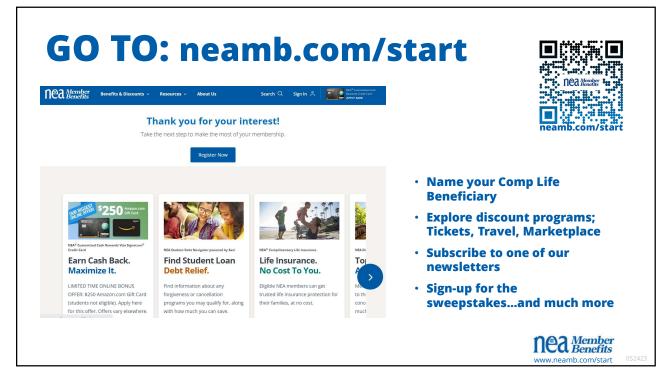
Agenda

- NEA Member Benefits who we are and how we help make members' lives better
- Understanding TLF and PSLF
- Policy Updates
- Getting Started with the NEA Student
 Debt Navigator



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www.CTAMemberBenefits.org

CTA Member Benefits Student Loan Resource Page





www.CTAMemberBenefits.org



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Loan Forgiveness Programs

Teacher Loan Forgiveness (TLF)

General Requirements:

- Subsidized and unsubsidized Stafford loans from the FFELP and/or the William D. Ford Federal Direct Loan Program are eligible.
- You are a new borrower (no outstanding balance on a Federal Loan before October 1, 1998)
- You have been employed for at least five consecutive years in an eligible elementary or secondary school (listed in TCLI Directory, **Teacher Cancellation Low Income)**



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Loan Forgiveness Programs

Teacher Loan Forgiveness (TLF)

How Much Is Forgiven...

- Certain highly qualified special education and secondary mathematics or science teachers can qualify for up to \$17,500 in forgiveness. Other eligible teachers can qualify for up to \$5,000
- You apply for TLF after you have completed the five-year teaching requirement
- School librarians/media specialists, guidance counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.



Loan Forgiveness Programs

Public Service Loan Forgiveness (PSLF)

- · Complete loan balance forgiveness
- Eligible after you have made 120 qualifying payments under a qualified repayment plan while working full-time for a qualifying employer
- Not required to be consecutive, only cumulative
- Direct Loans or loans consolidated into Direct Loans
- Strongly recommend that paperwork is filed annually



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Loan Forgiveness Programs

PSLF Criteria:



Qualifying Employer

Government organizations at any level (federal, state, local, or tribal), not-for-profit 501(c)3s

Must work min. 30 hours per week

Can combine multiple/part-time employment to qualify (all employers must be eligible)



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Public Service Loan Forgiveness (PSLF Program)

- Effective January 1st, 2021, Ed Code 87489 (e) was amended to say that for the purposes of public service loan forgiveness program application qualifications, the college district shall credit faculty with 3.35 hours for each hour of lecture/work.
- 9 hours of course work meets this requirement.



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Loan Forgiveness Programs

PSLF Criteria:



Qualifying Loans

Direct Federal Loans only

Consolidate Parent PLUS & FFEL

IMPORTANT TO KNOW:

Parent Plus loan are more complicated in several ways, but there is a loophole.

Borrowers who consolidated their loans with a spouse (Joint Spousal Consolidation Loan) will have to wait. Congress passed legislation to allow separation of such loans but the rules to do so aren't expected until late 2024.



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Loan Forgiveness Programs

PSLF Criteria:



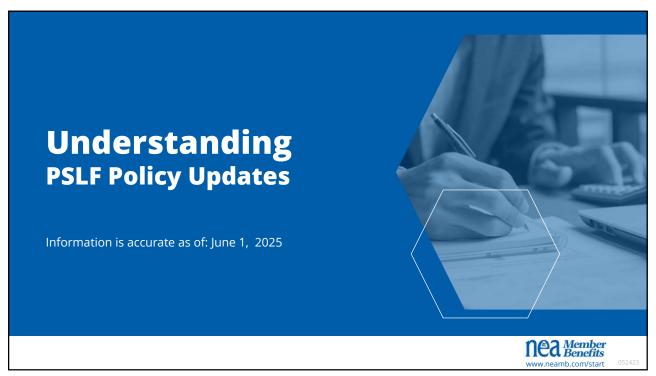
Qualifying Repayment Plan

Income-Driven Repayment Plan

On-Time and full monthly payments



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Policy Updates: Current State of IDR Plans

- The SAVE Plan is still on hold. Borrowers enrolled in SAVE were placed into Administrative Forbearance (no payments due)
 - Borrowers already enrolled in SAVE will remain in forbearance while the lawsuits are ongoing; or they can switch to another repayment plan to begin making payments again
 - Reminder: SAVE forbearances don't count for PSLF, but you may have option to "purchase" retroactive credit for months in forbearance/deferment via PSLF

 Buyback
- Other IDR plans (PAYE, ICR & IBR) are available to enroll
- Application processing recently resumed after being on pause since February.
 Expect application delays when enrolling or switching IDR plans



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Policy Updates: Executive Orders March 2025

- Dismantling of Department of Education
 - Ensuring continued delivery of essential services
 - Student Loan Management, IDR applications, PSLF
- Expect longer wait times and reduced system reliability, even as federal student loan programs remain in place.

President Trump can not alter the Education Department rules governing PSLF with just an executive order



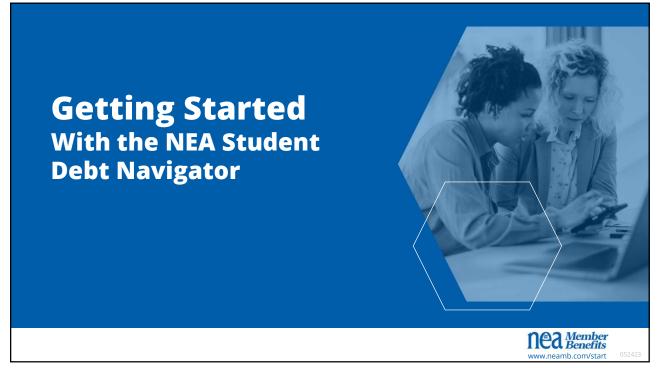
Policy Updates: Impact of Late / Missed Payments

- Beginning in January 2025, late and/or missed payments can incur the following penalties:
 - Credit Score Impact: Even one missed payment can be reported to credit bureaus, potentially lowering your score.
 - Delinquency: Occurs after 3 consecutive missed payments.
 - Default: Defined as 9 consecutive missed payments.
 - May trigger collections activity or wage garnishment notifications.
 - Loss of federal loan benefits

If you are struggling to make your payment, be proactive and use the NEA Student Debt Navigator for help.



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What can the Navigator do for you?

Manage your student loans with ease:

- Check eligibility and qualifications for loan forgiveness
- See personalized repayment and forgiveness options
- Yearly recertification of repayment and forgiveness plans
- Sign and submit paperwork digitally on your behalf
- Monitor for new programs and policy changes
- Receive **1-on-1 support** with student loan experts



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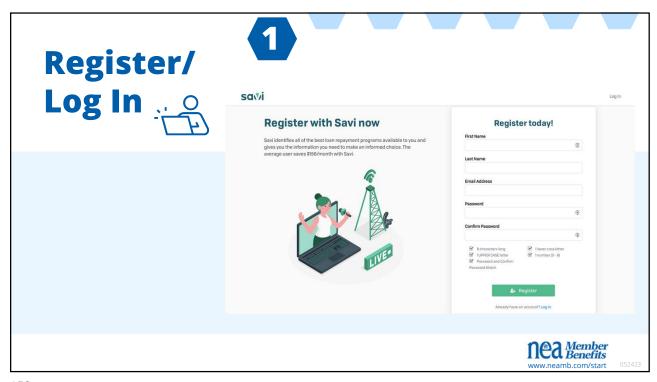
What can the Navigator do for you?

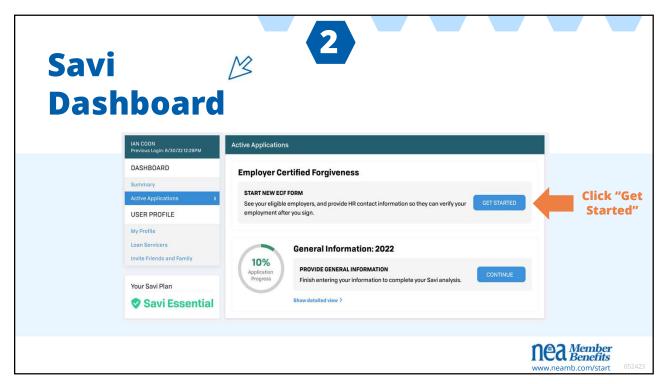
- Enjoy one free year of premium access
- On average, members save \$2,000
 annually on their student loans using the Navigator

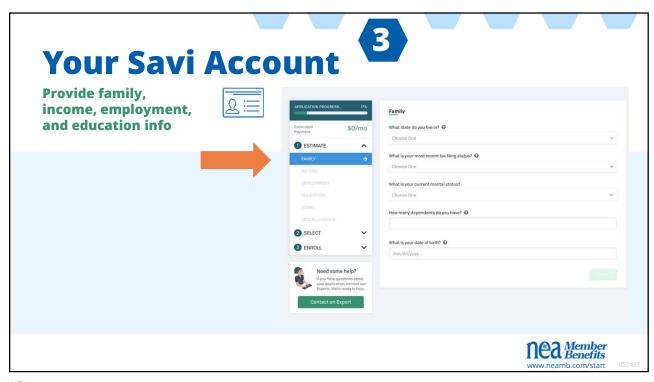


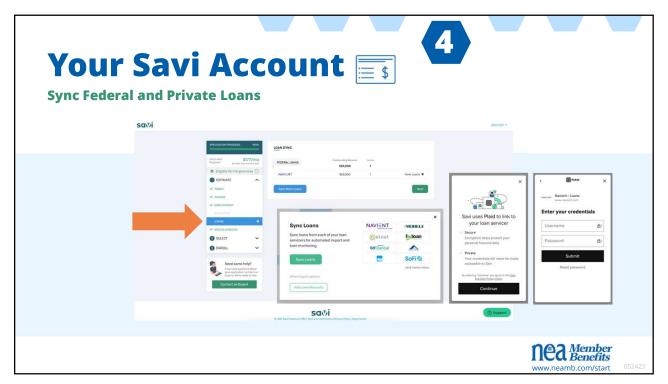


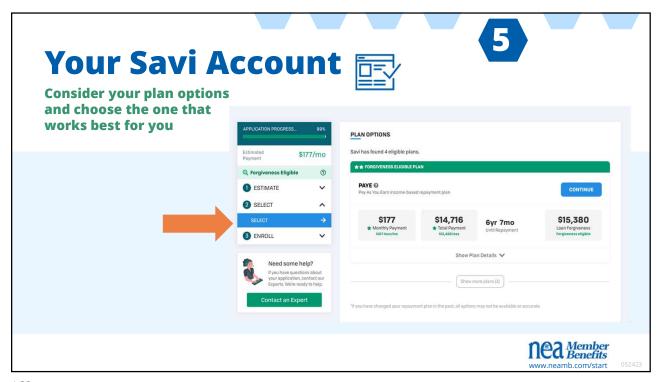


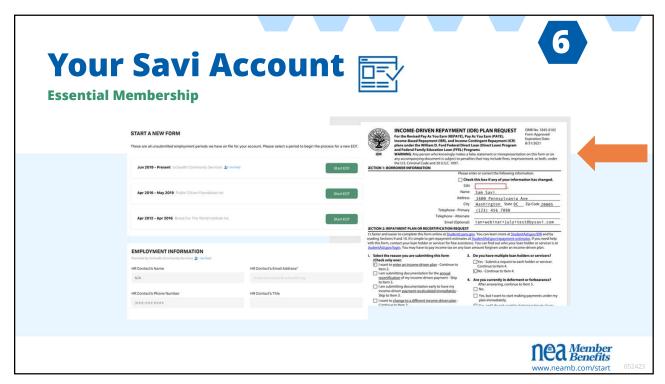


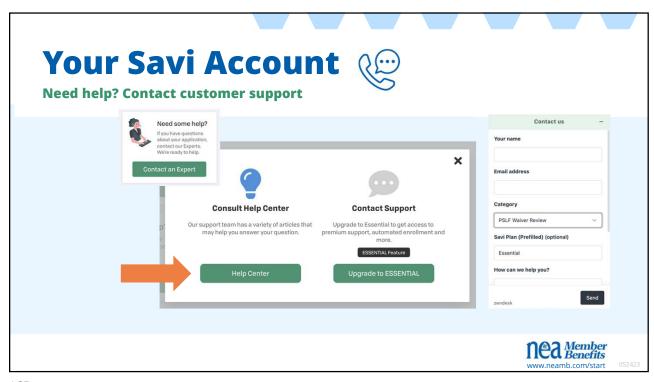


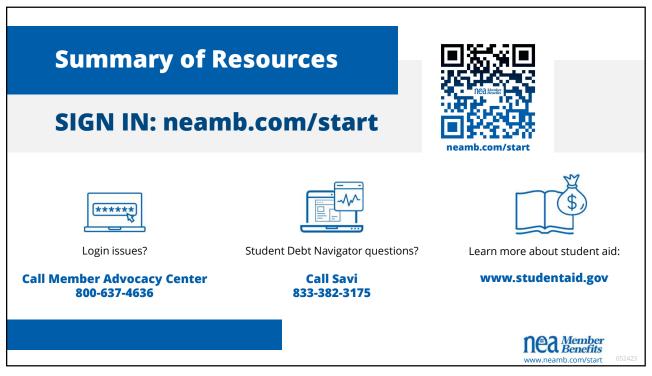
















MONEY

NEA Student Loans

Members get more:

- Customized loans for undergraduate and graduate programs for you and your children
- ✓ Special interest rate discounts
- ✓ No origination fees, application fees or pre-payment penalties
- Choose from multiple repayment options and terms



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MONEY

NEA® Student Debt Navigator

Members receive:

- One free year of this online tool to determine eligibility for federal programs to potentially reduce or more efficiently manage student loan debt
- Members who use this benefit save an average of \$2,000 annually on their student loans



Evaluation

- Break down what you thought of the day:
 - Emmy Winner: Best thing I heard today?
 - Director's Cut: Don't know why we talked about this (be brutal!).
 - Rebroadcast: This is something I want my members to know.
 - Script: Other feedback that's on your mind.











