



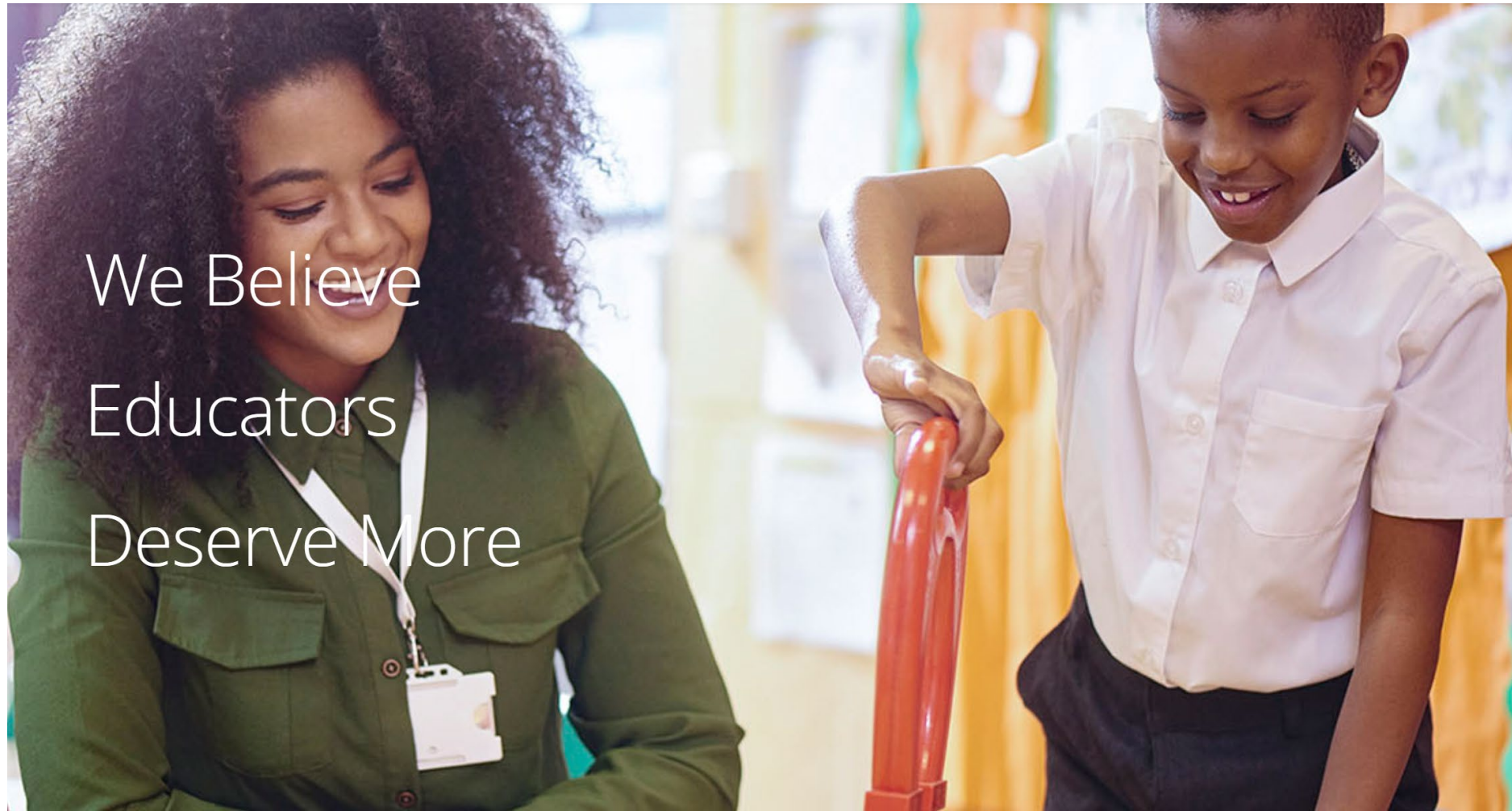
Your NEA Member Benefits Affiliate Relations Specialist

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We Believe
Educators
Deserve More

Our dedication to the education community drives everything we do

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Take the next step to make the most of your membership.

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Take a minute to register online and gain access to dozens of programs, deals and benefits.

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PERSONAL FINANCE



YOU DESERVE

Help making smart money moves

NEAMB.COM/Start

Lesson 1: Maximize your savings

Saving doesn't have to be hard. It just takes a little discipline and practice. Get expert tips on how to create and live within a budget and learn easy ways to save money. To start, see **How Financially Fit** you are. Then, use the **NEA® Savings Program** to get more from your money with an NEA® Online Savings Account, NEA® Money Market Account and NEA® Certificate of Deposit. Products offered by Discover Bank, Member FDIC. neamb.com/savings

Lesson 2: Clean up your credit

The financial consequences of a low FICO® score could cost you thousands of dollars in interest on a car loan or tens of thousands over the life of a mortgage. If your score is lower than you'd like, we'll show you **5 Ways to Clean Up Your Credit**, including tips on avoiding scams by repairing your own credit report and what to look for when reviewing yours.



► Find additional money tips and information at neamb.com/personal-finance

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Lesson 3: Consider consolidating

Debt consolidation can be an effective tactic for getting a handle on what you owe. Use our **Debt Consolidation Calculator** to see if it's the right solution for you.

NEA Personal Loan®: Whether you're looking to consolidate your debt, or are dealing with an unexpected emergency, we have loan options to give you the financial flexibility you need. neamb.com/personal-loan

Lesson 4: Have a sunny-day plan

Most educators look forward to a nice summer break after a demanding school year. No students, no stress, no lesson plans — and unfortunately for many, no paycheck.

As an NEA member, you can learn several creative ways to **Survive the Summer Paycheck Gap**. On our website, you'll find great tips from fellow educators and pros alike on how to avoid the stress of a money crunch while you're enjoying some much-needed R&R.



► Find additional money tips and information at
neamb.com/personal-finance

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STUDENT LOAN DEBT



YOU DESERVE

A fresh start toward the future

NEAMB.COM/Start

We'll help you manage your student loan debt

While school can offer exciting new pathways to learning, it can also offer hard lessons when it comes to student loan debt. If you're weighed down by massive school loans, ask yourself: **Are You Eligible for Student Loan Forgiveness?** Find out and see if relief might be in your future.

For more help, learn the **4 Things Educators Need to Know About Student Loans** and smart ways to **Get a Handle on Your Student Loans**.

You can also access the **NEA Student Debt Navigator powered by Savi** — a free tool that can help you on your way to financial freedom. neamb.com/loanforgiveness



► Find additional debt-reducing tips at
neamb.com/student-loan-debt

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SHOPPING DISCOUNTS

A photograph of three young women walking together in what appears to be a city or shopping district. The woman on the left has long red hair in a braid and is wearing a black leather jacket. The woman in the middle has blonde hair and is wearing a pink turtleneck under a grey blazer. The woman on the right has dark hair and is wearing a yellow jacket over a striped shirt, pointing towards something off-camera. They are all smiling and looking in the same direction.

YOU DESERVE
Ways to get more for your money

NEAMB.COM/Start

Ways to save money

No matter the season, it's always a great time to make your money go further. We created **Your Month-by-Month Smart Shopping Guide** to give you helpful money-saving tips each month. Plus, designed to give educators the biggest bang for their hard-earned buck, be sure to check out **Teacher Discounts: Don't Miss These Top Offers for Educators and Education Students**.

Limited-Time Offers (LTOs): Take advantage of exclusive online shopping deals on everything from dining certificates and clothing to housewares and electronics. neamb.com/ltos

1-800-Flowers Brands: NEA members save 20% on flowers, plants, gift baskets, gourmet foods, confections, plush stuffed animals and more. neamb.com/flowers

AT&T: Save 15% on monthly AT&T mobile phone service. Plus, 20% off of wireless accessories. neamb.com/wireless

Costco® Membership: Enjoy new member activation Costco discounts. neamb.com/costco

GE Appliances Store: NEA members receive special discounts on the full line of GE home appliances, including the Profile and Café series. neamb.com/appliances

NEA® Hearing Aid Program: Save up to \$2,000 on a pair of premium, name-brand hearing aids. Purchase includes hearing exam, fitting, follow-up services and one year of free batteries. neamb.com/hearing

NEA Magazine Service®: Choose from over 800 titles covering news, sports, fitness, entertainment, hobbies, family and education at 85% off of newsstand prices. neamb.com/magazine



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TRAVEL & VACATIONS

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The freedom to get away...for less



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Trips of a lifetime

All of your favorite travel programs are now in one place! Use the new **NEA Travel Program** to book your next trip:

- Airfare
- Car rentals
- Cruises
- Guided tours
- Hotels

Go to neamb.com/travel to book your next trip. Upon your first visit, you will receive \$500 Travel Dollars to use like cash to buy down the cost of your trip. (Travel Dollars not applicable to airfare. You will receive \$100 Travel Dollars once you complete the flight.)

“I traveled to Ireland for a dance competition. You had the best rates and easy booking.”

Roselie D.
Pennsylvania State Education
Association Member



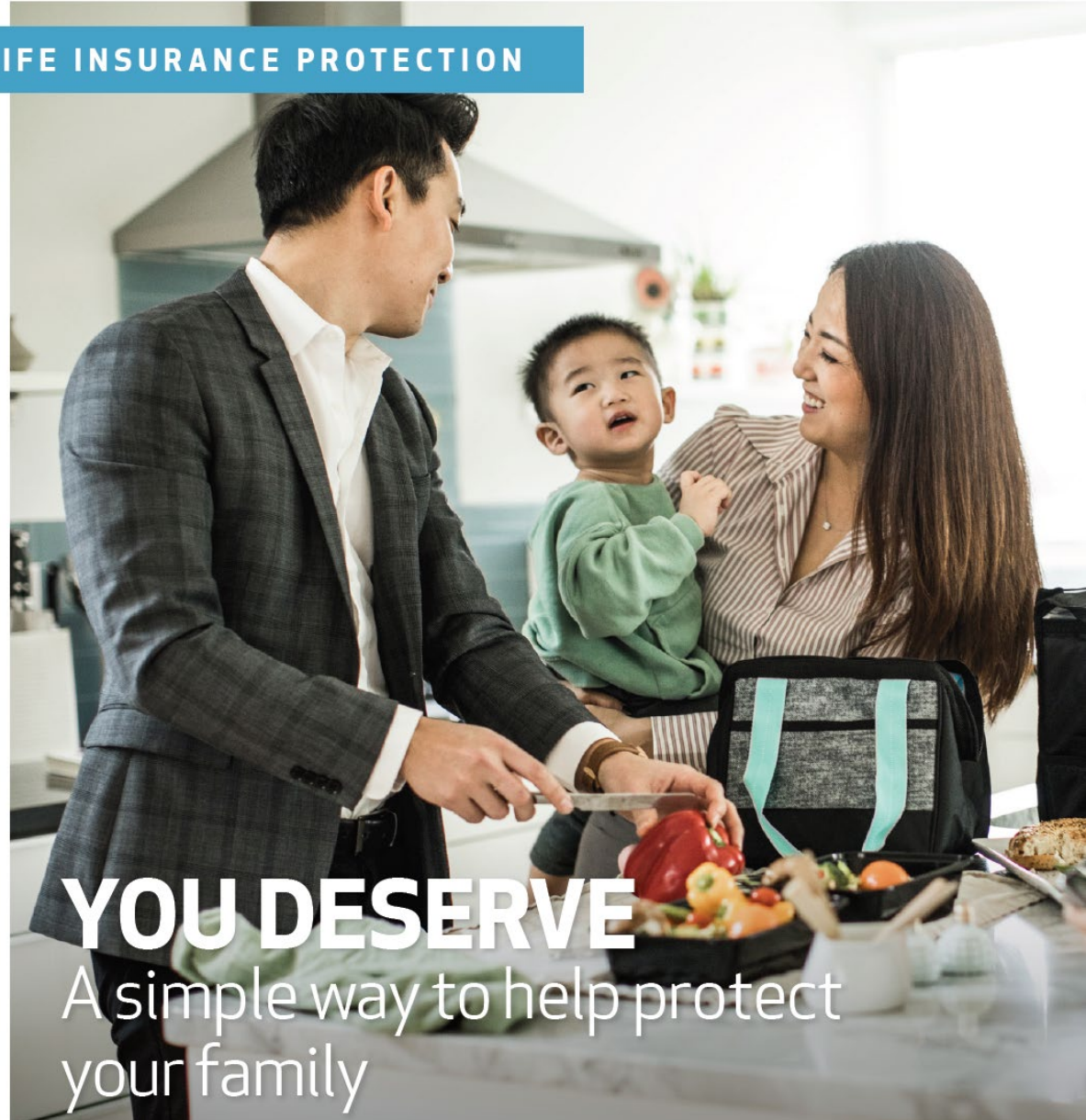
► Find additional travel tips and deals at
neamb.com/travel-and-vacations

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“I have the long-term life insurance policy for my entire family. The program is awesome and affordable. And, the application process was seamless.”

Cheryl W.
New Jersey Education
Association Member

LIFE INSURANCE PROTECTION



YOU DESERVE

A simple way to help protect
your family



Did you know? You have coverage included with your membership!

NEA° Introductory Life Insurance:¹ If you're a new NEA member, you are automatically provided \$15,000 of term life insurance, at no cost to you, for the first 12 months of membership. neamb.com/introlife

NEA° Complimentary Life Insurance:¹ Eligible NEA members get trusted life insurance protection for their families at no cost to them. neamb.com/complife

When your life changes, so should your coverage

We all have key milestones in our journeys. For those important moments, NEA life insurance can help protect the life you've built for yourself and your family.

There are certain times when you should reevaluate your life insurance options. These include marriage, divorce, becoming a parent and buying a new home. To make sure you have the right coverage at every phase of your life, review the plans available exclusively to NEA members. neamb.com/lifeinsurance

Valuable insurance options to fit your needs

NEA Life Insurance coverages are **issued by The Prudential Insurance Company of America.**¹ As an NEA member, you can choose from a range of quality life insurance plans, all at member-only group rates:

- **NEA° Group Term Life Insurance**
- **NEA° Guaranteed Issue Life Insurance Plan**
- **NEA° Level Premium Group Term Life Insurance**
- **NEA° Accidental Death & Dismemberment Insurance**

To learn which plan, or plans, are right for you, visit neamb.com/lifeinsurance.

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YOUR CAR & YOUR HOME



YOU DESERVE
To live and drive with confidence

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Vehicle coverage for members

NEA® Auto Insurance provided by California Casualty:⁴ Get savings, value and service with educator-specific benefits, member rates and flexible payment plans, including Summer/Holiday skip. Members who switch save an average of \$423 a year. Motorcycle, boat, personal watercraft, RV, snowmobile, antique and classic car insurance also available. neamb.com/autohome

NEA® Auto Buying Program: Guaranteed savings on new cars and special used car discounts put you in the driver's seat at certified dealers nationwide. Members have seen average savings of \$3,026 off MSRP. neamb.com/autobuying

Pass the car-buying test with flying colors

When it's time to buy a new or used vehicle, we're here to help make the process a lot less intimidating. Review our **14-Point Checklist to Buy a Car with Confidence**. If you do your homework, you may be able to earn extra credit ... in the form of savings.



▶ Find additional information at
neamb.com/your-car

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RETIREMENT PLANNING



YOU DESERVE

Peace of mind on the horizon

NEAMB.COM/Start

Get guidance from a trusted advisor

Members love having so many available resources to help with retirement planning. Now, we've made it even easier with **NEA Retirement Specialists**. These knowledgeable advisors can be found near you and can provide one-on-one advice tailored especially for educators to help you prepare for retirement. nearetirementprogram.com/nearep

Find the information you need

With the **NEA[®] Retirement Program**,⁵ you can easily manage your retirement savings and income needs. neamb.com/retirement-program

Being in education comes with unique considerations regarding retirement. See how **Retirement Planning for Educators Is Different**. And, since educators retire earlier, on average, than other professionals, planning earlier is better. On our website, you'll learn **Why You Should Start Saving Early**.



▶ Find additional retirement planning tips at neamb.com/retirement-planning

NEAMB.COM/Start

Stay in the know

We've gathered the five simplest ways to keep on top of your benefits — because the more you know, the more valuable your benefits will be. neamb.com is the place to start.

- 1 Register for benefits** at neamb.com/sign-me-up
- 2 Register a beneficiary** for your no-cost to you NEA Complimentary Life Insurance¹ coverage to let us know where you want your benefits to go: neamb.com/complife
- 3 Sign up for NEA[®] Vacations** to browse deals on hotels, resorts, cruises and more. Receive \$500 in Travel Dollars the first time you use it: neamb.com/neavacations
- 4 Subscribe to free newsletters** filled with helpful tips and solutions at neamb.com/newsletters
- 5 Follow us on social** ([@NEAMemberBenefits on Facebook](https://www.facebook.com/NEAMemberBenefits) | [@NEABenefits on Twitter](https://twitter.com/NEABenefits))

Member Engagement Resources



www.neamb.com

Financial Education Workshops

Member Benefits Overview: Accessing your Member Benefits

Our members deserve the best. This session provides an overview of the benefits of membership. We'll explore opportunities to save time and money and demonstrate that membership doesn't cost - it pays!

Personal Finance: Positioning Yourself for Financial Freedom

This workshop focuses on sound money management techniques including goal setting, credit/debt management, calculating and building net worth, and how to establish a budget that works.

Cyber Security: Threat Detection and Response

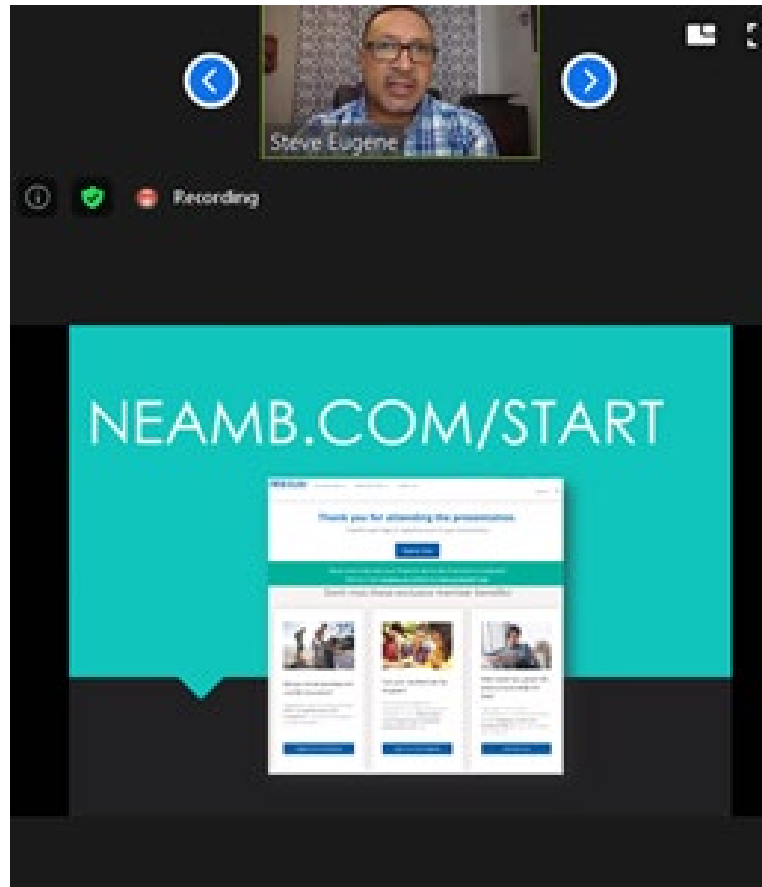
Cyber-attacks and data breaches are crimes of opportunity. Basic prevention measures can help members avoid substantial financial and emotional distress.

De-escalation Techniques: Keeping the Peace While Keeping Your Cool

Members will learn verbal and nonverbal responses in addition to a review of legal protections from the Association.

Degrees Not Debt: Federal Student Loan Forgiveness

Here you'll learn about the federal student loan forgiveness options available and a new tool exclusively for members to help navigate student loan forgiveness.



Contact: **Steve Eugene**
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Affiliate Relations Specialist
Toll-Free: 800 445-6512
E-mail: seugene@neamb.com

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Se habla español