

Yes, I want to join my colleagues by becoming a member of the _____ (Local Association Name), the NEA-New Hampshire, and the National Education Association. I hereby request and voluntarily accept membership in these associations, and agree to abide by the Constitution and Bylaws of all three associations.

I hereby agree to pay the annual dues established by the three associations in consideration for the services the union provides, and any voluntary PAC contributions. I understand that annual dues are subject to periodic change by the governing bodies of the associations. I authorize on a continuing basis, and regardless of my membership status, the payment of annual dues established by the three associations, and any voluntary PAC contributions, through payroll deduction or other arrangement unless I revoke this authorization in a signed writing sent to NEA-NH, 9 S. Spring St., Concord, NH 03301, via U.S. mail, between August 1 and August 31 of the membership year immediately preceding the membership year for which the authorization is to be canceled.

I understand that this agreement is voluntary and is not a condition of employment and that I have the legal right to refuse to sign this agreement without suffering any reprisal. Member Signature: _____

By providing my cell phone number below, I understand that the National Education Association and its affiliates including NEA-New Hampshire, and the above listed local association, NEA Member Benefits, and NEA360 may use automated calling techniques and/or text message me on my cellular phone on a periodic basis. The National Education Association, NEA-New Hampshire, and the local association will never charge for text message alerts. Carrier message and data rates may apply to such alerts.

Name: _____ Gender: _____
 Ethnicity: _____ Birth Year: _____ Date of Hire: _____
 Mailing Address: _____
 Physical Address: _____
 Home Phone: _____ Cell Phone: _____
 Home Email Address: _____ Local Association Name: _____
 Position: _____ Subject: _____
 Building Name: _____ Building Name: _____

Category	Membership Type Code	Annual Amount
NEA Dues		
NEA-NH Dues		
Local Dues		
Total Dues		
NEA-NH Fund (APPLE CORPS FUND, suggested contribution \$25)*		
NEA Fund (FCPE) (suggested contribution \$15)*		
Total Amount (including dues and contributions)		

NEA-New Hampshire Payment Authorization Form must be completed and accompany membership form if paying by EFT or CC

Payment	✓	Method
(EasyPay) EFT		Dues will be deducted from your bank account after signing up on the NEA-NH website or by filling out an EFT Authorization form.
Check		Dues paid in full upon enrollment. (One annual payment)
MC/VISA		Dues paid in full upon enrollment using the NEA-NH website or by Credit Card Authorization form. (One annual payment)
Payroll Deduction		Dues deducted from your paycheck. Please check with the SAU Office to be sure the correct dues amount is being deducted.

*NEA FUND and APPLE CORPS FUND - The National Education Association Fund for Children and Public Education (NEA FUND) and the New Hampshire Education Political Action (APPLE CORPS FUND) collect voluntary contributions from Association members and use these contributions for political purposes, including, but not limited to, making contributions to and expenditures on behalf of friends of public education who are candidates for federal office. Only U.S. citizens or lawful permanent residents may contribute to the NEA FUND and the APPLE CORPS FUND. Contributions to the NEA FUND and APPLE CORPS FUND are voluntary; making a contribution is neither a condition of employment nor membership in the Association, and members have the right to refuse to contribute without suffering any reprisal. Although the NEA FUND requests an annual contribution of \$15 and the APPLE CORPS FUND requests an annual contribution of \$25, this is only a suggestion. A member may contribute more or less than the suggested amount, or may contribute nothing at all, without it affecting his or her membership status, rights, or benefits in NEA or any of its affiliates.

*Contributions or gifts to the NEA FUND and the APPLE CORPS FUND are not deductible as charitable contributions for federal income tax purposes. Federal law requires political committees to use best efforts to report the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate in excess of \$200 in a calendar year.

Member Signature: _____ Date: _____

Dues payments are not deductible as charitable contributions for federal income tax purposes.

Check both boxes

Yes, I want to join my colleagues by becoming a member of the _____ (Local Association Name), the NEA-New Hampshire, and the National Education Association. I hereby request and voluntarily accept membership in these associations, and agree to abide by the Constitution and Bylaws of all three associations.

Full Local Association Name (no abbreviations)

I hereby agree to pay the annual dues established by the three associations in consideration for the services the union provides, and any voluntary PAC contributions. I understand that annual dues are subject to periodic change by the governing bodies of the associations. I authorize on a continuing basis, and regardless of my membership status, the payment of annual dues established by the three associations, and any voluntary PAC contributions, through payroll deduction or other arrangement unless I revoke this authorization in a signed writing sent to NEA-NH, 9 S. Spring St., Concord, NH 03301, via U.S. mail, between August 1 and August 31 of the membership year immediately preceding the membership year for which the authorization is to be canceled.

I understand that this agreement is voluntary and is not a condition of employment and that I have the legal right to refuse to sign this agreement without suffering any reprisal. Member Signature: _____

Member Signature

By providing my cell phone number below, I understand that the National Education Association and its affiliates including NEA-New Hampshire, and the above listed local association, NEA Member Benefits, and NEA360 may use automated calling techniques and/or text message me on my cellular phone on a periodic basis. The National Education Association, NEA-New Hampshire, and the local association will never charge for text message alerts. Carrier message and data rates may apply to such alerts.

Name: _____ Gender: _____

Ethnicity: _____ Birth Year: _____ Date of Hire: _____

Mailing Address: _____

Physical Address: _____

Home Phone: _____ Cell Phone: _____

Home Email Address: _____ Local Association Name: _____

Position: _____ Subject: _____

Building Name: _____ Building Name: _____

Complete Address City, State, Zip

early Voluntary Contributions

Category	Membership Type Code	Annual Amount
NEA Dues		
NEA-NH Dues		
Local Dues		
Total Dues		
NEA-NH Fund (APPLE CORPS FUND, suggested contribution \$25)*		
NEA Fund (FOPE) (suggested contribution \$15)*		
Total Amount (including dues and contributions)		

NEA-New Hampshire Payment Authorization Form must be completed and accompany membership form if paying by EFT or CC

Payment	Method
(EasyPay) EFT	Dues will be deducted from your bank account after signing up on the NEA-NH website or by filling out an EFT Authorization form.
Check	Dues paid in full upon enrollment. (One annual payment)
MC/VISA	Dues paid in full upon enrollment using the NEA-NH website or by Credit Card Authorization form. (One annual payment)
Payroll Deduction	Dues deducted from your paycheck. Please check with the SAU Office to be sure the correct dues amount is being deducted.

Check made out to the Local Association

*NEA FUND and APPLE CORPS FUND: The National Education Association Fund for Children and Public Education (NEA FUND) and the New Hampshire Education Political Action (APPLE CORPS FUND) collect voluntary contributions from Association members and use these contributions for political purposes, including, but not limited to, making contributions to and expenditures on behalf of friends of public education who are candidates for federal office. Only U.S. citizens or lawful permanent residents may contribute to the NEA FUND and the APPLE CORPS FUND. Contributions to the NEA FUND and APPLE CORPS FUND are voluntary; making a contribution is neither a condition of employment nor membership in the Association, and members have the right to refuse to contribute without suffering any reprisal. Although the NEA FUND requests an annual contribution of \$15 and the APPLE CORPS FUND requests an annual contribution of \$25, this is only a suggestion. A member may contribute more or less than the suggested amount, or may contribute nothing at all, without it affecting his or her membership status, rights, or benefits in NEA or any of its affiliates.

*Contributions or gifts to the NEA FUND and the APPLE CORPS FUND are not deductible as charitable contributions for federal income tax purposes. Federal law requires political committees to use best efforts to report the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate in excess of \$200 in a calendar year.

Member Signature: _____ Date: _____

Member Signature/Date

Dues payments are not deductible as charitable contributions for federal income tax purposes.



Original—NEA-NH Yellow Copy—Local Association Pink Copy—Payroll Office Goldenrod Copy—Member

0-21250

Please refer to the Resource Sheet (on the back of this document) for the information to complete these fields.

If choosing EFT or Credit Card as a payment method the NEA-New Hampshire Payment Authorization Form must be completed in its entirety and accompany the membership enrollment form.



NEA/NEA-NH Professional Membership Dues 2020-2021				
Membership Type	Type Code	NEA Dues	NEA-NH Dues	Total Dues
Active Professional 100%	AC-1-100	\$200.00	\$472.38	\$672.38
Active Professional 100% (First step)	AC-1-60	\$200.00	\$283.43	\$483.43
Active Professional 100% (Second step)	AC-1-80	\$200.00	\$377.91	\$577.91
Active Professional 50%	AC-1-50	\$111.50	\$236.19	\$347.69
Active Professional 50% (First step)	AC-1-30	\$111.50	\$141.72	\$253.22
Active Professional 50% (Second step)	AC-1-40	\$111.50	\$188.96	\$300.46
Active Professional 25%	AC-1-25	\$67.50	\$118.10	\$185.60
Active Professional 25% (First step)	AC-1-15	\$67.50	\$70.86	\$138.36
Active Professional 25% (Second step)	AC-1-20	\$67.50	\$94.48	\$161.98
Reserve Professional	RS-1-0	\$88.50	\$118.10	\$206.60

First Step = First step on the salary schedule. **Second Step** = Second step on the salary schedule.
100% = Full-time, **50%** = 50% or less of a full-time schedule, **25%** = 25% or less of a full-time schedule

Payment Options

Please speak with your local association representative about these options.

EasyPay (EFT): This payment option allows you to pay your dues in monthly installments through your checking or savings account. A completed *NEA-NH Payment Authorization form* must accompany the membership form. *

Cash or Check: Pay your dues in a one-time payment at the beginning of the school year. If you elect this option, you will pay your local association directly; all checks should be made payable to your local association.

Credit Card: Your dues can be paid in full using a credit card at the beginning of the school year. A completed *NEA-NH Payment Authorization form* must accompany the membership form. *

Payroll Deduction: Pay your dues in installments over the school year through the SAU. If you elect this option, you will need to see your local building representative or contact your SAU to provide authorization for this option.

* Please contact your local association representative for this form.

- Available Position Titles**
- Academic Prof (Non-Tching)
 - Academic Prof (Tching/Rsch) Admin*
 - Adult Educator
 - Behavior Specialist
 - Bldg/Grnds Maint/Repairs
 - Classroom Teacher
 - Coach
 - Counselor
 - Family and Consumer Science
 - Food Services
 - Health and Student Services Interpreter
 - Librarian/Media Specialist
 - No Position Held
 - Occupational Therapist
 - Other
 - ParaEd (Instruct/Non-Instruct)
 - Physical Therapist
 - Psychologist
 - Reading Specialist
 - Security Services
 - Secy/Clerk/Admin Svcs
 - Social Worker
 - Special/Develop Ed
 - Speech/Hearing Therapist
 - Technical Services
 - Trade/Craft/Machine Oprs
 - Trans/Dlvy/Veh Mechanics
 - Tutor
 - Unknown
- *Directly hires, evaluates, transfers, disciplines or dismisses.

- Available Subject Titles**
- Adult Basic Ed
 - Agric and Natr l Resources
 - Art
 - Basic Ed Curriculum
 - Basic Skills and Remed Ed
 - Bilingual Ed
 - Business Ed
 - Coaching Communications
 - Computer and Info Sci
 - Early Child Develop
 - Engineering
 - Engl as a Second Lang
 - Engl/Lang Arts
 - Family and Consumer Sci
 - Foreign Lang and Lit
 - General Subjects
 - Health and Phys Ed
 - Home Economics
 - Industrial Arts
 - Law Enforcement
 - Marketing Mathematics
 - Music
 - No Subj Taught
 - Other
 - Physical Sciences
 - Reading
 - Social Studies/Social Sci
 - Special/Develop Ed
 - Speech and Drama
 - Unknown
 - Voc and Tech Ed

- Ethnicity**
- The information will be kept confidential.
- American Indian/Alaska Native, Asian,
 - Black, Hispanic, Multiple Races,
 - Native Hawaiian/Pacific Islander, White,
 - Other

- Gender**
- Female, Male,
 - Gender Expansive/Non-Conforming,
 - Transgender Female, Transgender Male, Other

Please contact your local association representative if you have questions about filling out the membership form.

NEA-New Hampshire Payment Authorization Form

This completed form must accompany the membership form for the enrollment process to be completed if paying by EFT or Credit Card.

Local Association Name: _____

I, _____ authorize NEA-New Hampshire to initiate credit or debit entries to my account with the financial institution named below. This is to remain in full force and effect until the NEA-New Hampshire or its designated local has received written notification of termination in such time and in such manner as to afford the NEA-New Hampshire or its designated local a reasonable opportunity to act on it.

EFT - Electronic Funds Transfer

I agree to enroll online when I receive my membership identification number via email from NEA-New Hampshire.

I authorize NEA-New Hampshire to enroll on my behalf using the information provided below. I understand that I must choose one annual payment OR local deduction schedule.

Online Credit Card (This option only available through November 30; One Annual Payment)

I agree to enroll online when I receive my membership identification number via email from NEA-New Hampshire.

I authorize NEA-New Hampshire to enroll on my behalf using the information provided below. I understand that this is payment of my full yearly dues obligation and will be processed upon receipt. I understand that my credit card will be charged annually.

Member Signature: _____ Date: _____

Electronic Funds Transfer (One Annual Payment or Local Deduction Schedule)
(select preferred schedule above)

Name: _____

Bank Name: _____ Account Type: Checking or Savings

Bank Routing # (9 digits) _____

Bank Account #: _____

Please attach a voided check for checking account. (No deposit slip)

NEA (National) Dues: _____

NEA-New Hampshire (State) Dues: _____

Total: _____

Home Email: _____ Phone: _____

Online Credit Card (This option only available through November 30; One Annual Payment ONLY)

Name as it appears on Credit Card: _____

Credit Card Number: _____

Expiration Date: ____/____/____ CVV: _____ MC _____ VISA _____

Billing Address _____

City, State, Zip _____
(as it appears on credit card statement)

NEA (National) Dues: _____

NEA-New Hampshire (State) Dues: _____

Total: _____

Home Email: _____ Phone: _____

By signing this form, you give us permission to deduct from your bank account or charge your credit card the amount indicated on this form and does not provide authorization for any additional unrelated charges or credits to your account.

The above banking information will be destroyed when enrollment is completed. 07/20

★ If paying by EFT or Credit Card this form **must** accompany the membership enrollment form.



Payment Options for Membership

This payment option allows members to pay their dues electronically using Electronic Fund Transfer (EFT) or pay by credit card. They will have a choice of different payment options.

If they elect this option, please have them click the link below.

<https://edues.nea.org/eDues/righthere.jsp>

They will need their Member ID number, home zip code, home email address, checking or savings account number and the bank routing number.

New members who choose to pay by EasyPay will be provided with their Membership ID once their membership form has been processed.

The website is user friendly and will guide you through the process:

- At the first screen, they will enter their Member ID number and home zip code, and then hit NEXT. (If they have moved, they may need to use their previous zip code).
 - The second screen displays their contact information (much of it will pre-populate based on information you provided on your membership form). Please correct and fill in any missing information and then hit NEXT.
 - The third screen displays your "Deduction Amount" and the "number of EFT payments." The system calculates the amount based on your membership type. You can also click a link to show more details. Hit NEXT.
 - At the fourth screen, they will enter their banking information. Hit NEXT.
 - The fifth screen displays the "Deduction Amount," number of installments (based on the number of months or pay periods left in the year), and the deduction start date. Their Bank Account Number and Bank Routing Number will also be displayed. Click to "Agree" to the terms.
-
- After completing the required online form, they will receive an email confirming their enrollment.
 - The entire process should only take about five minutes.
 - If you have any questions, please contact your UniServ Assistant at 603-224-7751.

NEA-New Hampshire Payment Authorization Form

This completed form must accompany the membership form for the enrollment process to be completed if paying by EFT or Credit Card.

Local Association Name: _____

I _____ authorize NEA-New Hampshire to initiate credit or debit entries to my account with the financial institution named below. This is to remain in full force and effect until the NEA-New Hampshire or its designated local has received written notification of termination in such time and in such manner as to afford the NEA-New Hampshire or its designated local a reasonable opportunity to act on it.

EFT – Electronic Funds Transfer

- I agree to enroll online when I receive my membership identification number via email from NEA-New Hampshire.
- I authorize NEA-New Hampshire to enroll on my behalf using the information provided below. I understand that I must choose one annual payment OR local deduction schedule.

Online Credit Card (This option only available through November 30; One Annual Payment)

- I agree to enroll online when I receive my membership identification number via email from NEA-New Hampshire.
- I authorize NEA-New Hampshire to enroll on my behalf using the information provided below. I understand that this is payment of my full yearly dues obligation and will be processed upon receipt. I understand that my credit card will be charged annually.

Member Signature: _____ Date: _____

Electronic Funds Transfer (**One Annual Payment** or **Local Deduction Schedule**)
(select preferred schedule above)

Name: _____

Bank Name: _____ Account Type: Checking or Savings

Bank Routing # (9 digits) _____

Bank Account #: _____

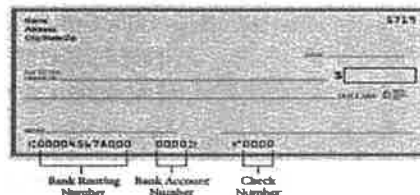
Please attach a voided check for checking account. (No deposit slips)

NEA (National) Dues: _____

NEA-New Hampshire (State) Dues: _____

Total: _____

Home Email _____ Phone _____



Online Credit Card (This option only available through November 30; One Annual Payment ONLY)

Name as it appears on Credit Card: _____

Credit Card Number: _____

Expiration Date: ____ / ____ / ____ CVV: ____ MC VISA

Billing Address _____

City, State, Zip _____

(as it appears on credit card statement)

NEA (National) Dues: _____

NEA-New Hampshire (State) Dues: _____

Total: _____

Home Email _____ Phone _____

By signing this form, you give us permission to deduct from your bank account or charge your credit card the amount indicated on this form and does not provide authorization for any additional unrelated charges or credits to your account.



Giving educators the SUPPORT THEY DESERVE

At NEA Member Benefits, we know educators live busy lives — at school and at home. That's why we're here to give you travel discounts, budget tips, retirement advice and help researching and choosing the right financial and insurance products. **More than what you need, it's what you deserve as a member.**

PERSONAL FINANCE

Get expert tips to make your money go further now — and years from now. Take the **Are You Financially Fit?** quiz, get insights about credit and debt consolidation and find creative ways to **Survive the Summer Paycheck Gap.** ▶ neamb.com/personal-finance

Consolidate Debt Today: Take advantage of no processing fees and low, competitive rates with the NEA Personal Loan.*
neamb.com/personal-loan



Our Lowest-Rate Card: Save on interest charges with the NEA RateSmart® Card.¹
neamb.com/ratesmart

Earn Rewards With Every Purchase: Choose a card that earns cash back with the NEA® Cash Rewards Card.¹
neamb.com/cashrewards

See Your Savings Grow: The NEA Savings Program offers an NEA® Online Savings Account, an NEA® Money Market Account and more. Products offered by Discover Bank, Member FDIC. neamb.com/savings

TRAVEL & VACATIONS

Your dream vacation may be within reach — check out these **8 Little-Known Vacation Deals for Teachers.** And, since museum tickets and admission to parks and attractions can really add up, make your vacation dollars go even further with **100 Free Attractions in Top U.S. Cities.** ▶ neamb.com/travel-and-vacations



Plan Your Perfect Getaway: Use the NEA Travel Program to book airfare, car rentals, cruises, guided tours, hotels and resorts at amazing low prices. neamb.com/travel

SHOPPING DISCOUNTS



Being smart with money isn't an option for educators — it's a way of life. That's why we offer a variety of ways to stretch your dollar. Try **Your Month-by-Month Smart Shopping Guide** and get helpful money-saving tips each month. ▶ neamb.com/shopping-discounts

Save on Flowers and Gifts: Save 20% on flowers, plants, gift baskets and more. neamb.com/flowers

Member-Only Savings on Appliances: Shop this secure online store for quality GE home appliances at amazing discounts. neamb.com/appliances

Exclusive Online Savings: Take advantage of Limited Time Offers from top retailers available only to NEA members. neamb.com/ltos

YOUR HOME

School may be your second home, but NEA is here to help you take care of your first one, too. If you're just starting out, know the **Five Things Not to Do** before applying for a home loan. Already a homeowner? Be sure you have the **Right Homeowner's Insurance** to protect your property. ▶ neamb.com/your-home



Save an Average of \$423 per Year: Members save big with NEA Auto & Home Insurance provided by California Casualty.³
neamb.com/autohome

YOUR CAR

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. ▶ neamb.com/your-car



Average Member Discount of \$3,026: With the NEA® Auto Buying Program, members regularly see big savings off the MSRP. neamb.com/autobuying



LIFE INSURANCE PROTECTION



The thought of life insurance may seem daunting, but at NEA Member Benefits, we have the tools and advice to make getting the right life insurance easy. Our **Insurance Calculators** can help you determine the amount of coverage you need. Plus, put your knowledge to the test by reading the **6 Myths About Life Insurance.** ▶ neamb.com/life-insurance-protection

Help Protect Those You Love: Choose from a range of quality life insurance plans, all at member-only group rates.²
neamb.com/insurance



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.** ▶ neamb.com/student-loan-debt

Take Control of Your Student Debt: The NEA Student Loan Forgiveness Navigator can help you determine your eligibility for student loan forgiveness, potential savings and more. neamb.com/loanforgiveness

RETIREMENT PLANNING



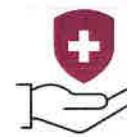
Being in education comes with unique considerations regarding retirement. See how **Retirement Planning for Educators Is Different.** And, since educators retire earlier, on average, than other professionals, planning earlier is better — learn **Why You Should Start Saving Early.** ▶ neamb.com/retirement-planning

Manage Retirement Savings & Income: Plan with the NEA Retirement Program. There are a variety of options that can help you protect retirement savings or create a reliable income stream. neamb.com/retirement-program

Choose Your Own Doctor: The NEA⁴ Retiree Health Program (to supplement Medicare) has options at member-only group rates and no provider lists.^{4,5} neamb.com/rhp

FAMILY & WELLNESS

There's more to keeping your family healthy than eating well and exercising. You need a well-rounded approach that involves everything from implementing the **7 Habits of Healthy Educators** to considering **5 Smart Reasons to Buy Pet Insurance.** ▶ neamb.com/family-and-wellness



Enjoy Hassle-Free Health Benefits: Get affordable access to comprehensive care with NEA Dental & Vision Insurance Plans. neamb.com/dentalvision

Affordable Care for Your Pets: NEA Pet Insurance⁶ plans start at \$1 per day⁷ for emergency visits, prescriptions, exams, X-rays and more. neamb.com/pet

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 Insurance² coverage to let us know where you want your benefits to go: neamb.com/complife
- 3 **Sign up for NEA³ 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 | @NEABenefits on Twitter)

nea Member Benefits

No dues dollars are used to market NEA Member Benefits programs. No dues dollars are used to market NEA Member Benefits programs. Some programs are not available in all states. NEA, NEA Member Benefits and the NEA Member Benefits logo are registered service marks of NEA Member Benefits.

¹For information about the rates, fees, other costs and benefits associated with the use of these credit cards, please visit us online at www.neamb.com/finance/credit-cards. These credit card programs are issued and administered by Bank of America, N.A. ²NEA Life Insurance coverages are issued by The Prudential Insurance Company of America, Newark, NJ, 1035849-00001-00 ³The NEA Auto and Home Insurance Program is provided exclusively by California Casualty. Insurance products listed are subject to availability and eligibility. ⁴Provided by the NEA Members Insurance Trust. ⁵Your rate depends on your particular circumstances; not all members will save. ⁶Pet insurance coverage is offered and administered by Pets Best Insurance Services, LLC and is underwritten by American Pet Insurance Company, a New York insurance company. Please visit www.americanpetinsurance.com to review all available pet health insurance products. ⁷Rates are subject to change upon regulatory approval and will vary based on location, breed, age, and selected coverage options, deductible and reimbursement level. Actual rates may be higher or lower.