Whether it is the beginning of your career or the end, retirement is always a fun topic of conversation. What will you do when you retire? What trips are you looking forward to? What will your mornings look like without the hustle and bustle? Talking about retirement is fun but planning for retirement is essential.

If you are just starting out your career it is important that you begin planning now. Small contributions to a 403B or a Roth IRA could set you up for a financially bright future. Setting up a VOYA account would be a smart choice since the district will be using this account upon retirement. Your first year retirement incentive and your sick day buyback will all be processed through this account. 403B’s are pre-taxed so you will be taxed upon withdrawal. The money transferred from the district into it will be state tax exempt. The money that is already in there will then become state tax exempt too. There is a benefit to specifically having a VOYA account.

Historically, BTA members have been paid out for up to 220 unused sick days. Many members believe that they should use their days because this payout may not exist in the future. Historically this is not true. Members receiving the max payout are receiving over $50,000. If you retire your first year eligible, you will also get the incentive which has been $40,000.

Retirement is different for everyone. Many people have different plans. Some may still want to work part-time while others want to travel. Whatever your wishes may be, make sure that you adequately plan for them. No one wants to hear they should have done this or that. Upon retirement, you simply want to walk into the next experience, ready to go!

Check out this presentation prepared by Dr. Sam Gergis our former Assistant Superintendent for Finance and Management Services

“Don’t simply retire from something; have something to retire to.” – Harry Emerson Fosdick

Want to stay informed on what NYSUT is doing to support us. Then text the word “nysut” to the number 21333. You will then be set up to receive text alerts from MAC. The MAC is the Member Action Center of NYSUT. You can also visit nysut.org and sign up through the website. What a simple way to stay informed!

Sign up today!
Letter from the Editor

Dear Loyal BTA Members,

Winter is here! Stay warm and informed! Cozy up with this issue of the Beacon Lite.

Please remember to share good news such as new marriages, births and any other piece of good news. Don’t forget that we love to showcase the great things going on in our district. Our teachers do so much and we’d love to celebrate all these things. Share your good news and the happenings around the district to stephpirozzi@gmail.com so it can be shared through our newsletter. Don’t forget Letters to the Editor are always welcome.

Yours in Unity, Stephanie Pirozzi

Important Links

https://www.nysut.org/
https://www.esboces.org/EAP
http://www.highered.nysed.gov/tcert/teach/

Letters to the Editor:

Dear Editor,

It is that time of year again. The sunshine is in short supply and good moods can be too. Remember to take time for yourself during these dreary winter months. Reach out to friends and colleagues. Plan something fun! The snow has missed us so far so get out there and do something with friends. Sincerely, A Fellow BTA Member

W h o ’ s W h o i n t h e B T A

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