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# # #

**Ways to Save Money at Walt Disney World**

Stay off-site, bargain-buy souvenirs and vary your eating habits to keep hundreds, even thousands, of dollars in your pocket.

*By Rebecca Dolan*

Whenever I’m traveling, it’s a safe bet I’m going to Disney World, near Orlando, Fla. I’ve averaged four to five trips a year over the past decade, and I’ve learned a thing or two about saving money. There’s no reason anyone should spend a fortune to see Mickey & Co. Here are my secrets.

**Stay Off-Property.** There are certainly affordable rooms on Walt Disney World property. At Disney’s All-Star resorts, standard rooms go for as low as $96 per night during off-peak times. But it’s important to consider just what you get in most of Disney’s value hotel rooms: two beds, a bathroom and a TV. If you don’t plan to do anything in your room except sleep, and you want the convenience of staying on the property, check out the “value” tier Disney hotels for the lowest prices.

The biggest bang for your buck, however, can be found off-property in surrounding Lake Buena Vista, or neighboring Orlando and Kissimmee, where there’s an abundance of affordable chain hotels. Consider a room similar to the one described above at a local Holiday Inn Express. An overnight stay there in early November would cost around $85 *including* breakfast, compared with $110 to $133 at the All-Star Disney hotels, no food included.

Check out the certified [Walt Disney World Good Neighbor Hotels](http://www.wdwgoodneighborhotels.com/) for off-property options, all of which also provide transportation to the parks.

**Visit at Off-Peak Times.** Crowds change with the seasons at Disney World. So do room rates. That $96 “value” room costs $198 during the Christmas season. Likewise, a standard “moderate” tier room jumps from $198 on an off night to $284 on New Year’s Eve.

Generally, Disney’s off seasons fall between holidays and school vacations. The easiest way to see when the hotels will be at their cheapest is to consult the online pricing calendar. First, select a hotel on [Disney’s booking Web site](https://disneyworld.disney.go.com/resorts/). Then pick a room type. To the right of each, under the price, is a blue link to “view price per night.” Click that to reveal a pop-up window, then click on “view seasonal pricing” in the lower left. This calendar will let you view room prices through December 2014.

**Keep Your Eyes Peeled for Savings Promos.** Disney World runs a number of promotions for money-saving vacation packages throughout the year. So, if you’re set on staying on-property, try to snag one of these. Right now, the offer is for a five-night/six-day package for a family of four that includes tickets, the Disney Dining Plan and a standard room at select Disney moderate resort hotels for $2,606. When compared with the same trip a la carte, that’s up to a $600 savings. Check back with Disney’s Web site periodically to stay on top of new deals.

**Visit Only One Park Per Day.** Whether you stay on or off-property, you’ll save money by dedicating a whole day to each park. A three-day ticket, which allows admission to one park a day, costs $262, or about $87 per day for an adult (when booked separately from a hotel room). Purchasing the park hopper option, which lets you go into and out of each of the four parks as you please, adds an extra $59 per ticket or $84 if you want to tack on the water parks.

There’s no real need to be able to hop, aside from a bit more flexibility in scheduling. And you will be able to go into and out of the same park throughout the day if need be. Just note that on major holidays and some days during the summer, one or all of the parks may close due to capacity crowds. In that case, you won’t be able to get back in until some people leave.

**Consider the Disney Dining Plan.** Disney travel experts are split as to whether the DDP is a good value or not. I say, if you’re set on staying on property, and you’re healthy eaters, go for it. First, the basics: There are different DDP levels with varying meal allotments, and they are only available to guests staying at one of the Disney resorts. Adult prices apply to anyone 10 and older, the children’s rate is for ages 3 through 9, and those under 3 can share food at no cost. Kids *must* order off the children’s menu. The most basic (and cheapest) plans are the Quick-Service Dining Plan and the Dining Plan.

The Quick-Service plan includes credits for two counter-service meals and one snack per person per *night* of your stay. The Dining Plan includes credits for one counter-service meal, one table-service meal and one snack per person per night of your stay. One meal is defined as a full buffet at breakfast, lunch, or dinner, or an entrée, dessert and non-alcoholic beverage at lunch or dinner, and an entrée plus non-alcoholic drink at breakfast.

Note that you may use more than one day’s worth of credits in a day, and that some dining experiences will require two meal credits. Gratuities are not included. All dining plans also include a souvenir mug that can be refilled for free, as often as you like during your stay, at your resort only.

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**Where to Keep Your Savings Now**

If you’re hoping to earn a decent return on your money, the best place to stash it depends on how soon you’ll need it.

*By Jeffrey R. Kosnett*

*“My CD matured. Where can I get a decent return on my money now?”*

Call it an opportunity, not a problem. After all, how often do you latch on to a chunk of cash that’s not already earmarked to pay tuition or fix the furnace? Take your time to construct a plan. “Go very slowly,” says Joseph Quinlan, chief market strategist for U.S. Trust. Leave the cash in savings or checking temporarily, even if you earn zero interest for a spell. It’s not as if forgoing a few days of slightly higher interest will deprive you of a gleaming new BMW.

**Know Your Time Frame**

If you took out the CD a few years ago, when banks were still paying respectable interest rates, you might have thought of it as an investment. But now, with rates as low as they are, think of the money as savings. And the way to manage savings is to earmark the money for when you’re going to need it: immediately, in a few years, or perhaps not for ten years or more. That will point you toward the best place to put the money now.

**Cash Reserve**

Your current bank is almost certain to offer so little in interest that it makes sense to open, or add to, a deposit account at an online bank. Although a yield of about 1% may not seem like much, you'll have instant access to the money — without fees and with Federal Deposit Insurance Corp. protection. If you were treating the CD as an emergency fund, that’s all the more reason to put it in this type of account. If six-month or one-year CD rates begin to outpace what the online savings account pays, you can put some money into a short-term CD and repeat the procedure every three or six months so that you’ll benefit as rates ease upward throughout the year.

**Three to Five Years**

Many people take out CDs to make sure they’ll have cash at a specified time — say, to pay tuition or invest in a family business. Although we don’t know what interest rates will be in 2017 and beyond, we see no profit in locking in a CD yield today. As long as the Federal Reserve restrains the cost of credit — and that’s a certainty at least into the first few months of 2014 — you can comfortably house the money in a short-term, low-risk, low-cost bond fund. We like Vanguard Short-Term Investment-Grade (symbol VFSTX, current yield 1.6%) and Baird Aggregate Bond (BAGSX, 2.9%). You maintain overnight access to the money (so it still counts as savings), and you should be able to realize a total return of 3% to 5%.

**Longer Than Five Years**

If you already have cash in the bank or some other super-safe place, taking a moderate risk is likely to be worth the reward. Because long-term bond yields aren’t high enough to justify a possible loss of principal over the next several years, we suggest you move part or most of the CD proceeds into exchange-traded funds or stock or balanced funds that pay 2% to 4% in interest or dividends. (Again, you may want to leave part of the balance in a savings account as an emergency fund.) You can reinvest the investment income as you receive it, a plan that lets you buy some fund shares when they are cheap and others when they are not so cheap.

All the while, watch those bank rates. If you get a chance to buy a CD that yields more than, say, a fund that follows Standard & Poor’s 500-stock index (currently about 2%), you may want to go back to the bank, especially if you have other money, such as an IRA, in the stock market.

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**Home Remodeling Done Right**

Line up the money and a good contractor. Then turn your wish list into reality.

*By Pat Esswein*

If you’ve been thinking about remodeling, you’ve probably found plenty of inspiration—other people’s projects, Web sites such as Houzz.com and Pinterest.com, HGTV, and design magazines. Knowing what you like is a great first step. But when you’re ready to make a move, careful planning with the right contractor will help you match your wish list with your budget.

With the economy improving and home values on the rise, homeowners increased their spending on home improvements by almost one-third from recession-era lows, according to the [National Association of Home Builders](http://www.nahb.org/) (NAHB) and the U.S. Census. Through the recession, many homeowners repaired and maintained their homes but put off major projects for better times. Others had anticipated selling and moving on but, given the limited selection of homes for sale, are fixing up their homes instead.

The best contractors are busy now, so you’ll need to book your job well in advance of the start date. That means lining up the funds as soon as possible, too.

**Plan Your Project**

Write up your wish list, then prioritize it from the “must haves” to the “it would be nice to haves.” Choose materials, fixtures and products. The more specific your project description, the more accurate the cost estimates remodelers will provide.

For a rough idea of how much your project will cost, go to Remodeling magazine’s [Cost-Versus-Value Report](http://www.remodeling.hw.net/2013/costvsvalue/national.aspx). You’ll find descriptions and costs for 35 projects by region and in 81 cities. [Houzz.com](http://houzz.com/) and [Zillow Digs](http://zillow.com/) also give costs for sample projects. Whatever your budget, reserve 10% to 20% of it to cover the unforeseen (but almost inevitable) problems that will arise and changes that you are likely to want along the way.

If you want to finance your project, get prequalified for the amount you can borrow at a mortgage lender, bank or credit union. A home-equity line of credit (HELOC) is well suited to remodeling because you can withdraw funds as the project progresses. Including your first mortgage and the HELOC, you can typically borrow up to 75% or 80% of your home’s appraised market value, although some lenders will stretch the limit to 90%. You’ll pay a variable rate—recently an average of 5.2%, according to HSH.com, a rate-tracking service—on the outstanding balance.

If you can’t get a HELOC large enough to fund your remodel, try a construction loan. In that case, you refinance your first mortgage to an amount equal to the future value of your home, based on an appraisal of its current market value and your project’s plans and specifications. Most such loans allow a loan-to-value ratio of 95% or more. At predetermined points during the work, you submit “draw requests” to the lender to pay the remodeler. Before it pays, the lender will send its inspector to your home to verify that the work has been satisfactorily completed.

Two popular versions of construction loans are Section 203(k) loans, backed by the Federal Housing Administration (FHA), and HomeStyle mortgages, backed by Fannie Mae. In most cities, the maximum loan amount is $271,050 for 203(k) loans and $417,000 for HomeStyle loans. In higher-cost cities, the limit is $729,750 for 203(k) loans and $625,500 for HomeStyle loans.

The 30-year fixed rate will typically run one-fourth percentage point higher than for other loan programs (or you can take an adjustable rate), and closing costs will reflect higher administrative costs for draws, appraisals and inspections, says Josh Moffitt, president of Silverton Mortgage Specialists, in Atlanta.

**Find a Great Contractor**

For a large, complex project that requires major changes to your home’s structure and to the heating, cooling, electrical or plumbing systems, you’ll need a design-builder who will draw up plans for the project and act as general contractor to supervise the work. You could use an architect to design the project, or you could hire a kitchen or bath designer who runs his own remodeling business or works for a showroom that provides one-stop services for design, fixtures and remodeling.

Ask for the names of contractors from friends and neighbors whose projects you have admired (your architect can recommend contractors, too). Search for remodelers at the Web sites of the [National Association of Home Builders](http://www.nahb.org/), the [National Association of the Remodeling Industry](http://www.nari.org/) and the [National Kitchen & Bath Association](http://www.nkba.org/). Those sites provide abundant guidance, including questions you should ask prospective contractors and their references.

Remodelers will point out cost-effective improvements to tackle now, while the walls are opened up and the contractor has workers on site. “If you can’t do it all now, then focus on size and functionality first, and worry about upgrading fixtures or finishes later,” says Bill Shaw, a Houston design-builder.

Get three detailed bids. The more complex the project, the more likely the contractor will charge you to prepare a bid. “If you get a free, one-page bid and the contractor says he can start next week, run the other way,” says Shaw. (He charges $90 an hour to prepare a bid that’s good for 30 days.) The lowest bid may not be the best, and an unusually low one may reflect an inexperienced contractor who either underestimates the project’s scope or plans to cut corners.

**Sign a Good Contract**

You shouldn’t need a lawyer to read a remodeling contract. It should include **start and completion dates** (allowing for “reasonable delays”); state that the contractor will obtain necessary **permits**; and describe the **scope of work** (the work to be done and the materials or fixtures to be used). The contract should also include a **change-order clause**, which requires that any change to the contract be mutually agreed upon in writing; name **subcontractors** and **material suppliers**; provide a **schedule of payments** based on benchmarks, such as completion of a foundation or framing or installation of drywall; and have a **holdback clause** that allows you to withhold a final payment—say, 10% of the total bill—for some time after the job is completed. That allows you to make sure the punch list is complete, debris is hauled away, and cleanup is performed per your contract.

Remodelers typically ask for a **down payment** before they begin work, often to cover the cost of materials to get started. Your state may limit the amount. For example, in California contractors may ask for 10% of the job cost or $1,000, whichever is lower. In Texas, which has no requirement, Shaw typically asks for one-third upfront, one-third at the midpoint and one-third upon completion for projects less than $25,000. He asks for 10% upfront and specifies a more frequent “draw” schedule for more-expensive projects. Paying in stages gives you leverage to ensure that the job is done right.

Some builders include an **escalation clause** to account for costs that have risen by a certain amount—say, 5% or more—prior to the start date. The contract should give you an out if the additional costs break your budget (you must pay for completed work). The federal “cooling-off rule” requires the contract to state that you may cancel within three business days if you signed the contract anywhere other than the contractor’s office.

Expect your remodeler to hold a brief weekly meeting with you and to communicate immediately about problems that arise. Before you make the final payment, you should receive an affidavit of final release from the contractor, which certifies that it has paid all subcontractors and suppliers. That protects you from “mechanic’s liens” on the title of your home.

Many remodelers warranty their work against defects for at least a year, and your state may provide some form of protection. For example, Minnesota requires a one-year warranty against defects caused by faulty workmanship and defective materials, two years for faulty installation of systems, and ten years for major construction defects. The contractor should pass along any product or material warranties to you.

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**Supplemental Links to Kiplinger Personal Finance Articles of 1/15/14**

As a sidebar/supplement to the Kiplinger article “Ways to Save Money at Walt Disney World,” here are some related links on the NEA Member Benefits website you may want to include:

* **NEA Click & Save:** <http://www.neamb.com/shopping-discounts/nea-click-and-save-retail-discounts.htm>
* **NEA Car Rental Program:** <http://www.neamb.com/travel/car-rental.htm>
* **Theme Park Vacations—For Less:** <http://www.neamb.com/travel/theme-park-vacations-for-less.htm>

As a sidebar/supplement to the Kiplinger article “Where to Keep Your Savings Now,” here are some related links on the NEA Member Benefits website you may want to include:

* **Simple Ways to Start Investing**: <http://www.neamb.com/finance/investment-strategies-for-members.htm>
* **5 Things to Look For in a Financial Advisor:** <http://www.neamb.com/finance/5-things-to-look-for-in-a-financial-advisor.htm>
* **23 Financial Mistakes You Can’t Afford to Make:** <http://www.neamb.com/finance/financial-mistakes.htm>

As a sidebar/supplement to the Kiplinger article “Home Remodeling Done Right,” here are some related links on the NEA Member Benefits website you may want to include:

* **NEA Home Financing Program: Home Equity Loans & Lines of Credit:** <http://www.neamb.com/finance/home-equity-loans-lines-of-credit.htm>
* **6 Steps to Hassle-free Home Improvements:** <http://www.neamb.com/finance/6-steps-to-hassle-free-home-improvements.htm>
* **Paying for Home Improvement Projects:** <http://www.neamb.com/finance/paying-for-home-improvement.htm>

**February 2014**

**Hot Deals and Discounts from NEA Member Benefits**

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***NEA Click & Save* “Buy-lights” for February 2014**

**NEA Click & Save**, the online discount buying service for NEA members, highlights select retailers and merchants each month. Check out these featured **“Buy-lights”** for February!

**Fandango.com** (movie tickets)**:** Save 10% on a $50 gift card

**Zales:** Save $50 on orders over $300; free shipping on orders of $149 or more

**Restaurant.com:** Get $25 gift certificates for $10

**Sole Society** (shoes, bags, etc.)**:** Save 25% off all purchases over $50; plus free shipping and returns

**Apple Store:** Free shipping and free engraving on any iPad

**Clinique:** Free shipping on all orders (for a limited time only)

Also, be sure to check back often for unadvertised, limited time offers. Join the 316,500 NEA members already registered for NEA Click & Save. Go to [www.neamb.com/clickandsave](http://www.neamb.com/clickandsave) or <http://www.neamb.com/shopping-discounts/nea-click-and-save-retail-discounts.htm> and start shopping today!

\* \* \* \* \*



**Surprise Your Sweetie with a Beautiful Bouquet or Gift from 1800FLOWERS.COM *or* 1800BASKETS.COM!**

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\* \* \* \* \*



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# # #



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Members have already earned more than **$2.9 Million** cash back! Join them now [https://www.neamb.com/mycashrewards](https://www.applyonlinenow.com/USCCapp/Ctl/entry?sc=VAB2RP)!

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# # #

**Your Easiest New Year’s Resolution Ever**

The holidays are a time to reunite with family and see what everyone has been up to during the year. If you notice that older relatives have declined in health, you may want to begin a conversation about planning for their care.  You also might think about how you could maintain your own lifestyle if you became unable to take care of yourself.  Looking into this aspect of your financial plan could be one of your New Year’s resolutions!

The **NEA Long-Term Care Insurance Program** offers a special discount for NEA members and their families. This is the only type of insurance that covers ongoing assistance with activities of daily living, such as bathing, dressing and eating.  For a free brochure, “What You Need to Know about Long-Term Care,” or to discuss your long-term care insurance options, please call us at 1-855-NEA-4LTC (1-855-632-4582) or email us at [NEA@ltcipartners.com](mailto:NEA@ltcipartners.com).  All you have to do is pick up the phone and get started—it’s the easiest New Year’s resolution ever!

# # #

**Enter the Next $7,500 School Lounge Makeover© Contest**

Does your school lounge need sprucing up? How are you going to afford it? California Casualty, provider of the NEA® Auto and Home Insurance Program, may have the answer.

Entries are now being taken for the next $7,500 California Casualty School Lounge Makeover. The deadline to enter is March 7, 2014. Details, rules and entry forms can be found at [www.schoolloungemakeover.com](http://www.schoolloungemakeover.com).

The English Department at Plainville High School, in Plainville, Connecticut, won the latest California Casualty School Lounge Makeover. Thanks to teacher Debbie Seibert, the staff is now enjoying new vibrant colors; a stylish reading area with new furniture, area rug and accent chairs; a large metal table to accommodate a microwave, toaster oven and crock pots; a work space for a “floating instructor” who has no permanent classroom; and, what is thought to be a first for the School Lounge Makeover contest, a lactation area. “It’s a now a striking, soothing area,” remarked Seibert. “Thanks to California Casualty we now have an efficient, inviting work space and lounge, including cabinetry with storage that is built at work height. This replaces the collection of scavenged desks and tables that held our equipment before. …and our instructional leader has a new chair for her office so she no longer has to tighten the screws weekly to avoid it collapsing under her,” she said. Seibert discovered the contest while reading her NEA Today publication.

Recognizing the lifelong impact of teachers and the current financial strain on public schools, California Casualty created the School Lounge Makeover® contest in 2011. Twice a year, one randomly drawn winner receives a major transformation of the primary space at his or her school that teachers and staff can go to rejuvenate and recharge.

Entries for the next California Casualty $7,500 School Lounge Makeover are now being taken at www.[schoolloungemakeover.com](http://schoolloungemakeover.com). A contestant must be an active employee of a K-12 public school or school administrator and a member of NEA or ACSA, COSA, NASA, KASE or OAESA. Should a school administrator win who does not work on a school campus, he/she will have the option of choosing the public school to receive the makeover. All members at the school may also enter, thus increasing their school’s chances of winning.

*California Casualty has been serving the needs of educators for more than 60 years and is the only auto and home insurance company to earn the trust and endorsement of the NEA. As a result, NEA members qualify for exceptional rates, deductibles waived for vandalism or collisions to your vehicle parked at school, holiday or summer skip payment plans and free Identity Defense protection – exclusive benefits not available to the general public. Learn how to save by getting a quote at* [*www.neamb.com/autohome*](http://www.neamb.com/autohome)*.*

**Nominate a Hero**

Who are the heroes of 2014? California Casualty, provider of the NEA® Auto and Home Insurance Program, is honoring the champions of education, nursing, law enforcement and firefighting with the 2014 “Nominate a Hero” contest.

California Casualty is honored to serve educators—heroes that help make our communities better and give so much of themselves for the future of our children. Nominations will be taken all year-long at [www.nominatemyhero.com](http://www.nominatemyhero.com).

Nurse Beth Miles, RN, working in the ambulatory surgery unit of Passavant Hospital in Jacksonville, Illinois, won last year’s “Hero of the Year” voting. She received a grand prize valued at $10,000. Beth was nominated by fellow staff and patients for going above and beyond the call of duty, for her positive attitude and for the way she makes every patient she encounters feel special and cared for.

In an era where Hollywood stars and sports icons are looked up to as heroes, California Casualty is honored to help identify and award everyday heroes who give so much, every day.

“We hear the stories about struggling teachers paying for resources out of their own pockets, exhausted nurses sacrificing to provide the best possible care, selfless firefighters risking everything to protect our lives and homes, and peace officers laying their lives on the line to protect total strangers,” says Scott Randolph, California Casualty’s Social Media Manager. “We felt compelled to pass these stories of heroism along and honor the men and women who do extraordinary things every day.”

What unsung hero of education do you know? Make sure to nominate them for California Casualty’s “Nominate a Hero” Contest.

California Casualty will continue taking names for the “Nominate a Hero” program each month in 2014. The public is invited to show the world that “good men and women” still exist. Monthly winners receive a $250 gift card and qualify for the 2014, $10,000 grand prize. Make a nomination and get all the details at [www.nominatemyhero.com](http://www.nominatemyhero.com).

*California Casualty has been serving the needs of educators for more than 60 years and is the only auto and home insurance company to earn the trust and endorsement of the NEA. As a result, NEA members qualify for exceptional rates, deductibles waived for vandalism or collisions to your vehicle parked at school, holiday or summer skip payment plans and free Identity Defense protection – exclusive benefits not available to the general public. Learn how to save by getting a quote at* [*www.neamb.com/autohome*](http://www.neamb.com/autohome)*.*





**NEA Academy Partner WGU Commits to Another Year with No Tuition Increase**

Western Governors University (WGU) announced it will not increase tuition for any of its degree programs for the sixth straight year. WGU is an **online**, competency-based, nonprofit university offering flexible, **affordable degree programs for working adults.**

Tuition at WGU is among the most economical in the country—at under $6,500 a year for most programs, it’s typically less than half the cost of other online universities. WGU charges tuition at a flat rate every six months (not per credit). You’ll only pay for the time you need to complete your degree requirements.   
**The faster you progress, the more you save.** The average cost of a bachelor’s or master’s degree, if completed within two years, is only $13,000.

As a preferred partner of the NEA Academy, WGU is proud to offer special benefits to NEA members:

* **$65 application fee waiver**
* **5% tuition discount**
* **Eligibility to apply for a $2,400 NEA Academy Partner Scholarship**

WGU’s flexible, online programs allow you to go back to school while continuing to work full time. More than 50 respected, accredited degree programs are available in business, information technology, teacher education, and healthcare, including nursing.

For more information about the benefits available from NEA Academy partner WGU, please visit: [**www.wgu.edu/nea**](http://www.wgu.edu/nea)

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**Explore Proven Practices to Stack the Deck In Your Favor for 2014!**

Get what you need—when you need it—with educator-focused courses provided by Teacher CEU Toolbox, an NEA Academy partner. Start the New Year off with the following three professional development courses focused on classroom-tested teaching methodologies and techniques, strategic insights into educational development, and student motivational factors:

* [Key Practices of Highly Effective Teachers](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=8666-type=wbt-fragment=0-thirdParty=1&utm_source=A140115&utm_medium=DIGITAL&utm_campaign=MCU1401a&utm_content=Teacher_CEU_Toolbox_KPHET)
* [Motivating Students to Learn](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=8729-type=wbt-fragment=0-thirdParty=1&utm_source=A140115&utm_medium=DIGITAL&utm_campaign=MCU1401a&utm_content=Teacher_CEU_Toolbox_MSTL)
* [Achievement with Active Engagement Strategies](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=8549-type=wbt-fragment=0-thirdParty=1&utm_source=A140115&utm_medium=DIGITAL&utm_campaign=MCU1401a&utm_content=Teacher_CEU_Toolbox_AWAES)

**NEA Members Only – Receive a 10% discount on each course!**

**Teacher CEU Toolbox** courses offer innovative, high-quality professional development material available 24/7 online and on-demand. Courses are self-paced and designed to provide the licensing requirements needed for teachers to renew their teaching license and further their career growth. Continuing Education Units (CEUs) are awarded through the University of Nevada, Las Vegas Continuing Education (UNLVCE). No direct interaction with UNLVCE is required, thus streamlining the process and eliminating additional fees.

Teacher CEU Toolbox course creators are teachers who possess a Master’s or Doctoral degree and are Nationally Board Certified and/or have been recognized for their exemplary teaching practices.

For more information on student achievement courses from Teacher CEU Toolbox, please visit:

[www.neaacademy.org/teacherceutoolbox](http://www.neaacademy.org/teacherceutoolbox%20)

For print media distribution: (full text links below)

* **Key Practices of Highly Effective Teachers**

[http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=8666-type=wbt-fragment=0-thirdParty=1](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=8666-type=wbt-fragment=0-thirdParty=1&utm_source=A140115&utm_medium=DIGITAL&utm_campaign=MCU1401a&utm_content=Teacher_CEU_Toolbox_KPHET)

* **Motivating Students to Learn**

[http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=8729-type=wbt-fragment=0-thirdParty=1](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=8729-type=wbt-fragment=0-thirdParty=1&utm_source=A140115&utm_medium=DIGITAL&utm_campaign=MCU1401a&utm_content=Teacher_CEU_Toolbox_MSTL)

* **Achievement with Active Engagement Strategies**

[http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=8549-type=wbt-fragment=0-thirdParty=1](http://lms.neaacademy.org/topclass/topclass.do?expand-OfferingDetails-offeringId=8549-type=wbt-fragment=0-thirdParty=1&utm_source=A140115&utm_medium=DIGITAL&utm_campaign=MCU1401a&utm_content=Teacher_CEU_Toolbox_AWAES)

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**March 3rd is NEA’s Read Across America Day –**

**Get Ready to Celebrate Reading In Style with Dr. Seuss**TM **This Year!**

Now in its 17th year, [NEA’s Read Across America](http://www.nea.org/readacross/) is an annual reading motivation and awareness movement asking every child in every community to celebrate reading on the birthday of beloved children’s author, Dr. Seuss. NEA’s Read Across America program also supports NEA members, parents, caregivers, and children with the [resources and activities](http://www.smilemakers.com/NEASeussStore.html?CID=SEUSSSTORE) they need to keep reading fun throughout the year.

This Seussical celebration kicks off a week of reading events and activities across the nation! Make sure you are ready to celebrate the joy of reading with your students and fellow NEA colleagues on Monday, March 3rd – this year’s official Read Across America Day:

**Enjoy Special Discounts** —Decorate your school and classroom in true Seussian style! Check out the online [Seuss store: The Cat-alog](http://www.smilemakers.com/NEASeussStore.html?CID=SEUSSSTORE), offered through SmileMakers\*. There you will find everything you need for your celebration including over 100 Dr. Seuss products, reading awards, pencils, decorations, and so much more!

* Use promotion code **NEAMB** to get **20% OFF**, no minimum order required
* **FREE shipping** with your order of $25 or more in all 50 states (including Alaska and Hawaii)

**Get The Latest Info** —  
Go to [nea.org/readacross](http://www.nea.org/readacross) to find a wide variety of information including how to create a reading event, activity ideas, downloadable information for parents, and your state’s activity/contact information. Even take the pledge to participate this year! Items and materials are updated frequently, so please check back often.

* [Download & Print the 2014 Read Across America Day Poster](http://www.nea.org/grants/57061.htm)

**Stay Connected** —  
Join Read Across America on [Facebook](http://www.facebook.com/#!/neareadacrossamerica) or post your videos to [SchoolTube](http://www.schooltube.com/user/NEAreadacrossamerica) to learn what other educators are planning, and help spread the word about building a nation of readers! You can share photos, videos and ideas, plus hear the latest news from NEA’s Read Across America team and its partners.

For more information on NEA’s Read Across America program, please visit: [**www.nea.org/readacross**](http://www.nea.org/readacross)

\*A percentage of the profits from Read Across America sales will be donated to benefit NEA’s literacy program.   
(DR. Seuss PropertiesTM & © 2014 Dr. Seuss Enterprises, L.P. All Rights Reserved.)

**Get special discounts at the new Seuss store and Cat-a-log**Looking to decorate your school and classroom in Seussian style? Check out the [new online Seuss store](http://www.smilemakers.com/NEASeussStore.html?CID=SEUSSSTORE) for everything you need for your celebration. You’ll find one of the largest selections of Dr. Seuss products including reading awards, pencils, decorations and so much more. NEA members get a special 20% discount with no minimum order required plus FREE shipping for any order of $25 or more.

**Looking for books?**If you serve a high needs student population and are in need of books for your reading event, check out the [First Book Marketplace](http://www.fbmarketplace.org/), run by Read Across America partner [First Book](http://www.firstbook.org/). They have books by Dr. Seuss and many of your favorite authors at significant discounts. And if you qualify, sign up to become a First Book recipient of free books.

**March 1 and beyond**

Activities for Read Across America extend way beyond March 1. Updates and events are frequently being added to [nea.org](http://www.nea.org/readacross/). Check often for [activity ideas](http://www.nea.org/grants/13019.htm), community events and much more. Join the Read Across America [Facebook page](http://www.facebook.com/neareadacrossamerica), or post your videos to [SchoolTube](http://www.schooltube.com/user/NEAreadacrossamerica).

For print media distribution: (full text links below)

* **NEA’s Read Across America landing page**

[www.nea.org/readacross](http://www.nea.org/readacross)

* **SmileMakers online Seuss store: The Cat-alog**

[http://www.smilemakers.com/NEASeussStore.html](http://www.smilemakers.com/NEASeussStore.html?CID=SEUSSSTORE)

* **2014 Read Across America Day Poster**

<http://www.nea.org/grants/57061.htm>

* **NEA’s Read Across America Facebook page**

<http://www.facebook.com/#!/neareadacrossamerica>

* **NEA’s Read Across America SchoolTube page**

<http://www.schooltube.com/user/NEAreadacrossamerica>

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