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# # #

**Doubling Retirement-Savings Plan Contributions**

Some public school teachers and other nonprofit and public sector workers can stash money in two kinds of plans.

*By Kimberly Lankford*

*I’m about to start a new job, and my new employer says I can contribute to a 403(b) and a 457. Can I really contribute to both retirement plans, or do I need to pick one or the other? And what happens if I already contributed some money to my old employer’s 401(k) for 2014?*

Under a special opportunity available to some public school teachers, health care workers, and other nonprofit and public sector employees, you can contribute up to $17,500 for the year to a 403(b), plus up to $17,500 to a 457. If you’re 50 or older in 2014, you can also make catch-up contributions and add an extra $5,500 to both plans. Longer-term employees also have other opportunities to make special catch-up contributions to 403(b)s and 457s; you can find details in [this IRS publication](http://www.irs.gov/Retirement-Plans/How-Much-Salary-Can-You-Defer-if-You’re-Eligible-for-More-than-One-Retirement-Plan%3F).

If you already contributed some money to a 401(k) for the year, however, you’ll need to subtract that from your 403(b) limit. But you can still contribute the maximum to a 457, which isn’t affected by 403(b) or 401(k) contribution limits. For more information, see the IRS’s [How Much Salary Can You Defer If You’re Eligible for More Than One Retirement Plan?](http://www.irs.gov/Retirement-Plans/How-Much-Salary-Can-You-Defer-if-You’re-Eligible-for-More-than-One-Retirement-Plan%3F)

When you switch jobs in the middle of the year, let your new employer know how much you already contributed to a retirement-savings plan for the year. If you later discover you’ve contributed too much, your employer must withdraw the excess money (you can’t do it yourself) and return it to you as a distribution. If your employer withdraws the extra contributions and earnings before April 15 of the following year (the tax-filing deadline), the extra contributions will be taxed for the year you made the contribution, but the earnings on it will be taxed in the year the excess money was distributed, says Jamie Ohl, president of tax-exempt markets for ING U.S. Retirement Solutions.

If the excess contributions and earnings are withdrawn after the tax-filing deadline, the contribution is subject to double taxation -- that is, it will be taxed in the year that it was deferred and again in the year it is distributed from the plan, says Ohl. Earnings on that money are taxed in the year they are distributed. See the IRS’s [What Happens When an Employee Has Elective Deferrals in Excess of the Limits?](http://www.irs.gov/Retirement-Plans/Plan-Participant,-Employee/Retirement-Topics---What-Happens-When-an-Employee-has-Elective-Deferrals-in-Excess-of-the-Limits%3F) for more information.

It’s a good idea to contribute the maximum to both the 457 and the 403(b) if you can afford to do so. In the past, public sector and nonprofit workers tended to use these retirement-savings plans just as a supplement to a generous pension. But many of their employers are cutting back on pensions and retiree health care coverage, so employees have to come up with more money on their own, says Ohl.

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**Supplemental Links to Kiplinger Personal Finance Articles of 4/16/13**

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

* **NEA ID Theft Protection:** <http://www.neamb.com/shopping-discounts/nea-id-theft-protection-discount.htm>
* **The Latest ID Theft Scams You Need to Know About:** <http://www.neamb.com/shopping-discounts/you-need-to-know-about-the-latest-id-theft-scams.htm>

As a sidebar/supplement to the Kiplinger article “Doubling Retirement-Savings Plan Contributions,” here are some related links on the NEA Member Benefits website you may want to include:

* **Retirement Planning Center:** <http://www.neamb.com/retirement-center.htm>
* **NEA Valuebuilder****®** **Program:** <http://www.neamb.com/finance/nea-valuebuilder-retirement-savings.htm>
* **5-Minute Retirement Checkup:** <http://www.neamb.com/finance/nea-5minute-retirement-savings-checkup.htm>
* **NEA Retirement Income Calculator:** <http://www.neamb.com/retirement-income-calculator.htm>

As a sidebar/supplement to the Kiplinger article “Fast Fixes for 10 Common Money Mishaps,” here are some related links on the NEA Member Benefits website you may want to include:

* **NEA ID Theft Protection:** <http://www.neamb.com/shopping-discounts/nea-id-theft-protection-discount.htm>
* **The Secret Travel Benefit You Didn’t Know You Had:** <http://www.neamb.com/finance/secret-travel-benefit-you-didnt-know-you-had.htm>
* **9 Reasons You Need an Emergency Fund:** <http://www.neamb.com/finance/9-reasons-you-need-an-emergency-fund.htm>

**May 2014**

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

***  
NEA Click & Save* “Buy-lights” for May 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 May!

**Sears:**  Save $35 on orders of $300 or more; plus get free shipping on orders of $59 or more

**Drugstore.com:** Get free shipping on orders of $35 or more

**Harry and David:** Get 20% off site wide with no minimum purchase (for a limited time)

**Tool King:**  Save up to 40%

**Exhale:** 15% off spa therapies, classes, and BoutiqueOne

**Fandango:** Save 10% on a $50 gift card

**Restaurants.com:** Discount restaurant certificates frequently available

Be sure to check C&S often for unadvertised, limited time offers. Join the 324,000 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 & Delight with a Gift from 1800FLOWERS.COM *or* 1800BASKETS.COM!**

Whether it’s to celebrate a holiday, a birthday, graduation, or a new arrival, NEA members can delight their loved ones with a lush plant, gorgeous floral arrangement, or tantalizing gift basket—and get 20% off their orders—from 1800Flowers.com and 1800Baskets.com! For more information and to place your order, go to [www.neamb.com](http://www.neamb.com) and look for 1800Flowers.com under the Discounts tab.

\* \* \* \* \*

[](http://www.neamb.com/travel/enterprise-car-rental-discount.htm)

**Get VIP Savings with the *NEA Car Rental Program***

If holiday or vacation travel is in your future, consider renting a car, van or SUV through the NEA Car Rental Program! A choice of car rental partners, including Alamo, Enterprise, National, and Hertz, ensures a selection of benefits to meet your needs, such as:

* NEA member discount
* No daily mileage limits
* No charge for a second driver
* Rent from local or airport locations
* 24-hour emergency roadside assistance
* Coupons for additional savings

To find out about these special program benefits, go to [www.neamb.com](http://www.neamb.com), look under the Discounts tab, and then click on “Car Rental.”

\* \* \* \* \*



**Nice Place. Nice Price.**

With nearly 350 properties in 36 states, Red Roof® is proud to offer NEA members a **20% nationwide discount** on already economical rates! For the latest Red Roof information, to sign up to become a member of RediCard® (Red Roof’s loyalty program), or to search for the perfect location and make your reservation, log into [www.neamb.com](http://www.neamb.com), highlight the Travel heading and then click on “Travel Discounts.”

# # #

**Fast Fixes for 10 Common Money Mishaps**

These ten financial headaches don’t have to turn into migraines.

*By Susannah Snider*

A money mishap—for example, a miscalculation at tax time, a bill you overlooked or an unexpected fee —can catch even the most organized person by surprise. But act quickly and you can probably fix, or at least minimize, the financial damage.

**1. You have to change the date of your skiing trip, but you already bought the plane tickets.**

**Fast Fix:** The best-case scenario is that you learn about the change in plans within 24 hours of booking the flight. A federal rule provides that before that first day is up, you may cancel a plane ticket and rebook fee-free. After that, expect to pay up to a $200 change fee for domestic fares on major airlines, plus any additional cost for the new ticket. (There are exceptions: JetBlue charges up to $150; Southwest doesn’t charge a change fee.) If you cancel your trip, the carrier will give you a credit (minus the change fee), typically good for up to ten months.

**2. The $50 Groupon you bought for $25 for dinner at your neighborhood Italian eatery just expired.**

**Fast Fix:** Go ahead and use the Groupon. The amount you paid for the daily deal is still valid after the promotional value expires (the same goes for LivingSocial coupons). Ask politely and the restaurant may honor the full value, but there’s no guarantee. If you know before the expiration date that you won’t be able to use a Groupon or LivingSocial deal, you can try to unload it through a resale site, such as [CoupRecoup.com](http://couprecoup.com/), a kind of Craigslist for daily deals. You may have to sell at a deep discount.

**3. Your income tax bill is way more than you expected, and you can’t come up with the money by April 15.**

**Fast Fix:** File your return by April 15 and pay as much as you can. Then wait for the IRS to send you a bill for the balance. That should take about 45 days, which will give you time to find some or all of the remaining amount. You’ll get hit with a late-payment penalty of 0.5% of the unpaid balance per month, but that’s a lot better than the failure-to-file penalty of 5% a month. Avoid the temptation to pay your tax bill with a credit card. You’ll owe a “convenience fee” of up to 2.35% of the amount you charge, plus interest if you fail to pay off the balance by the due date.

**4. After a trip abroad, you discover that you’ve run up an eye-popping cell-phone bill.**

**Fast Fix:** Call your provider and ask for a reduction. Be persistent, and remind the customer-service rep of your history as a loyal customer, says Logan Abbott, of [MyRatePlan.com](http://myrateplan.com/). If you were unaware of how much the extra minutes or data would cost, let the rep know. The good news is that overage charges, which can run up to 25 cents per minute or $10 per gigabyte, are easy to avoid. All major carriers must now provide text or e-mail alerts to customers who approach or exceed their wireless-plan limits. Contact your carrier before heading abroad to see whether you can enroll in a prepaid international package, or consider buying an international SIM card. Otherwise, use Wi-Fi as much as possible for data and phone calls while you’re out of the country and you won’t be charged by your plan.

**5. You notice suspicious purchases on your credit card statement and suspect that a scammer got your number.**

**Fast Fix:** Contact the credit card issuer as soon as possible to dispute the charges and ask for a new card. Your liability is limited to $50 on a credit card, but American Express, Discover, MasterCard and Visa don’t charge you at all. If you suspect that you have been the victim of ID theft, you could place a fraud alert on your account with one of the three credit bureaus (Experian, Equifax and TransUnion) so that lenders must take extra precautions before granting credit in your name. It also entitles you to a free credit report from each of the bureaus. The initial alert stays on your account for 90 days, but you can renew it.

**6. You stashed money in a Roth IRA, but a year-end bonus put you over the limit for Roth contributions.**

**Fast Fix:** You can avoid a 6% penalty on contributions you made in the year your income was too high if you withdraw your Roth contributions (and any earnings on those contributions) by April 15. (For 2013, you couldn’t contribute to a Roth if your income was more than $127,000 for singles or $188,000 for joint filers.) Even better: Contact your IRA administrator and ask for a form to “recharacterize” your Roth contribution and any earnings on it to a traditional IRA. As long as you make the switch before October 15, 2014, you won’t owe the penalty. If you made contributions to the Roth in earlier years, the administrator should calculate how much of the earnings should be attributed to the previous years’ contributions. If you switch to a nondeductible IRA, you’ll also need to file IRS Form 8606 to report the nondeductible contribution.

**7. The department-store mailings you tossed turned out to be bills for a charge you forgot about. Now you’ve racked up $50 in late fees.**

**Fast Fix:** The issuer is within its rights to charge interest, assess late fees, possibly increase the annual percentage rate and report delinquencies to the credit bureaus. But if you call customer service and explain the situation, you may get a break. Emphasize how long you’ve been a customer and why this is an isolated incident, and that you’d like to have the late fees waived or reduced. If the store has reported your delinquency to a credit bureau, ask that the report be withdrawn.

**8. The tracking information for a package you expected says it was delivered to your home, but it’s not on your porch.**

**Fast Fix:** The burden is on the sender to locate a missing bundle or reimburse you. If it appears to have been a theft, report it to the police; the merchant may require a police report. Then call the merchant with your tracking number, delivery confirmation e-mail and police report in hand. If the stolen package was a gift from an individual, she can expect coverage against loss or damage of up to $100. If the value was higher and she didn’t pay for extra insurance, you’re out of luck. A merchant such as Amazon will have its own arrangements with shipping companies in place. You can prevent this from happening in the future by having your packages sent to your workplace or the nearest mail center. You can also require a signature before the package is dropped off, typically for an extra $2 or $3. FedEx’s “Delivery Manager” alerts you to packages headed to your address and lets you make plans accordingly. UPS’s “My Choice” messages you about deliveries and lets you reschedule or reroute your package.

**9. That gift card in your wallet you’ve been meaning to use? It expired.**

**Fast Fix:** Check for a customer-service number printed on the back of the card or on the retailer’s Web site. You may be able to have the unused funds reloaded onto the card. If that doesn’t work, you might be able to recoup the cash by filing a claim for unclaimed property with your state. But the claims process could be a pain. Depending on your state, you may need the credit card number used to buy the gift card or a signed affidavit from the person who bought it.

**10. A bill collector keeps calling about a debt he says you owe. But you don’t recognize the bill.**

**Fast Fix:** Tell the caller that you can’t discuss the debt until you see something in writing, says Gerri Detweiler, of [Credit.com](http://credit.com/). The collector is required to send a written notice of the debt within five days of initially contacting you. Once you get that notice (insist on snail mail), you have 30 days to dispute the debt. Send a letter by certified mail or with delivery confirmation stating that you aren’t sure you owe the debt, and ask the collector to verify it. That will buy you time to investigate whether you forgot to pay a bill or there has been a mistake. A collector who refuses to send you a notice by mail or threatens to take you to court unless you pay immediately is probably a scammer.

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**How to Manage Your Passwords**

Throw out the sticky notes. These programs are a better way to go.

*By Jeff Bertolucci*

Security experts tell us to create long, complex passwords (think numerals and symbols) for every online account. But how are we supposed to remember all of those mind-numbing character strings?

Enter software that manages your passwords for you. These programs allow you to store your passwords in one file by creating one ultra-secure master password to serve as the portal to all your other user names and passwords. Here are three of our favorites.

**Dashlane.** This is an excellent choice for the password-challenged. Not only is it highly secure, but it’s also a breeze to use. [Dashlane](http://dashlane.com/) is a free download for Windows and Mac PCs and most smart phones and tablets. Enter a master password (be sure to remember it because Dashlane doesn’t save it) and the app automatically encrypts your passwords and other private information using military-grade AES-256 encryption, which has never been hacked. Dashlane imports new and existing passwords from your Web browser into its “vault”; the program can remember your shipping and credit card information, as well as auto-fill online checkout screens.

Dashlane also works within your Web browser to monitor your online activities. When you log in to your e-mail, for instance, Dashlane pops up and asks whether it should save your user name and password. Plus, it rates the strength of your existing passwords (and tells you if they should be changed), and it generates strong passwords for new sites that you join. If you signed up for two-step verification using Google Authenticator (you need a code generated by an app in addition to your password), you may continue to use it.

Although Dashlane is a dandy password manager, the free version is limited to one device. If you’d like to use it on several gadgets, you’ll need to buy the premium edition ($30 per year), which syncs passwords and backs up data across multiple devices.

**LastPass.** This is another top-notch free password manager. Like Dashlane, [LastPass](http://lastpass.com/) prompts you to create a master password (it, too, uses AES-256 encryption), integrates with the browser, detects when you log in to password-protected sites and asks whether you want it to remember log-in information. Like Dashlane, LastPass generates strong passwords for new sites and auto-fills credit card and shipping information. And LastPass has added the ability to rate the strength of existing passwords.

LastPass stores your data online, which lets you access your credit card numbers from any Web browser. (The downside: You may be uncomfortable with having your sensitive personal data stored in the cloud.) The app also supports Google Authenticator, but you’ll need the premium version ($1 a month) to use LastPass on a variety of smart phones and tablets, including Android, BlackBerry, iOS (Apple) and Windows Phone devices.

**Keeper.** If all you want is a free password manager and little more, [Keeper](http://keepersecurity.com/) is appealing. Like its competitors, the app uses bulletproof AES-256 encryption. The app supports two-step verification, but it doesn’t rate the strength of your passwords. The free version works well on a single device, but you’ll want Keeper Backup ($10 per device per year) to sync among several PCs, tablets and phones.

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## Join the Celebration with NEA Member Benefits!

## Member Appreciation Week: May 5 – May 10, 2014

NEA Member Benefits is celebrating Member Appreciation Week and we want you to join in the fun! For the entire period of May 5 – 10, 2014, we’ll be featuring special deals, discounts, and giveaways—designed exclusively for NEA members. It’s our way of saying “Thank You” for all you do!

Enter to win an iPad mini, select a free magazine subscription, save big on classroom supplies and personalized stationery, get discount coupons, gift cards, and much, much more!

Sneak Preview: To get an early start on the celebration, we’ll provide a sneak preview of these special offers starting Thursday, May 1, 2014, at [www.neamb.com/appreciation](http://www.neamb.com/appreciation). Check them all out ahead of time, and then visit often during the week of May 5 – 10!

# # #

**Three Ways to Save with the NEA Long-Term Care Insurance Program**

There are three ways to save when you are buying long-term care insurance:

* Buy before your birthday: Rates are age-based, so buying before your birthday will help you lock in lower rates.
* Buy with your partner: There is a couples discount for married couples or domestic partners.
* Member discount: NEA members receive a 5% discount on insurance premiums.  This special price is also available to your parents, grandparents and adult children.

For information on the best long-term care insurance coverage for you or your family members, call the NEA Long-Term Care Insurance Program today at **855-632-4582, (855-NEA-4LTC**).

# # #

*(Separate item)*

For Posting on Twitter:

25% of adult children provide personal care and/or $ assistance to a parent. Think long-term care insurance. #LTCI

**Enter to Win the Next California Casualty $2,500 Academic Award**

What would $2,500 do for your classroom? California Casualty, provider of the NEA® Auto and Home Insurance Program, is looking for the next Academic Award winner. Three times a year, California Casualty gives the award to help educators defray the costs of providing for classroom and other instructional materials. The deadline to enter is September 19, 2014, with the next recipient announced in October 2014. Rules and the entry form can be found at [www.calcasacademicaward.com](http://www.calcasacademicaward.com).

The California Casualty Academic Award was created to offset the growing number of teachers and staff who spend more of their hard earned money equipping students with educational supplies. A recent survey from the National School Supply and Equipment Association found 99 percent of teachers now spend an average of $500 of their personal funds amounting to $1.6 billion a year.

“This is just one small way we can say thank you to the true American heroes who work tirelessly with our children to make our communities better,” said California Casualty Vice President Mike McCormick.

Previous recipients of the California Casualty Academic Award have used the funds to buy a Smart Board projection system, pay for field trips or purchase iPads for the classroom. What would you do with an extra $2,500?

California Casualty’s Academic Award contest is ongoing with the next winner announced in October 2014. Eligibility requires membership in the AEA, CTA, NEA (National Education Association), or referred by a current member of the state NEA affiliate or one of our other participating educator associations including: ACSA, CASE, COSA, KASA, NASA, UAESP or UASSP. Complete rules and information can be found at [www.calcasacademicaward.com](http://www.calcasacademicaward.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)*, or by calling 1.800.800.9410.*

# # #

**Enter to Win a $7,500 School Lounge Makeover® from California Casualty, Provider of the NEA® Auto and Home Insurance Program**

Don’t miss a chance to brighten up your school lounge. California Casualty, provider of the NEA® Auto and Home Insurance Program, is taking entries for the next California Casualty School Lounge Makeover® contest. Details and rules can be found at [www.schoolloungemakeover.com](http://www.schoolloungemakeover.com).

The contest was created as a way to give back to teachers and staff who often lack an area of repose and respite to offset the hard work required to educate our children.

English Teacher Debbie Siebert of Plainville High School in Connecticut says the makeover of their lounge in November of 2013 resulted in “a striking and soothing area.” Siebert learned about the School Lounge Makeover while reading her *NEA Today* publication.

The more entries received from your school, the better your chances of winning!

The deadline to enter the next California Casualty $7,500 School Lounge Makeover® is October 3, 2014, with the next winner announced in November 2014. 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. Find all the details and information at [www.schoolloungemakeover.com](http://www.schoolloungemakeover.com).

Not only does California Casualty offer exclusive auto and home insurance benefits to NEA members, the company gives back with numerous Community Impact Initiatives:

* The $2500 Academic Award – given annually to educators to help buy school supplies or provide for school programs facing cuts.
* The Thomas R. Brown Athletics Grant – up to $3,000 given to public high schools across the nation to support athletics programs adversely affected by shrinking school budgets.
* The NEA Foundation/California Casualty Award for Teaching Excellence – given to educators to honor and promote excellence in education and to elevate professionalism. Winners receive $650 for their schools, five finalists receive a $10,000 cash award and one finalist is named the nation’s top educator and is awarded an additional $25,000.

For more information about the NEA® Auto and Home Insurance Program provided by California Casualty, or to learn about their Community Impact Initiatives, visit [www.calcas.com/nea](http://www.calcas.com/nea) or call 1.800.800.9410.

*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)*, or by calling 1.800.800.9410.*

# # #

**California Casualty Thomas R. Brown High School Athletics Grant Program**

California Casualty, provider of the NEA® Auto and Home Insurance Program, is taking entries for the 2014/2015 California Casualty Thomas R. Brown Athletics Grant program. The grant program was created to offset severe budget cuts that have forced public high schools across the nation to decrease, eliminate or implement fees for their sporting programs – leaving some kids sitting on the sidelines unable to participate. The grants application deadline for the 2014-2015 school year is January 15, 2015. Details and entry forms can be found at [www.calcasathleticsgrant.com](http://www.calcasathleticsgrant.com).

The 2013/2014 Thomas R. Brown Athletic Grant program recipients included seventy-nine high schools in 31 states that will share $101,000 to supplement their sports teams and facilities. Since its inception, more than $300,000 has been awarded to hundreds of public high schools across the U.S. to rejuvenate athletic opportunities.

“California Casualty understands the important role athletics play in the education of our youth,” said Doug Goldberg, Senior Vice President. “We have partnered with education associations for more than 60 years and we are honored that we can give back.”

California Casualty has served educators since 1951 and has been providing the NEA® Auto and Home Insurance program since 2000. The company gives back through numerous Community Impact Initiatives:

* The $2,500 Academic Award – given annually to an educator to help buy school supplies or provide for school programs facing cuts.
* The $7,500 School Lounge Makeover® to create a more soothing and relaxing area for educators to recharge during the school day.
* The NEA Foundation/California Casualty Award for Teaching Excellence – given to educators to honor and promote excellence in education and to elevate professionalism. Winners receive $650 for their schools, five finalists receive a $10,000 cash award and one finalist is named the nation’s top educator and is awarded an additional $25,000.

You can learn more about California Casualty’s various community impact initiatives at [www.calcas.com/nea](http://www.calcas.com/nea) or by calling 1.800.800.9410.

*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)*, or by calling 1.800.800.9410.*

# # #

***Now Available!***

**NEA Academy’s Newest Partner, Knowledge Delivery Systems (KDS),   
Offers 55 Innovative Courses!***Available with CE or Graduate Credits*

Knowledge Delivery Systems (KDS) is a leading provider of innovative, scalable, personalized professional learning for K-12 educators, leveraging advanced technology platforms to raise student achievement. KDS has partnered with the NEA Academy to help states, school districts, and educators realize the benefits of exemplary professional development.

**NEA members go to** [**www.neaacademy.org/kds**](http://lms.neaacademy.org/topclass/topclass.do?expand-esdVendorCourses-v=52730?utm_source=A140415&utm_medium=DIGITAL&utm_campaign=MCU1404a&utm_content=KDS_NEAACADEMY) **to receive special discounts from KDS:**

* Save up to 15% OFF CE credit courses
* Get over $60 OFF any Graduate credit course

[KDS courses](http://lms.neaacademy.org/topclass/topclass.do?expand-esdVendorCourses-v=52730?utm_source=A140415&utm_medium=DIGITAL&utm_campaign=MCU1404a&utm_content=KDS_courses) allow members more flexibility by providing two versions of each course in the NEA Academy catalog. NEA members can enroll in a course for CE credit or a higher-cost Graduate credit option by selecting the corresponding course title, as shown below:

* 21st Century Skills {select this example for **CE credit**}
* 21st Century Skills (GRAD) {select this example for **3 Graduate credits** from Brandman University}

**New KDS course titles include:**

* 21st Century Skills
* A Framework for Teaching: Making the Most of Teacher Evaluation
* Aiding Students with Learning Disabilities
* Anger Management & Effective Discipline to Prevent Violence, Part I
* Anger Management & Effective Discipline to Prevent Violence, Part II
* Assessment and Grading for Student Achievement
* Assessment and the Common Core State Standards
* Authentic Innovation in the 21st Century Classroom
* Becoming a Culturally Responsive Teacher
* Becoming a Reflective Teacher
* Best Practices for Teaching African American Boys
* Challenging Gifted and All Students with the Cluster Grouping Model
* Character Education, Part I: Community and Cultural Change
* Character Education, Part II: Positive Role Models and Proactive Educators
* Charlotte Danielson's A Framework for Teaching
* Common Core in ELA: Instructional Shifts for Effective Implementation, Grades 3-5
* Common Core in ELA: Instructional Shifts for Effective Implementation, Grades 6-8
* Common Core in ELA: Instructional Shifts for Effective Implementation, Grades 9-12
* Common Core in ELA: Instructional Shifts for Effective Implementation, Grades K-2
* Common Core in Mathematics: Instructional Shifts for Effective Implementation, Grades 6-8
* Common Core in Mathematics: Instructional Shifts for Effective Implementation, Grades 9-12
* Common Core State Standards in Literacy, Grades 3-8
* Common Core State Standards in Mathematics, Grades 3 - 8
* Creating a Professional Learning Community at Work: Foundational Concepts and Practice
* Data, Data Everywhere
* Data-Driven Decision Making: Implementing Strategies for Student Achievement
* Differentiating Instruction Using the Common Core State Standards
* Differentiation and Assessment for Middle School
* Differentiation and the Brain
* Discovery-Based Mathematics, Part I: Real, Whole, and Negative Numbers
* Discovery-Based Mathematics, Part II: Multiplication, Division, Fractions, and Decimals
* Elementary Reading Intervention Strategies
* Enhancing Your Curriculum Through Art
* Formative Assessment and Standards-Based Grading
* Grading and Reporting for All Students
* Grading: A Guide to Effective Practice
* Improving Instruction through Strategic Conversations with Teachers
* Manage It All: Students, Curriculum, and Time
* Motivating and Engaging Students
* Motivating Underachievers Using Response to Intervention and Differentiated Instruction
* No-Nonsense Nurturer Classroom
* POWERful Coaching
* Pyramid Response to Intervention: How to Respond When Kids Don't Learn
* Supporting Struggling Students with Rigorous Instruction
* Teaching Boys in Poverty
* Teaching English Language Learners Across the Curriculum, Part I
* Teaching English Language Learners Across the Curriculum, Part II
* Teaching Reading and Comprehension to English Learners, K-5
* Teaching, Learning, and Leading in the Digital Age
* Technology Applications for Teaching and Supporting the Struggling Reader
* Transforming School Culture
* Understanding Culture and Race
* Understanding the Digital Generation: Teaching and Learning in the New Digital Landscape
* Using Digital Media to Enhance Learning
* Using Web 2.0 in Teaching and Instruction

For more information about the Knowledge Delivery Systems (KDS) courses offered through the NEA Academy, please visit: [**www.neaacademy.org/kds**](http://lms.neaacademy.org/topclass/topclass.do?expand-esdVendorCourses-v=52730?utm_source=A140415&utm_medium=DIGITAL&utm_campaign=MCU1404a&utm_content=KDS_NEAACADEMY)

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**Participate in a Webcast Series –**

**Learn More about Common Core Implementation in 2014**[**http://www.slj.com/webcasts/on-common-core-2014**](http://www.slj.com/webcasts/on-common-core-2014)

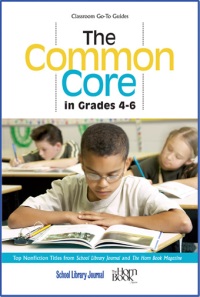
**Sponsored in part by the** [**NEA Academy**](http://www.neaacademy.org?utm_source=A140415&utm_medium=DIGITAL&utm_campaign=MCU1404b&utm_content=SLJ_NEAAcademy)**,**[***School Library Journal***](http://www.slj.com/nea2014) **presents an exclusive series of instructional webcasts** that delve into the issues surrounding implementation of the Common Core State Standards (CCSS) and address how librarians and educators can navigate them successfully.

These in-depth, one-hour presentations feature library, literacy, and education experts from across the country offering actionable examples and insights on effective implementation of the CCSS. Attendees will emerge better prepared to meet the challenges presented by the Common Core and to make the most of its opportunities surrounding implementation of the Common Core State Standards (CCSS) and address how librarians and educators can navigate them successfully.

[register button On Common Core 2014 | Professional Development for Librarians](https://shop.mediasourceinc.com/ProductDetails.aspx?ocid=299)[**Genre in the Common Core State Standards**](http://www.slj.com/2014/02/webcasts/genre-in-the-common-core-state-standards-on-common-core-2014)   
*~~Tuesday, April 1st, 2014; 3:00 PM – 4:00 PM ET~~ – Archive is now available!*

[**Text Sets: Blueprints for Curriculum Building**](http://www.slj.com/2014/02/webcasts/text-sets-blueprints-for-curriculum-building-on-common-core-2014)  
 *Thursday, May 1st, 2014; 3:00 PM – 4:00 PM ET*

[**On the Road with CCSS: Issues and Solutions to Implementation**](http://www.slj.com/2014/02/webcasts/on-the-road-with-ccss-issues-and-solutions-to-implementation-on-common-core-2014)  
*Thursday, May 8th, 2014; 3:00 PM – 4:00 PM ET*

[**Save 33% on the entire series**](https://shop.mediasourceinc.com/ProductDetails.aspx?ocid=299) AND receive a free paperback copy of **The Common Core in Grades 4-6:  Top Nonfiction Titles from *School Library Journal* and *The Horn Book Magazine*** (Rowman & Littlefield, April 2014), a $19.95 value.

The [**Classroom Go-To Guide for the Common Core**](http://mediasource.netatlantic.com:80/track?type=click&enid=ZWFzPTEmbXNpZD0mYXVpZD0mbWFpbGluZ2lkPTczNDAyJm1lc3NhZ2VpZD03MzQwMiZkYXRhYmFzZWlkPXRlc3Qmc2VyaWFsPTE2Nzk1NjQ2JmVtYWlsaWQ9bmR1cmFuQG1lZGlhc291cmNlaW5jLmNvbSZ1c2VyaWQ9MV8xJnRhcmdldGlkPSZmbD0mZXh0cmE9TXVsdGl2YXJpYXRlSWQ9JiYm&&&2014&&&https://rowman.com/ISBN/9781442236097?sljcommoncore) is the first in a series of comprehensive tools to tap into the vast flow of recently published books for children and teens, offering recommendations of exemplary titles for use in the classroom. Currency meets authority, brought to you by the editors of the highly regarded review sources, *School Library Journal* and *The Horn Book Magazine*.

[**http://www.slj.com/webcasts/on-common-core-2014**](http://www.slj.com/webcasts/on-common-core-2014)





**WGU Shows Appreciation for NEA Members Through   
Special Scholarship Opportunities & Tuition Discounts***Expand Your Education For Less – Apply Now!*

Western Governors University (WGU), in partnership with the NEA Academy, proudly offers NEA members an exclusive opportunity to obtain a **WGU-NEA Academy Partner Scholarship.** Multiple applicants seeking to earn a master’s degree in education will each be awarded up to **$2,400** in program assistance!

***Don’t leave money on the table!***

WGU wants to provide assistance to NEA educators, but you must apply to be awarded scholarship funds! This simple step could help you to secure a valuable advanced degree while saving a significant amount of your hard-earned money.

Other special NEA member benefits offered by WGU include:

* **$65 application fee waiver**
* **5% tuition discount** on an already affordable tuition (under $6,000 a year for most programs)

**NEA Members - expand your knowledge by attending college online for less this year!**

For information about the WGU scholarship, tuition discounts, and program options, please visit:   
[**www.neaacademy.org/wgu**](http://lms.neaacademy.org/topclass/topclass.do?expand-esdVendorCourses-v=402&utm_source=A140415&utm_medium=DIGITAL&utm_campaign=MCU1404c&utm_content=WGU_NEAACADEMY)

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***Enter to Win an Exciting Visit from the LYSOL Healthy Habits Bus!***

Good hygiene is critical in the classroom: just think of all the germs that are spread daily as students touch and retouch their desks, the door and their friends’ notebooks! However, children can have a tough time wrapping their minds (and hands!) around the concept of germs since they can’t see or smell them. The LYSOL® Healthy Habits Tour Bus, “a science museum on wheels,” will be traveling across the country to educate children on germs in a fun and unique way. Interactive stations on the bus put children and germs face-to-face to help them better understand how germs can make them sick and how healthy habits, like hand washing, can help keep them illness-free.

LYSOL wants to bring this fun to you by giving you the chance to win a visit from the 2014 LYSOL Healthy Habits Bus through a special contest! Parents, Teachers and members of the community can nominate their school to win a LYSOL Healthy Habits Celebration – and even school grants! The Grand Prize winning school will receive a $15,000 school grant, a visit from the LYSOL Healthy Habits Bus *and* a one-year supply of LYSOL Disinfecting Wipes and LYSOL No-Touch Hand Soap Dispensers & refills for the school. For more information and to enter, visit [www.Facebook.com/Lysol](http://www.Facebook.com/Lysol).

A preview of the LYSOL Healthy Habits Bus:

* **Wash those hands!** Students get to see what is *really* living on their hands with the Hand Scanner. Their hands are scanned and projected on a screen – with animated germs wriggling all over them. A short interactive video then teaches them the proper way to wash and clean their hands.
* **Cover your nose**! Students come face to face with an animated nose armed with a burst of air that makes them feel like they have been sneezed on! They then see themselves surrounded by animated germs to show how their sneeze spreads around a small area.
* **When should I wash?** An interactive touchscreen game shows a class in progress. Students tap the kids who they think need to wash their hands (kids who are sneezing, unwrapping snacks, etc.). Right answers get a reward, while missed chances prompt videos that explain how germs spread around the class when hands aren’t washed.
* **A Healthy Battle!** It’s time for students to get in the trenches and defeat some germs! In this Kinect TM-style augmented-reality game, students use wipes with the goal of preventing germs from getting past them.

When kids have completed all four stations, they become Certified Healthy Habits Heroes. They get their photo taken on their choice of a Healthy Habits Hero avatar and a badge with a unique ID number to take home. Parents can then log on at [www.Lysol.com/HealthyHabits](http://www.Lysol.com/HealthyHabits) with the ID number to access the image, as well as additional activities and events to help them keep up the great work and spread Healthy Habits.

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[](http://www.smilemakers.com/nea.html)