**October 2014**

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

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NEA Click & Save* “Buy-lights” for October 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 October—and make the most of the fall season!

**Kohl’s:**  Get up to 20% off purchases of $100 or more, and up to 15% off purchases of less than $100; free shipping on orders of $75 or more

**Omaha Steaks:** Get 50% off site-wide, including shipping

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**ActivewearUSA:** Get free shipping on orders of $75 or more

**Old Navy:**  Get free shipping on orders of $50 or more

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**Six Flags Theme Park:** Save up to $41.10 per ticket

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| *partnership image* |  |

**Save on Heating Bills This Year with the *NEA Propane Discount Program***

Offered in partnership with Propane.pro, this new program provides you with quotes from up to four top-rated and pre-screened, local propane suppliers who compete for your business, with the potential to offer significant savings. In fact, 80 percent of Propane.pro users report significant savings—on average, 30 to 40 cents per gallon!

In addition to fuel savings, you will receive the following benefits as a program participant:

* $50 of free propane when switching to a Propane.pro supplier
* $100 toward the purchase of a new propane tank from a Propane.pro supplier

Note that the program is currently offered in all states *except* Alaska, Hawaii, Louisiana, Nebraska, Nevada and North Dakota, and new states and territories will be added.

Learn more about the features and benefits of the NEA Propane Discount Program, including answers to Frequently Asked Questions, on the NEA Member Benefits website at [www.neamb.com/propane](http://www.neamb.com/propane).

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# # #

**Resource for State Editors:**

**Monthly Reprint Privileges for Up to 3 Select Articles**

**from *Kiplinger’s Personal Finance* Magazine**

**Rules/Guidelines**

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**About Kiplinger’s Personal Finance Magazine**

For 65 years, *Kiplinger’s Personal Finance* has been the authoritative source of guidance on investing, managing and spending money. With a monthly readership of more than 2 million, *Kiplinger’s Personal Finance* is one of the most widely distributed and highly trusted personal finance publications.

**Articles Available for Reprint**

Each month, NEA Member Benefits will provide Microsoft Word versions of three select Kiplinger articles in the NEA Member Benefits Monthly Communications Update. The Monthly Communications Update is distributed by email around the 15th of each month by Maureen Weaver, NEA MB Communications.

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# # #

**6 Secrets to Better Credit**

Learn these six key credit facts to help you get a better rate on a mortgage, negotiate a better deal from your card issuer, and more.

*By Lisa Gerstner*

Credit is complicated and, sometimes, counterintuitive. For example, being debt-free can result in a dismal credit score, and having high limits on your credit cards may boost your score despite the extra temptation to spend. Dozens of credit scores measure the activity on your credit reports, and everyone from your cable company to your employer may be checking up on your credit.

**A Little Debt Is Desirable**

Shunning credit cards can really help your bottom line, but **a thin credit history can lead to a poor credit score**. Young adults who haven't yet utilized credit cards and retirees (who may have paid off their mortgage and other loans and stopped using credit cards) both can suffer the consequences.

To help beef up your credit history and boost your score, continue to make one or two purchases per month on a credit card.

**You Can Negotiate**

Sure, your credit card comes pre-equipped with a due date, an annual percentage rate and a group of fees that the issuer sets. But they’re usually not set in stone. **You may be able to negotiate a different due date or a lower interest rate or minimum payment.** “If you have a great credit score, you’re in the driver’s seat,” says Beverly Harzog, a credit expert and author of Confessions of a Credit Junkie.

You may have some leeway with fees, too**. If you make a late payment for the first time and get slapped with a fee, call and ask to have it waived.** Your good payment history could be enough to catch you a break. You may be able to get an annual fee waived for at least a year if you threaten to cancel your card. With a new rewards card, you may even be able to capture some extra points. If you find out—perhaps through social media or acquaintances—that other people have been offered a larger sign-up bonus, ask the issuer if it will increase your initial reward to match.

**You're Being Tracked**

Reports from the three major credit bureaus (Equifax, Experian and TransUnion) are commonly used to assess creditworthiness. But many more [agencies track everything from how you’ve managed bank accounts to your history as a tenant](http://files.consumerfinance.gov/f/201207_cfpb_list_consumer-reporting-agencies.pdf). Many of these lesser-known agencies focus only on negative information. So, for example, if you’ve ever bounced a check or otherwise mismanaged a bank account, you may have data on file with ChexSystems, which collects information on checking and savings accounts.

**National agencies must provide you with one free report per year, and all must provide a report for a reasonable fee ($11.50 or less).** But rather than attempt to track all of them, you may want to check them in relevant situations. If you’re about to shop for homeowners insurance, for example, get your C.L.U.E. personal property report from LexisNexis, which lists losses related to your personal property. LexisNexis also provides a C.L.U.E. auto loss history report. If you’re shopping for apartments, see if anything comes up on tenant-screening databases, such as CoreLogic SafeRent.

**You May Not See the Score Your Lender Sees**

FICO produces many versions of its credit score. Some of them are designed for certain types of lenders, and those scores place more weight on, say, your mortgage, auto-loan or credit-card payment history than the base score does, says Anthony Sprauve, senior consumer credit specialist for FICO.

You’ll see these scores only if a lender has declined to grant you credit and discloses the score to you as required by law, says John Ulzheimer, credit expert with Credit Sesame.

**To get a general idea of where your credit score stands and how you might improve it, you can use the free tools at Credit.com, CreditSesame.com and CreditKarma.com.** If you’re thinking of taking out a loan soon, consider reviewing your base FICO score ($19.95 at www.myfico.com) because it may come closest to the score that your lender will view.

**Opening a New Account Won't Hurt Much**

You may have heard that if you apply for several credit cards at once, you’ll take a hit to your credit score because the lenders make inquiries on your credit report. Even an inquiry from a single lender can shave points from your score. But an inquiry counts for a relatively small portion of your score.

**If you have strong credit and want to snag great offers on credit cards once in a while, don’t fret over the impact on your score.** (You may want to hold off if you plan to apply for a loan in the next few months.) “You don’t need to be held hostage by a credit card that isn’t working for you anymore,” says Gerri Detweiler, director of consumer education for Credit.com.

When it comes to mortgage, student and auto loans, you have more freedom to shop for rates without sinking your credit score. For each type of loan, FICO ignores lenders’ inquiries that occur within 30 days of each other. In addition, inquiries that occur within 45 days of each other count as a single inquiry. That rule also applies when rental properties check the credit reports of potential tenants—meaning your score should stay in good shape as long as you find a home within 45 days.

**Closing Credit Cards Could Hurt**

When you want to declutter your financial life, eliminating credit card accounts feels good. And if you find that you can’t control your spending when you have credit cards, shutting them down is probably a good idea. But if you have the willpower to simply leave them in a drawer, that’s the best move.

Say you have three credit cards, each with a $5,000 limit. Two of the cards have zero balances, and one has a $4,000 balance. If you close the two cards with no debt, the overall ratio of your debt compared with your credit limits jumps from 27% to 80%. That percentage, called credit utilization, is part of the “amounts owed” portion of your FICO score, which accounts for nearly one-third of the score. A high utilization has a negative impact. To minimize the effect on your score, you’d be better off leaving all of the cards open, keeping zero balances on the first two and whittling down your balance on the remaining card. (Your utilization is calculated both for individual cards and your overall credit.)

If you keep relatively low balances on all of your credit cards, closing some of them may not inflict much damage on your score. Retail cards tend to have low limits, says Harzog, so those could be prime candidates for cutting, especially if you own other major cards with high limits. And closing a card won’t immediately shorten your average account age, another segment of your credit score. The history you’ve created with the card will remain on your credit report for about seven years after you’ve closed it.

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**4 Smart Steps to Take Before Buying Your First Home**

Here are four things you need to do years before you start house-hunting to prepare yourself financially for the biggest purchase of your life.

*By Andrea N. Browne*

Becoming a homeowner can be a daunting process for anyone, especially young adults or those without experience making such big purchases. Rushing through this long-term, multi-step financial process -- deciding how much home you can afford, fixing any blemishes on your credit report and saving for a down payment -- can prove tremendously costly. Years before you even think about hiring a real estate agent and starting an in-person home search, you need to take the time to prepare yourself financially.

If you intend to buy a house in the next five years or so, here are four steps to help lead you down the path to homeownership.

**1. Consider where you want to live.**

Don’t buy a home where you live now, just for the sake of homeownership. For many twenty- and thirtysomethings still exploring their career paths, buying a home can really limit their freedom. If you’re serious about becoming a homeowner, make sure the city you decide to buy in is a place you won’t mind sticking around for a while. Experts often advise would-be buyers to plan on staying in a new home no fewer than five to seven years. “You’re going to spend thousands of dollars to get into the home. To get out of it is going to be equally expensive and may possibly cost more when you do it in less than five years or in a down market,” says Keith Gumbinger, vice-president of HSH.com, a publisher of mortgage information and rates.

How do you decide which area is best for you to settle down in? You should definitely consider the local job market and cost of living. Other key factors that will likely impact your quality of life: the city’s demographics, access to public transportation and the social scene. If you’re single, for example, you might be interested in places with an abundance of other unmarried people. Or people with limited budgets might want to look at cities where they can still have a life outside of the office without having to pay a fortune for it.

**2. Determine how much home you can afford.**

Once you’ve decided where you want to live, use a home search Web site, such as [Realtor.com](http://www.realtor.com/) or [Trulia.com](http://www.trulia.com/), to get a detailed look at the market, recommends Eric Tyson, co-author of “Home Buying for Dummies.” It’ll provide perspective on the types of properties for sale and what sellers are asking for. Seeing exactly how much homes cost will help you determine how much you can actually afford and how much you'll need to save for a down payment. If homes in your desired neighborhood are outside your price range, you can delay buying until you save more money, or you can downsize the type of home you’re looking to buy, or search in a different neighborhood.

That’s what happened when I embarked on a new home search with my boyfriend last spring in the Washington, D.C., metro area. In the beginning, he was pretty adamant about being in the city -- me, not so much. We soon realized that our list of must-haves (a modern home with three bedrooms, two bathrooms, central air conditioning and designated parking) meant we could only afford a fixer-upper in northwest Washington. Because neither of us is handy -- and I wasn’t comfortable buying a place that needed a ton of work -- that wasn’t an option. After that reality check, we broadened our search area and settled on a new townhome community located in a Maryland suburb about ten minutes outside D.C. Homes there cost about half as much as comparables we’d seen in the city.

**3. Boost your credit.**

Your credit score plays an important role in qualifying for a mortgage. A score of 740 or above will help you secure the best interest rates. In the Washington area, for example, that’s about 4% for a $200,000, 30-year fixed-rate mortgage with a 20% down payment, according to Bankrate.com. If your score is lower than 740, however, expect to pay a higher rate. For that same loan in the D.C. metro region, if your credit score ranges from 680 to 699, the lowest rate you’d be able to get is about 4.25%.

Many young would-be home buyers might find themselves with blemishes on their credit report, thanks to missed student loan or credit card payments. Lucky for me, I learned long before pursuing homeownership that such behavior comes back to haunt you in the form of a low credit score. I’ve changed my bad spending habits and boosted my score. If you check your credit report early, you'll have ample time to correct any issues. “What you don’t want is to have to address a bunch of mistakes on your credit report while actively looking for a home and trying to get approved for a mortgage loan,” says Gumbinger.

Visit [AnnualCreditReport.com](http://www.annualcreditreport.com/) to get a free report from each of the three major credit bureaus. If you notice a problem in one report, be sure to check with the other two bureaus, too. You can dispute an error by contacting the credit bureau directly. Note that your free credit report does not include your actual credit score. You'll usually have to pay to see your FICO score. At [myfico.com](http://www.myfico.com/), you can get your credit report and FICO score from each of the three credit bureaus for about $20 each. (Your score can vary from bureau to bureau.)

**4. Start saving for a down payment.**

In addition to building stellar credit, you should also save enough for a down payment of at least 20% of the home price to snag the best mortgage terms. That amount saves you from having to pay for private mortgage insurance, or PMI, which protects the lender if you default on the loan. Even with an excellent credit score, if you put just 5% down on a home that costs $201,700 (the national median existing home price as of April 2014), private mortgage insurance will cost you an additional $92.61 each month, according to HSH.com.

That down payment’s not chump change; 20% of $201,700 amounts to $40,340. For many young adults with starting or even mid-level salaries, it can take many years to stash away that much. Start saving now!

You should keep the cash liquid because you're aiming to use it in the next few years. We stored our funds in a regular savings account to give us direct access to it. You might also consider a short-term certificate of deposit. Neither option will earn you much right now, but your money will be safe from market losses and easy to tap as soon as you need it.

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**How to Avoid Getting Ripped Off While Traveling**

Follow these steps to protect your identity, finances and home when you're on vacation.

*By Cameron Huddleston*

When you’re traveling, you’re likely thinking about all the ways you can have fun – not about the ways your identity can get stolen, your vacant home can get ransacked or your credit cards can get swiped. However, you are more at risk of becoming a victim of theft while on vacation because your mind is on the pool rather than what you need to do to protect yourself, says Adam Levin, founder of Identity Theft 911 and Credit.com.

That’s why you need to take precautions before you leave town as well as while you’re traveling to safeguard your finances and your personal information. Here are several preventive measures you should consider:

**Before you go on vacation**

Contact your bank and credit-card companies to let them know where you are going and how long you will be there. This will help prevent your financial institutions from freezing your accounts for unusual activity.

**Clean out your wallet.** Levin recommends taking no more than two credit or debit cards with you. Keep one card in the hotel safe, or well hidden in your room if no safe is available, so you’ll have a way to pay for things if the card you’re carrying is stolen. Leave other personal information, such as your Social Security card, at home. Keep a list of the phone numbers for your credit-card company and your bank separate from your wallet. If traveling abroad, make sure you have numbers with actual area codes since toll-free lines won't work internationally.

**Make copies of important documents** such as your passport, driver’s license, health insurance card and tickets. Having access to the information will make it much easier to get replacements in the event of loss or theft. Give a trusted friend or family member copies as well.

**Get your gadgets ready to travel.** Remove unnecessary files that contain personal information from your phone, tablet or laptop so thieves won’t have access to this information if they steal your device, says Rip Mason, CEO of LegalShield. Download an app to help you track your phone's location and erase data if it's lost or stolen.

**Prepare your home.** If you leave your house unattended, make it look like someone is still there. Keep some lights on or set a timer, and put a hold on your mail and newspapers. If someone agrees to collect your mail for you, Levin says make sure it’s a person you trust not to open it. A week's worth of mail can be rife with account numbers, balances and other personal information.

**Don’t share vacation plans on social media.** Announcing on Facebook that you’re taking a trip is like extending an invitation for people to burglarize your home. And wait until you return from vacation to post pictures of your trip.

**While you’re traveling**

**Be selective about ATMs.** Levin says travelers should avoid generic ATMs, which might be set up by thieves to steal account information. He also says that you shouldn’t use bank ATMs that aren’t physically connected to a financial institution. That’s because it’s easier for thieves to access stand-alone ATMs and install skimming devices that can capture card information.

**Avoid public Wi-Fi connections.** It’s smart to check your accounts for suspicious activity while you’re traveling, but Mason says that you should avoid using public Wi-Fi to access your financial accounts online. If you do, you’re putting your usernames, passwords and other personal information at risk of being stolen. These shared networks make it easy for hackers to see everything you’re doing. Use your phone’s 3G or 4G service to access the Web for a more secure connection.

**Guard against hotel scams.** One travel scam on the rise, says Mason, is receiving a call on your hotel room's phone supposedly from the front desk. The caller will claim he needs your credit-card information again even though you already gave it at check-in. If you receive such a call hang up and go down to the front desk in person to see if the information is in fact needed again. Mason says travelers should also be suspicious of restaurant menus slipped under hotel doors. If you place a phone order, the person on the other end of the line could use your credit-card number to make fraudulent charges. Insist on paying in cash, or ask the front desk for legitimate delivery menus.

**Your vacation home isn't your castle.** Keep in mind that many people – from housekeeping to maintenance to property managers – can go through your hotel room or rental property during the day, Levin says. So don’t leave out computers, jewelry, money or anything displaying personal information. Put valuable items in the room safe or hotel safe. If you’re staying at a property without access to a safe, be creative about where you hide things.

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**Supplemental Links to Kiplinger Personal Finance Articles of 9/16/14**

As a sidebar/supplement to the Kiplinger article “6 Secrets to Better Credit,” here are some related links on the NEA Member Benefits website you may want to include:

* **NEA Credit Card Program:** <http://www.neamb.com/finance/credit-cards.htm>
* **With a Better Credit Score, You Can Afford More:** <http://www.neamb.com/finance/boost-credit-score-to-maximize-buying-power.htm>
* **5 Ways to Improve Your Credit Score:** <http://www.neamb.com/finance/improve-your-credit-score.htm>

As a sidebar/supplement to the Kiplinger article “4 Smart Steps to Take Before Buying Your First Home,” here are some related links on the NEA Member Benefits website you may want to include:

* **NEA Home Financing Program:** <http://www.neamb.com/finance/nea-wells-fargo-mortgage.htm>
* **The Right Home Inspector Can Save You Thousands:** <http://www.neamb.com/finance/save-thousands-with-right-home-inspector.htm>
* **NEA® Savings Program**: <http://www.neamb.com/finance/savings.htm>

As a sidebar/supplement to the Kiplinger article “How to Avoid Getting Ripped Off While Traveling,” here are some related links on the NEA Member Benefits website you may want to include:

* **Red Roof Inn:** <http://www.neamb.com/travel/red-roof-inn-discounts.htm>
* **How to Avoid Cybercrime When You’re on the Road:** <http://www.neamb.com/travel/cyber-safety-while-on-vacation.htm>
* **7 Things You Must Do Before Your Next International Trip:** <http://www.neamb.com/travel/international-travel-checklist.htm>

  

***Get Ready to Tackle Healthy Habits with Coach Jerry Rice and Lysol®!***

As part of its Mission for Health, Lysol® believes that establishing a foundation of healthy habits is one of the best ways to set kids up for success. Approximately 22 million school days are lost every year due to the common cold, and as many as 38 million school days are lost each year due to the flu virus[[1]](#footnote-1). Practicing healthy habits like proper hand washing and sneeze etiquette can help reduce the spread of germs and the incidence of illness during the school year, especially during the cold and flu season.

To help educate kids on the benefits of Healthy Habits (hygiene, plus nutrition and fitness), Lysol developed The Healthy Habits Program in partnership with the National Education Association (NEA) and the National Parent Teacher Association (PTA). The cornerstone of the program is the Lysol Healthy Habits Bus, which is an interactive science museum on wheels that travels to schools across the U.S., educating elementary students about germs and proper hygiene.

This back-to-school season, the Lysol Healthy Habits program is teaming up with Jerry Rice, former NFL player and three-time Super Bowl winner, to be the first-ever Healthy Habits Coach. Coach Rice is sharing his Healthy Habits playbook with children and their families across the country, which contains tips and advice on nutrition, exercise, hygiene and illness prevention. For more information on the Healthy Habits Program, visit [www.Lysol.com/HealthyHabits](http://www.Lysol.com/HealthyHabits) .

# # #

1. CDC. [Vital Health and Statistics. Current Estimates from the National Health Interview Survey, 1996.](http://www.cdc.gov/nchs/data/series/sr_10/sr10_200.pdf) Date Accessed September 3, 2014 [↑](#footnote-ref-1)