NEA • NEW HAMPSHIRE
educator

January 2019 - Special NEA-NH Online Edition | Volume 100, Special Issue

NEA-New Hampshire Election Notice

Filing Deadline is January 15, 2019

Strong leadership can drive positive change, even in the most challenging of circumstances. Is it your turn to lead?

The filing period to run for NEA-New Hampshire offices closes at 5:00 p.m. January 15, 2019. All candidates for office must file in writing for the office for which they wish to run. All that is needed is a simple statement of your intent to be a candidate and the office for which you are running. For example, "It is my intent to run for Executive Board member for the North Country Region." Include your name and the local association in which you are a member. This statement needs to be sent to:

The Elections Committee
c/o Rick Trombly, NEA–NH,
9 South Spring Street, Concord, NH 03301
or at rtrombly@nhnea.org.

Important Election Deadlines:

- Candidate's Intention to Run for Office due by **5:00 p.m. on 1/15/19**
- Candidate's Statement and Photo for the Educator due by **5:00 p.m. on 1/15/19**
- Electronic Ballots made available to Members by **3/8/19**
- Voting Closes **5:00 p.m. on 3/22/19**

Voting will take place between March 8 and 22, 2019. More details regarding voting will be released soon.

Important Information for Candidates:

Candidates are entitled to submit statements and photographs for the February/March issue of the Educator. These statements and photos must also be received by **5:00 p.m. on Jan. 15, 2019**. In accordance with Board policy, the following procedures apply:

- Candidates for President, Vice President, Secretary/Treasurer, and NEA Director shall have the opportunity to submit: (a) A statement of not more than 100 words supporting their candidacies and (b) A photograph to accompany the statement.
- Candidates for NEA–NH Executive Board membership shall have the opportunity to submit: (a) A statement of not more than 50 words supporting their candidacies and (b) A photograph to accompany the statement.
- Candidates for NEA RA Delegate shall have the opportunity to submit: (a) A statement of not more than 25 words supporting their candidacies and (b) A photograph to accompany the statement.

Please Note: In all instances, the Educator is not responsible for the quality of the reproduction of the photos. If sending a photo by e-mail, check with George Strout, Editor, for specifications at gstrout@nhnea.org.

Please send all material for the Educator to the Elections Committee, c/o Rick Trombly, NEA–NH, 9 South Spring Street, Concord, NH 03301, or rtrombly@nhnea.org.

Mailing Labels:

Upon written or email request of any candidate, NEA-NH will make mailing labels available for the purpose of their campaign. These mailing labels come directly from NEA-NH and are available at no charge

Page 3 ►

2019 Offices Open for Election

The following offices are open for election this March. The office title, number of positions open, and the term of office is listed for each position.

	Seats Open	Term
STATEWIDE OFFICES:		
Secretary/Treasurer	1	3 Year Term
EXECUTIVE BOARD SEATS:		
Capital Region	1	2 Year Term
Eastern Region	1	2 Year Term
Lakes Region	1	2 Year Term
Monadnock Region	1	2 Year Term
North Country	1	2 Year Term
Seacoast Region	1	2 Year Term
Seacoast Region	1	1 Year Term
Southern Region	1	2 Year Term
Southern Region	1	1 Year Term
South Central Region	1	2 Year Term
Western Region	1	2 Year Term
DELEGATES to the NEA REPRESENTATIVES ASSEMBLY		
Capital Region	2	2 Year Term
Eastern Region	2	2 Year Term
Lakes Region	1	2 Year Term
Monadnock Region	2	2 Year Term
North Country Region	1	2 Year Term
Seacoast Region	2	2 Year Term
South Central Region	2	2 Year Term
Southern Region	2	2 Year Term
Western Region	2	2 Year Term
Retired - NEA-NH Funded	1	2 Year Term
Retired - Self-Funded	1	2 Year Term

Please Note: RA Delegates will serve 2 year terms but **will not** attend the NEA RA in Houston in 2019 as NEA-NH has decided to not attend the 2019 RA. Delegates elected in 2019 **will** attend the 2020 RA in Atlanta, GA.

Inside

Stepping Up for Mental Health

Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make choices, and it is integrally linked to our physical health. Mental health is important at every stage of life, from childhood and adolescence through adulthood.

There now is a general understanding that mental health issues and mental illnesses have their roots in childhood, during critical periods of growth, particularly in adolescence, when physical and physiological changes add to the chemistry of ongoing brain development.

Still, stigma and lack of recognition around mental health needs remains a barrier to people seeking help and treatment, not just for themselves, but for their children. Sadly, there is shame and misunderstanding where there should be acceptance and support.

NEA-NH President Megan Tuttle

It is imperative that we recognize the important role schools can play in addressing the mental health needs of our nation's youth, reducing stigma, and facilitating better referral and access to needed mental health services.

It is imperative that we recognize the important role schools can play in addressing the mental health needs of our nation's youth, reducing stigma, and facilitating better referral and access to needed mental health services.

"Children often spend more waking hours among school employees than they spend with their family members. These school employees observe student behaviors in response to academic and social pressures in the school environment. Often these behaviors manifest themselves as 'misbehaviors,' acting out, outbursts of anger, and what has typically been referred to as 'willful defiance.' But what really might be going on inside that student's mind, outside of the classroom, and in their homes and communities? There is now clear scientific research supporting what educators have known all along – the environment surrounding where children live and the experiences they bring with them into the classroom greatly affect their learning once they enter the schoolhouse doors," said Libby Nealis, a senior program coordinator at NEA Healthy Futures.

"We can do better. Schools offer an ideal context for prevention, intervention, positive development, and regular communication between school and families. School health and student support services are critical components of a comprehensive approach to safe and successful schools. Can one teacher do it by him or herself? Absolutely not. It takes a village. It takes an organized community school effort to maximize the limited resources and coordinate school district, county, and state agencies to come together for collective impact and collaborative service delivery. Adequate staffing of specialized instructional support personnel (SISP), identification and proper referral for mental health and social services, and purposeful coordination with other family and child-serving entities should become the norm for our schools," continued Nealis.

NEA-NH promotes a greater emphasis on awareness of mental health needs and early intervention services to ensure that all of us can enjoy the highest quality of life possible.

This is especially important in a school setting, where our children are developing into young adults and many sources of pressure can lead to high levels of stress — for both students and school employees.

We have heard your concerns about student mental health issues in New Hampshire's public schools. These mental health issues range from Adverse Childhood Experiences (ACEs) to young children impacted by the opioid crisis, to children who are food insecure.

To support you and your work with the school-aged youth of New Hampshire, NEA-NH President Megan Tuttle convened a working group to examine how NEA-New Hampshire could best support educators in the Granite State. A survey was sent out to all members and the responses provided us with a wealth of information about the topics of interest to members. NEA-NH also learned about the urgent need for professional learning. Educators want to help students, but they are currently lacking the knowledge and resources needed to do so.

After reviewing the survey data, the working group decided to undertake the following actions:

- Hold a webinar in early February to communicate the results of the survey and notify educators about the support NEA-New Hampshire will be providing;
- Write, publish and disseminate an issue of NEA-New Hampshire's monthly newspaper, The Educator, which would be devoted to information about mental health issues and the resources available in New Hampshire to support educators;
- Develop a two-part professional learning opportunity on mental health issues and Adverse Childhood Experiences;
- Send a team from New Hampshire to attend the Illinois Education Association's three day training for district teams on how to develop a district plan to address student mental health issues;
- Create a section of NEA-New Hampshire's website that addresses mental health issues and provides educators with information about classroom practices and available resources;
- Secure an intern to help gather information about New Hampshire's mental health resources and to help develop and possibly provide training on mental health topics;
- Provide workshops on mental health at NEA-New Hampshire's Educational Support Professionals Conference to be held at Pembroke Academy on April 6th;
- Hold workshops on mental health issues at NEA-New Hampshire's Summer Leadership and Fall Instructional Conferences; and
- Continue our outreach to partners and legislators to raise awareness about student mental health issues and the need for public engagement on this topic.

We'll keep you posted on these and other actions throughout the year.

NEA–New Hampshire
educator

ISSN 0279–3539
Vol. 100, Special Issue
Concord, NH
January 2019

Published by
NEA–New Hampshire
9 South Spring Street
Concord, NH 03301

The NEA–New Hampshire Educator (ISSN 0279–3539), is published six times per year in 4 printed and 2 online-only issues by NEA–New Hampshire, 9 South Spring Street, Concord, NH 03301. Periodicals postage paid at Concord, NH, and at additional mailing offices.

NEA–NH Educator
9 South Spring Street
Concord, NH 03301–2425
Phone: 603–224–7751 Fax: 603–224–2648
E-mail: gstrout@nhnea.org
Web site: http://www.neanh.org

When is a Diploma Not a Diploma?

Commissioner Edelblut's new rule proposal means anyone with a background check and lesson plan can grant graduation credits

On December 13, Governor Sununu's hand-picked Commissioner of Education announced a new rule change designed to allow anyone to grant credit towards high school graduation.

If this rule is allowed to stand, it would now be possible for a student to receive a diploma from a New Hampshire public high school they never attended from credits they earned on assessments by non-certified teachers. This diploma would carry the same weight and value as one earned by a student who attended school every day taught by certified teachers in credentialed schools.

Anyone who understands education knows this is wrong for kids.

To become an "educator" in the Commissioner's new scheme, all you need is a background check and a lesson plan. With that, you can grant credits towards a diploma. In a public school, you need a bachelor's degree, years of student teaching experience, passing grades on certification exams, and 5 years of probationary teaching in a New Hampshire school. Then you need 75 hours of professional development every three years and you must be teaching in an accredited high school.

"The Commissioner said that credentialed educators are not needed for successful student outcomes, and that all students really need is someone who will engage them in learning. Everyone else knows that a well-qualified educator in every classroom is one of our top educational priorities because of the impact that teacher has on their students," said Megan Tuttle, NEA-New Hampshire President.

"We know from experience with kids for more than 150 years, that every child learns differently. We have championed for years the use of extended learning opportunities that take advantage of a child's natural curiosity and talents that may occur outside of a classroom. These experiences are overseen and reviewed by a credentialed educator. We believe these programs should be supported and expanded," continued Tuttle.

"With this new program, the complete lack of understanding and respect the Governor and Commissioner have for teachers is on full display. And this disdain will have a negative impact on our children for years to come," concluded Tuttle.

NEA-New Hampshire is working with a coalition of education advocates and elected officials to maintain the value of graduation credits in New Hampshire and to be sure they cannot be purchased by anyone with a background check and lesson plan.

Local Screening of *To Kill a Mockingbird* to be Catalyst for Conversation

"Movies help us to experience and understand each other and the world around us. They educate and enlighten us"

On Sunday, January 27, 2019, the New Hampshire Institute for Civics Education ("NHICE") will screen *To Kill a Mockingbird* as part of a multi-year statewide program designed to foster conversations with the public on law, justice, and civics.

The screening will take place from 11:00 a.m. to 3:30 p.m. at the University of New Hampshire School of Law's Warren B. Rudman Center for Justice, Leadership, and Public Service in Concord, New Hampshire. The program was made possible with support from New Hampshire Humanities, in partnership with the National Endowment for the Humanities.

New Hampshire Humanities awarded a Community Project Grant to NHICE for film screenings in all ten New Hampshire counties to start multigenerational conversations through film about law, justice, and civics. NHICE selected *To Kill a Mockingbird* to kick off the Lights, Camera, Civics program because of the civics, social, and justice issues it raises, and its broad appeal to a range of ages and demographics. A local team, consisting of an attorney, a teacher, and a high school student will lead the community discussions that accompany all film showings. For the January 27 kick-off event, that team consists of Patrick Anderson, Colby Sawyer College humanities professor and film expert; Julia Peabody-Harhigh, Concord High School senior; and NHICE Board of Trustees member, Civics 603 organizer, and former federal prosecutor Dina Michael Chaitowitz.

The organizers of Lights, Camera, Civics hope that the panel discussions accompanying its film showings will encourage civil conversation on sensitive topics and promote understanding among people with diverse viewpoints. In discussing *To Kill a Mockingbird,* for example, panelists and audience members will likely discuss racism, intolerance, and segregation--the movie's central themes--as well as how personal opinion affects legal decision-making, and whether and what procedures are in place in the criminal justice system to protect against personal opinion taking hold of a criminal case.

"Movies help us to experience and understand each other and the world around us. They educate and enlighten us. And, they can lead to a meaningful and much-needed civil discourse," said Martha Madsen, NHICE's President. "They can serve as a catalyst for meaningful and thought-provoking conversations."

The event is free and open to the public but pre-registration is required. To register via Eventbrite, please visit *https://www.eventbrite.com/e/nhices-lights-camera-civics-project-kickoff-event-tickets-53841433176.*

Contact Martha Madsen at *martha@constitutionallyspeakingnh.org* for more information about Lights, Camera, Civics! including how to participate in the program or arrange a showing in your county. Learn more about New Hampshire Humanities at *www.nhhumanities.org*

NEA-NH Candidate information.....from page 1

to NEA-NH candidates running for any NEA-NH office. Mail requests for labels to Bobbi-Jo Michael, NEA-New Hampshire, 9 South Spring Street, Concord, NH 03301, or send an email to bmichael@nhnea.org.

Other Important Information:
Candidate's names will appear on the ballot as they appear on the Intention to Run.

"In writing" means that the Elections Committee must physically receive such notification by letter or email by the close of business (5:00 p.m.) on January 15, 2019.

Candidates can also purchase ad space in the Educator, the Insider, and on the NEA-NH website. Ads are not subject to the word limits that apply to candidate statements. Candidates should contact George Strout at gstrout@nhnea.org for rate and placement information.

To Submit Proposed Changes to NEA-NH Bylaws:
In order to have the proposed amendments appear in the March issue of the Educator, all proposed amendments must be submitted no later than January 20, 2019.

Send your suggested changes to: Chair of the Resolutions and Constitution Revision Committee, NEA-New Hampshire, 9 South Spring Street, Concord, NH 03301, or by email to bmichael@nhnea.org. Any member may submit proposed changes to the NEA-NH Bylaws.

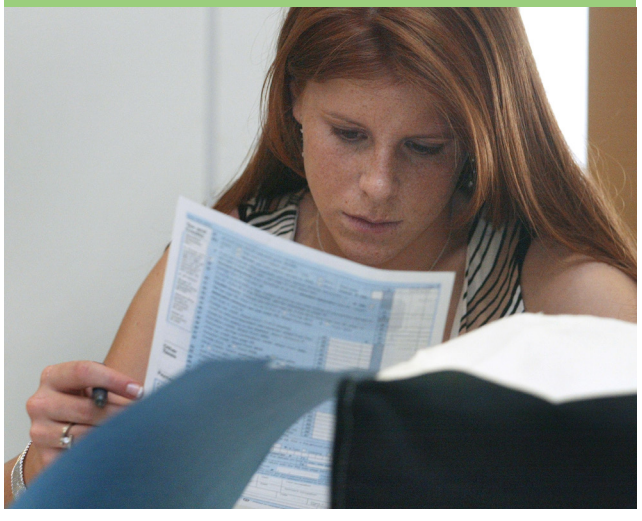
Important Tax Notice for Members:

Portion of 2017-2018 NEA-NH Dues Dollars Not Tax Deductible

The Revenue Reconciliation Act of 1993 eliminated the individual federal income tax deduction for lobbying expenses paid or incurred as part of membership dues. **This affects only those members who itemize deductions and meet the two-percent minimum requirement for additional miscellaneous deductions.**

Those members **will not** be able to deduct that portion of the NEA–NH 2017-2018 union dues attributable to lobbying.

The non-deductible portion of the dues for 2017-2018 is 6.40%.



nea Member Benefits
2018–2019

Helping problem-solve your busy life.

Between school, after-school activities and your home life, there aren't enough hours in the day. NEA Member Benefits helps save time and money with information that's relevant to you as an educator. We'll help you research and select financial and insurance products, travel discounts, retirement advice and budget tips, allowing you to provide the life you want for your family.

TRAVEL & EXPERIENCES

Spend your travel budget wisely. Check out these 8 little-known vacation deals for teachers at **neamb.com/travel-deals**. Plus, here are 100 free attractions to enjoy around the U.S.! **neamb.com/free-attractions**. And because getting away shouldn't add to your stress, see how to plan a vacation without going into debt at **neamb.com/vacation-budget**.

Travel Ideas Delivered to You:
Subscribe now to get the inside scoop on travel deals and tips.
neamb.com/travelsignup

Plan Your Perfect Getaway:
Use NEA Vacations to book airfare, hotels, cruises and resorts at amazing low prices.
neamb.com/neavacations

Go on a Guided Tour:
Travel with your friends on a group tour to some of the world's most exotic destinations. Leave the planning to the experts so you can have more fun.
neamb.com/grouptour

HOME & AUTO

As an educator, you're always looking for new ways to save money. Discover 12 ways to save on homeowner's insurance at **neamb.com/homeowner-savings**. And if sudden car repairs pop up, see how to save a bundle at **neamb.com/repair-wise**. And when you have time to tackle spring chores, try this home and garden checklist at **neamb.com/hg-checklist**.

Save an Average of $495 Per Year:
Members save big with NEA Auto & Home Insurance. **neamb.com/autohome**

Average Member Discount of $3,383:
With the NEA® Auto Buying Program, members regularly see big savings off MSRP. **neamb.com/autobuying**

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

Financing Your Home:
You'll receive special benefits, support, and competitive loan options when you buy or refinance through Wells Fargo Home Mortgage. **neamb.com/home-mortgage**

SMART DEALS

There are three things you probably could use a little more of: time, resources and money. Members have saved over $12 million with NEA Click & Save, plus your membership provides money-saving discounts at **neamb.com/teacher-save**. Looking for ways to dine out on a dime? Check out **neamb.com/dine-out**. Saving money doesn't have to be a seasonal thing — it can happen all year long at **neamb.com/year-round-savings**.

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

Everyday Deals Made for You:
Save on restaurants, electronics, movie tickets, home products (from Lowes to Etsy) and apparel with NEA Click & Save.
neamb.com/clickandsave

Save on Flowers and Gifts:
Save 20% on flowers, plants, gift baskets, gourmet foods, confections, plush stuffed animals, and more. **neamb.com/flowers**

/neamemberbenefits
@NEABenefits

Call **1-800-637-4636**
Se habla español

Visit **neamb.com**
Live chat available

MONEY SMARTS

Get expert tips on how to create and live within a budget, without stressing yourself out at: **neamb.com/6-simple-steps** and discover how a better credit score can help you save money at **neamb.com/secrets-of-interest**. Plus, financial expert, Dave Ramsey, offers members the secret to getting out of debt — painlessly — at **neamb.com/debt-free-secret**.

See Your Savings Grow:
The NEA Savings Programs offer NEA® Online Savings Accounts, NEA® Money Market Accounts and more. **neamb.com/savings**

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

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

HEALTH & SECURITY

Keeping personal information safe and secure is rapidly becoming a full-time endeavor. Get 5 tips for safe online shopping at **neamb.com/safe-shopping**. Being aware so you can be prepared is vital when it comes to planning for the future. Get the facts with our Long-Term Planning Guide at **neamb.com/long-term-thinking**. See why giving your loved ones the gift of security is crucial at **neamb.com/family-security**.

Help Protect Those You Love:
Choose from a range of quality life insurance plans, all at member-only group rates.[2, 4] **neamb.com/insurance**

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

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

RETIREMENT GOALS

When you're starting out, the idea of planning for retirement feels like an impossible task. Discover why planning and saving for retirement is a marathon, not a sprint, at **neamb.com/retirement-planning**, and why you should start saving early at **neamb.com/nest-egg**. Then take advantage of this 5-minute retirement checkup tool at **neamb.com/checkup**.

Manage Retirement Savings & Income:
Plan with the NEA® Retirement Program. **neamb.com/retirement-program**

Member-Only Prescription Rates:[3, 4]
Use the NEA® Group Part D Program for comprehensive prescription drug coverage **neamb.com/partd**

Choose Your Own Doctor:
The NEA® Retiree Health Program (to supplement Medicare)[4, 5] has options at member-only group rates and no provider lists. **neamb.com/rhp**

Stay in the know

We've compiled this handy checklist to help you stay on top of your benefits and take advantage of the tools available to you.

☐ **Register for your benefits** and save your info here (*your User ID to log in will be your email address, and you will create your own personalized password*):

User ID _____ Password _____

☐ **Subscribe to free newsletters** filled with helpful tips and solutions at: **neamb.com/newsletters**

☐ **Enroll in NEA Click & Save** for email alerts and advance notice of special offers that interest you: **neamb.com/clickandsave**

☐ **Sign up for NEA Vacations** to browse deals on hotels, resorts, cruises and more. Receive $500 in Travel Dollars the first time you use it: **neamb.com/neavacations**

☐ **Speak to a Member Advocate** for benefits assistance when you call 1-800-637-4636

☐ **Register a beneficiary** for your no-cost NEA Complimentary Life Insurance coverage to let us know where you want your benefits to go: **neamb.com/complife**

☐ **Get more info** that you can use on a range of topics. Text **ALLFLYERS to 73915**

nea Member Benefits

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

1 For information about the rates, fees, other costs and benefits associated with the use of these credit cards, please visit us online at www.neamb.com/finance/credit-cards. These credit card programs are issued and administered by Bank of America, N.A. **2** NEA Life Coverages and Accidental Death and Dismemberment coverage are issued by The Prudential Insurance Company of America, Newark, NJ. The Booklet Certificate contains all details, including any policy exclusions, limitations and restrictions which may apply. **3** Transamerica Life Insurance Company, Cedar Rapids, IA, is a PDP plan sponsor with a Medicare contract. Enrollment in this plan depends on contract renewal. **4** Provided by the NEA Members Insurance Trust. **5** Deposit products are offered by Discover Bank, Member FDIC.

002

Statehouse Report - The Upcoming Session and How We Got Here

By Brendon Browne, NEA-New Hampshire Government Relations Director

Happy New Year and Welcome Back! I hope everyone had a good winter break and survived the first few days back in the classroom.

2019 has already brought significant changes to Concord. For the first time in living memory, New Hampshire voters sent a Republican Governor to the corner office, but also sent Democratic majorities to both chambers of the State House and Executive Council. Suffice it to say, it will be an interesting two years in Concord.

In 2018, NEA-NH's election goals were to elect Molly Kelly Governor, reelect Congresswoman Annie Kuster to Congress in District 2, and see Executive Councilor Chris Pappas elected to Congress in District 1 to replace outgoing Congresswoman Carol Shea-Porter. NEA-NH also hoped to flip at least three State Senate seats to create a pro-education majority in that chamber, gain seats in the State House, and pick up a seat in the Executive Council.

We accomplished all of these goals with the exception of electing Molly Kelly to the Governor's office, as Governor Sununu's status as a first term Governor with high name recognition (his father was a three term Governor and his brother a U.S. Senator) was too much for Molly Kelly to overcome. Congresswoman Annie Kuster cruised to an easy reelection, while Chris Pappas cruised to an easy eight-point victory.

In the down ticket races, pro-public education candidates took back the Senate, House and Executive Council. Six Senate districts changed party hands, with Democrats picking up five, while only losing one, turning a 14-10 Republican advantage into a 14-10 Democratic majority. In the House, Democrats picked up 60 seats compared to 2016, creating a 233-167 majority in what was a 223-177 Republican controlled House. While Democrats were not able to retain Councilor Chris Pappas' seat on the Executive Council, they did pick up two other seats, giving them a 3-2 majority on this important check on the Governor.

Four former educators were elected to the Senate, and at least twenty were elected in the House, including former NEA-NH Executive Director Mel Myler, the likely Chair of the Education Committee, and retired NEA-NH UniServ Director Brian Sullivan, likely Chair of the Labor Committee. Former SEIU 1984 member Donna Soucy was elected Senate President, while AFT-NH President Doug Ley was appointed majority leader in the House, ensure that labor in general, and education in specific will be well supported in both chambers.

This election, NEA-NH began a series of podcasts with recommended candidates running for office. Podcasts were recorded with Molly Kelly, Chris Pappas, Annie Kuster, Andru Volinsky, Steve Shurtleff, Donna Soucy, and Senate candidate Chris Meier. While most were recorded in the office, we did take the podcast on the road, to the State House for Steve Shurtleff, the Fall Conference for Chris Pappas (which Molly Kelly also attended), and to a coffee shop in Salem where Molly Kelly did a roundtable with voters about education issues.

The Upcoming Legislative Session

As legislative language is being finalized, NEA-New Hampshire is looking forward to pushing an aggressive agenda in our new pro-public education Legislature. On top of the agenda will be school funding.

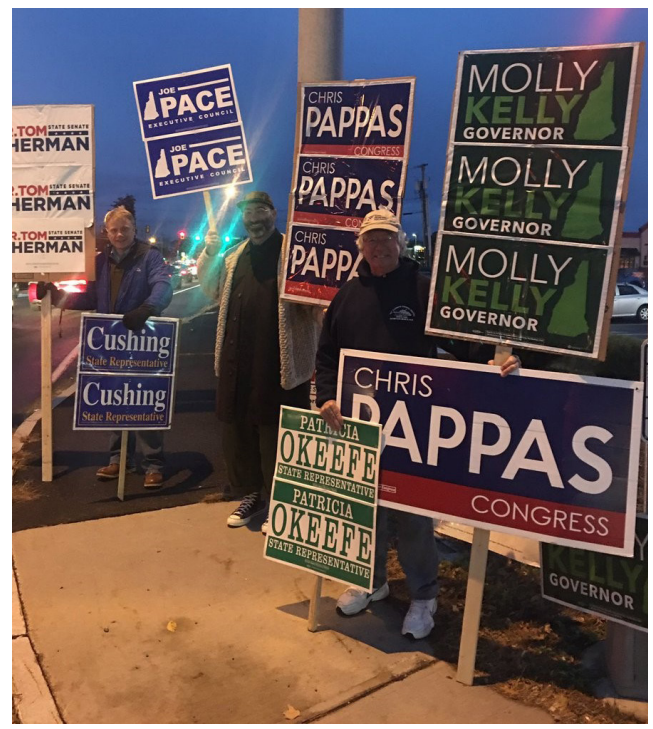
Throughout the campaign, candidates on both sides of the aisle made education funding a top issue. As a result, for the first time in years, the Legislature appears poised to take an honest look at the adequacy formula, and is prepared to make significant changes to the adequacy formula. They also appear poised to restore the building aid that was eliminated under Bill O'Brien.

The Legislature will also be taking on the issue of guns in schools, with bills filed by friends of NEA-NH to close the loophole created by the Attorney General that allows the general public to carry guns in schools. We will also be working to strengthen New Hampshire's background check and red flag laws, which will help keep guns out of the hands of the wrong people.

Beyond guns, NEA-NH will also be backing bills that examine all types of violence against educators, as well as strengthening mental health services across the board to ensure that we can put a stop to school violence before it starts.

School funding and the prevention of school violence are just two of the top issues this year. NEA-NH will be monitoring over 100 bills, including returning the probationary period to three years, getting a cost of living adjustment for our retired members, and increasing accountability for charter schools. You will be able to track all of this on our updated Legislative Dashboard.

Of course, we will need your help to get these goals accomplished. Stay tuned for weekly updates on what you can do to help accomplish these priorities.



New Strategies for Smart Borrowing

Rising interest rates and new tax rules mean taking a different approach to how you shop for loans and manage your debt

By Miriam Cross, Associate Editor, and Pat Mertz Esswein, Associate Editor, Kiplinger Washington Editors

A lot of financially savvy people make a distinction between good debt and bad debt. Good debt is used to finance goals that will improve your net worth—such as a home purchase, a college education or a small business. Good debt is even better if it carries a low interest rate and is tax-deductible. Bad debt is the kind you incur to buy things you can't afford with your paycheck—the big-screen TV you put on a credit card or the Caribbean trip you paid for with your home-equity line of credit. In some people's book, it's a bad idea to borrow to buy any depreciating asset, including a car.

But even good debt turns bad when you overindulge, as happened in the years leading up to the financial crisis. The bursting of the housing bubble and the stock market bust forced many Americans to go on a debt diet, and in the last decade, even though credit has been historically cheap, we've been pretty careful borrowers. Household debt has increased since the Great Recession, but that's largely a desirable side effect of the strong economy and a healthy relaxation in lending. Mortgage balances have been rising (although they are still way below the peak reached in 2008), and student-loan, auto-loan and credit card debt levels have also gone up.

There are a few worrisome trends: Borrowers age 60 and older now hold 22.5% of total outstanding balances for all types of loans, up from 15.9% in 2008. Older borrowers are also taking on more student-loan debt to help pay for the education of children and grandchildren. The average amount of student-loan debt owed by borrowers age 60 and older nearly doubled from 2005 to 2015, to $23,500, according to the Consumer Financial Protection Bureau. Another worry: Among younger student-loan borrowers, delinquencies are rising.

Now the days of super cheap money are coming to an end. Interest rates on consumer credit are rising, buoyed by Federal Reserve rate hikes designed to keep the economy from overheating and higher yields on long-term Treasuries. The 30-year fixed mortgage rate rose by about one percentage point in 2018, to a national average of 5%, according to Freddie Mac. The prime rate—the benchmark tied to home-equity borrowing, credit card rates and other consumer debt—also rose one percentage point in 2018, to 5.25% (as of mid-November). Once plentiful 0% offers for auto loans are now scarce.

More rate hikes are coming: The Fed ratcheted up the federal funds rate by one-fourth percentage point three times in 2018 as of mid-November, and Kiplinger expects an increase in December and three more increases by the end of 2019.

Rate hikes aren't the only trend changing the borrowing equation: The new tax law puts a crimp in how much debt you can deduct. If you're in the market for a home with a mortgage that exceeds $750,000, new limits on deducting the interest may limit how much you choose to borrow. And until 2018, you could deduct interest on up to $100,000 of a home-equity loan or line of credit—which made a HELOC a strategic way to finance a new car or college tuition or to pay off credit cards. Now the debt must be related to acquiring or improving.

Your Home

If you're a homeowner with a fixed-rate mortgage, you don't have to sweat rising mortgage rates. (If you are mortgage-free, congratulations.) Even so, the new tax law may upend the familiar tax-time ritual of deducting mortgage and home-equity interest, property taxes, and other state and local taxes. For many Americans, the newly doubled standard deduction will eliminate the need to itemize deductions. But if you have a high-priced home in a high-cost area—notably California, Connecticut, New Jersey or New York—you may hit a wall that prevents you from sharing the cost of homeownership with Uncle Sam. That's because of new limits on deductions for mortgage interest as well as state and local taxes.

Strategies for homeowners. If your mortgage payments are locked in at a low rate and you're still saving for retirement or college or have other compelling needs for your income, you probably want to let your mortgage ride, even if you will no longer deduct the interest. But if you are approaching or in retirement and being mortgage-free improves your cash flow and gives you a psychological lift, you may want to pay it off.

First, consider your whole financial picture, says Lyle Benson, a certified financial planner in Towson, Md. Do you have high-cost credit card debt? Do you need to put more money in an emergency fund? Are you still funding your children's or grandchildren's education? Will your adult children and aging parents need your support? If the answer to those questions is no and you have savings you could use to pay off the loan, compare the return you could get from investing the money with the after-tax cost of the mortgage. After taxes and inflation, the long-term return from investing may not be much higher than the "return" you get from paying off your mortgage. At that point, the decision hinges on your comfort level. Short of paying off the mortgage in one fell swoop, you could accelerate payments so you retire the loan faster. Even if you already have a low rate on your mortgage, you may still come out ahead if you refinance to a shorter term of 15 or 20 years before rates go much higher. Your monthly payments will increase, but you'll build equity more quickly, retire the mortgage earlier and pay less in total interest. Or you could prepay your mortgage. Ask your lender if it offers a biweekly mortgage payment program in which you can enroll free. If not, just make a 13th mortgage payment annually, which is the equivalent of paying half of your monthly mortgage payment every two weeks. Or simply add principal to each monthly payment.

If you have a home-equity line of credit, it's probably tied to the prime rate, and each Fed hike boosts your rate. After the draw phase of the HELOC—usually the first five or 10 years—you'll begin repaying principal as well as interest. But you can make principal-and-interest payments at any time during the draw phase. Alternatively, most HELOCs allow you to "lock" a portion of the line with a fixed rate and term. Lenders typically set a minimum amount for a lock and limit the number of locks.

Even if the interest isn't deductible, home-equity borrowing is often one of the cheapest sources of credit. If you have a HELOC in the draw phase but you're not using it, you may want to keep it open, just in case an emergency pops up. But if you can't make any more withdrawals because you've tapped out your line or entered the repayment phase, consider paying off the entire balance.

Strategies for home buyers. If you're in the market for a new home—perhaps you're trading up—even if you aren't in a high-cost area, you'll encounter higher mortgage rates that have been pushing payments higher and perhaps limiting how much house you can afford.

The prospect of higher rates persuaded Adam P. Smith and his wife, Elizabeth, to move quickly to trade their family home of 16 years for a larger one with more space for their family, including Asher, 3, Alex, 14, and (when she visits) Lisa, 23. Smith, a Denver mortgage broker, was in a good position to navigate both rising mortgage rates and the overheated Denver housing market.

The Smiths sold their three-bedroom, 2.5-bath home for $480,000 and bought a five-bedroom, 3.5-bath home for $555,000. With the $240,000 they took from the home sale, they could have put down nearly half of the purchase price, but they had a different strategy: They committed just 3.5% to the down payment and locked in a 30-year fixed rate of 3.875% on a Federal Housing Administration loan. They used their remaining equity to pay off other, higher-cost debt and beef up their retirement accounts.

Smith says he's aware that if he had put down 20% or more, he would have qualified for an even better interest rate on a non-FHA loan (and eliminated the FHA loan's up-front and monthly mortgage insurance premium). But he believes he's getting a better overall return by paying off debt and investing the rest. Smith doesn't know yet whether he will take the new $24,000 standard deduction or itemize deductions. It may be a wash: The interest for the first full year in

Page 9 ►

New Strategies for Smart Borrowing.....continued from page 8

the new home will be about $21,000 and the property taxes will be about $3,100.

As homes have become less affordable and interest rates have ticked up, mortgage borrowing has slowed down, says Guy Cecala, publisher of Inside Mortgage Finance. To compete for fewer borrowers, lenders have loosened their underwriting requirements, allowing smaller down payments (as little as 3%) and higher debt-to-income ratios. For example, Fannie Mae and Freddie Mac will allow the total of all monthly debt payments to reach 45% to 50% of your before-tax monthly income with compensating factors, such as a big down payment, a stellar credit score and plenty of assets.

For most home buyers, it makes sense to make at least a 20% down payment to avoid private mortgage insurance. With a larger down payment, you may qualify for a lower interest rate, too. To ensure that your rate doesn't rise before you close, ask the lender to lock the rate for 45 days. If it wants your business, it should do it free, says Mat Ishbia, president of United Wholesale Mortgage.

Student Loans

For students who borrow to attend college, the average debt at graduation is $28,500, according to the College Board. That doesn't sound all that onerous—until you consider how much the payments on that debt limit the financial opportunities of millennials trying to save for retirement, a home and perhaps a new car. A student who graduates with this amount of debt and pays it back over 10 years at an interest rate of 5% is on the hook for payments of $302 a month; including interest, the total comes to $36,274.

You can consolidate federal (but not private) loans to combine them into one new loan (go to studentaid.ed.gov). But the interest rate of this new loan will be the weighted average of the interest rates of the debts you combine, meaning you won't save money on interest. If you go this route, consider excluding your highest-rate loan and targeting that one for early repayment.

To lower your rate, you'll have to turn to a private lender. That's what Teresa Ruiz Decker, a communications consultant in Santa Cruz, Calif., did. Decker used federal loans to help fund her undergraduate degree in communications at Cal Poly Pomona, graduating with about $14,000 in debt. Then she earned a two-year master's degree in communication management at the University of Southern California, taking on another $40,000 in federal loans. After graduate school, she combined all of her loans into one direct consolidation loan. But she grew concerned when she realized that at least two-thirds of her monthly payments were going toward interest, and she was barely making a dent in her balance, which had grown to $60,000. "It was incredible to see that I would end up paying about as much in interest as I would for my original loan," she says. "That was my wake-up call to take action."

Decker earned extra income through side jobs and as an Airbnb host to accelerate her payments. After her balance shrank, she refinanced her loans through Common Bond, a private lender that also supports education in developing countries. She snagged a variable rate of 3.29%, which she later converted to a fixed rate of 4.58%. Decker completed her final payment this past June. "I didn't want to be paying off loans when I sent my own kids to college," she says.

If you turn to private loans, note that payments on an initially low variable rate will increase as rates rise. That may make sense if you plan to pay off the loan early. But with a fixed-rate loan, the payments will be more predictable. Fixed-rate private loans from reputable lenders recently ranged from 5% to 15%, depending on the credit history and income of you or a cosigner; variable private loans hovered between 4% and 10% (and even higher) on StudentLoanHero.com, a website that offers student-loan management and repayment tools.

Also compare the term over which you'll repay the debt. "The majority of savings are due to a shorter repayment term rather than a lower interest rate," says Mark Kantrowitz, publisher of Savingforcollege.com. You can also shorten the repayment term by directing extra cash toward your student loans. For the graduate with $28,500 in loans, adding an extra $100 each month to payments would retire the debt nearly three years early and save $2,435. Signing up for automatic debit would cut the interest rate by 0.25 percentage point and trim $416 in interest over the life of the loan.

Notify your loan servicer that each extra payment should be credited to principal; otherwise your servicer might—and sometimes must—treat the extra money as an early payment of your next installment. To refinance with a private lender, you will likely need a credit score of at least 700 as well as a history of on-time payments to beat the rate you currently have, says Joe DePaulo, CEO of College Ave Student Loans, a private lender. You'll typically lose such benefits as deferment and forbearance on your federal loans if you include them in the mix. To compare options, go to Studentloanhero.com or Credible.com. Apply to multiple lenders and compare offers; the lowest advertised rates are reserved for borrowers with the strongest credit histories.

If you or your college-bound student are planning to apply for financial aid, max out federal aid first because interest rates are fixed and generally lower than fixed private loan rates. Undergraduates can take out federal loans of up to $5,500 in their first year, $6,500 in their second year and $7,500 in their third year and beyond (only a portion of those limits may be in subsidized loans). Parents can borrow through a PLUS loan up to the cost of their child's attendance minus any financial aid the child receives. Graduate students can get up to $20,500 in unsubsidized loans per year.

Page 10 ►

Stay in touch with NEA-NH

Visit our website at neanh.org. Updated regularly, you will find our latest news releases, member updates, and news clippings. Think of it as a live, electronic version of the Educator!

To receive news and information updates text "follow NEANHNews" to 40404 from your cell phone. You can also follow us on Twitter if you have an account at @NEANHNews.

The extra photos, links, and discussions on the NEA-NH Facebook page keep you informed and up-to-the-minute accurate. Look for NEA-New Hampshire on Facebook.

NEA-NH's YouTube channel contains videos from conferences, workshops and meetings. Check out the latest content at www.youtube.com/nhnea.

New Strategies for Smart Borrowing.....continued from page 9

Federal loans typically don't require a cosigner and come with protections that private loans may lack, such as flexible repayment plans and postponement options. The fixed rates on federal loans reset on July 1 of each year; in 2018, the rate on undergraduate direct loans disbursed on July 1 or later rose to 5.05%, from 4.45% the previous year. Parent PLUS loans increased from 7% to 7.6%, and direct loans for graduate or professional students ticked up from 6% to 6.6%.

Auto Loans

The annual percentage rate on a new-vehicle loan in October averaged 6.2%, the highest level since January 2009, according to Edmunds, an automotive information website. Fewer than 4% of new-car sales snagged 0% finance deals in October—the lowest level since 2007.

Auto-loan terms are stretching longer as well, with five to seven years becoming more common, says Matt DeLorenzo, senior managing editor of Kelley Blue Book. Popular 72-month loans recently had an average rate of 7.4%. Longer-term loans translate into lower monthly payments but more in interest over the life of the loan.

With loan rates ticking up, you're usually better off paying cash. But if you need to finance the vehicle, you'll find the best deal, maybe even 0% financing, by scouring carmaker and dealership websites. Be sure to look at all incentives because a low-rate loan on one vehicle could be outweighed by a generous rebate on another, says DeLorenzo. Matt Jones, senior consumer advice editor at Edmunds, notes that manufacturers as a whole aren't in the same rush to sell vehicles as in past years, but consumers can still find plenty of hefty rebates.

Banks and credit unions may offer competitive rates as well—as low as 2.99% from banks and 2.74% from credit unions for new cars, assuming you have a good credit score and put down at least 10%, says Bankrate—and they may match the best rate your dealer offers (but not 0%). You can also negotiate with your dealer for a lower rate by coming armed with a preapproval, or evidence of lower rates at banks or credit unions.

For a low or 0% rate, you will likely need a credit score of at least 700. If your credit is on the cusp, you might be able to qualify for a low rate as a loyal buyer of the brand or if you come up with a larger down payment.

Credit Cards

If you carry a balance on your credit cards, the interest rate is likely to bump up with each hike in the federal funds rate. The "low end" of credit card rates, or the percentage the most creditworthy customers could snag, recently averaged 17.14%, according to CreditCards.com. That's the highest "low end" average the site has observed since it started surveying credit card rates in 2007. The "high end," for cardholders with less than stellar credit, recently averaged 24.5%.

When you're paying down debt, credit card balances should usually be your highest priority. One way to get credit card debt under control is to shift your balance onto a new credit card that charges no interest on transfers for a set period of time. This strategy works only if you have the discipline to pay off the balance before the interest-free term expires.

Now is a good time to apply for a balance transfer because card issuers are trimming the term for which the 0% rate applies. You can still find 0% offers with no transfer fees for as long as 15 months, says Ted Rossman, industry analyst at CreditCards.com. But he predicts that after a few more Fed rate hikes, the best no-interest, no-fee balance-transfer offers will shrink to 12 months.

If you don't qualify for a balance-transfer card or need more time to pay off your debt, try negotiating with your issuer for a lower rate. To bolster your case, mention your loyalty as a customer or competing offers that have come your way.

Or you could pay off the card with a personal loan from a bank, credit union or online lender. Personal loans can start at about 5% (the best rates go to the most creditworthy customers, though 5% will be harder to find as rates rise), and rates are fixed for the life of the loan—typically two to five years, according to NerdWallet. When comparing offers, watch out for origination fees, late fees and prepayment penalties.

New Limits on Homeowners

If you closed on a mortgage on or before December 15, 2017 (or had a binding purchase contract for a home by that date and it closed by April 1, 2018), you can still deduct the interest on up to $1 million of mortgage debt. If you took a mortgage or home-equity loan or line of credit after December 15, 2017, to buy, build, improve or refinance a primary residence or second home, you can also deduct the interest on $1 million of debt. That includes debt on a home-equity loan or line of credit.

However, interest on home-equity debt, old or new, is deductible only to the extent that you used the money to buy, build or improve your home. If you used it to buy a car, pay college tuition or take a vacation, you can't deduct the interest. If you refinanced your mortgage, cashed out some equity and didn't fold the money back into your home, the interest on the cash-out portion of the loan isn't deductible, either.

Deductions for any combination of state and local income, sales or property taxes—sometimes known as SALT—are now capped at $10,000. "SALT is a good acronym, as in rubbing salt into a wound," says certified financial planner Peter Palion. Palion lives in the high-cost New York metro area, where property taxes for even modest homes often exceed $10,000.

Suppose you took a mortgage of $1 million with an interest rate of 4.5% in 2017 or before. You could have deducted nearly $54,000 in interest incurred in the first year on the entire loan amount, and in the 33% tax bracket, you would have saved about $18,000 in federal income taxes. If you took the same mortgage now, you could deduct about $30,000 in interest on $750,000 of the loan, and in the new 32% bracket, you'd save about $13,000 in taxes, or about $5,000 less than before.

Calendar

January 2018

14	Seacoast Regional Council Meeting, Old Salt Restaurant, Hampton, NH, 4:15 p.m
	Western Regional Council Meeting, Lui Lui's, West Lebanon, NH 4:30 p.m.
15	**Deadline to file for NEA-New Hampshire Elections**
	South Central Regional Council Meeting, NEA-NH Manchester Offices, 4:45 p.m.
16	Capital Regional Council Meeting, NEA-NH Concord Offices, 4:30 p.m.
17	Lakes Regional Council Meeting, Fugaky Restaurant, Plymouth, NH 4:30 p.m.
21	**NEA-New Hampshire Offices Closed - Martin Luther King, Jr. Day**
22	Eastern Regional Council Meeting, Granite Steak & Grill, Rochester, NH 4:30 p.m.
24	North Country Regional Council Meeting, Thayer's Inn, Littleton, NH 4:30 p.m.
28	Educators' Legal Liability Workshop, Raymond High School Media Center, Raymond, NH 4:30 p.m. (RSVP Required)

February 2019

12	Monadnock Regional Council Meeting, Pappagallos, Keene, NH 4:30 p.m.
14	Southern Regional Council Meeting, NEA-NH Manchester Offices, 4:30 p.m.
18	Seacoast Regional Council Meeting, Old Salt Restaurant, Hampton, NH, 4:15 p.m.
19	Eastern Regional Council Meeting, Granite Steak & Grill, Rochester, NH 4:30 p.m.
	South Central Regional Council Meeting, NEA-NH Manchester Offices, 4:45 p.m.
20	Capital Regional Council Meeting, NEA-NH Concord Offices, 4:30 p.m.
22	Lakes Regional Council Meeting, Location to be determined

For event updates, check the NEA–NH Web site:
www.neanh.org

April 6, 2019
Pembroke Academy

Registration Opening soon