

A trusted education partner for over 60 years

**Apply for a grant of \$1000
or more for your high school's
athletics program**

The California Casualty Thomas R. Brown Athletics Grant was established to provide support to public high school sports programs impacted by reduced budgets.

As an employee of the school and a member of the National Education Association (NEA) or one of our other participating educator associations*, you can apply for a grant award for your school's sports program.

To learn more or to apply for a grant offered by California Casualty, visit CalCasAthleticsGrant.com.

Applications will be accepted through **January 15, 2012**.
Award recipients will be announced in April 2012.

*NEA and its state affiliates, ACSA, CASE, COSA, KASA, NASA or UASSP. Grants not available in AK, HI, MA, MI, NY, and WI.



To apply for the grant, go to CalCasAthleticsGrant.com

NEA Academy—Strengthen Your Skills and Credentials



The internet is a great resource, but finding the right lesson or activity can take time—plus you can't be sure of a lesson's quality until you've used it! **Lesson Planet** solves these problems by offering educator-tested, reliable resources. Choose from 400,000+ standards-correlated, teacher-reviewed lesson plans using the Lesson Planet search tool.

NEA Member Exclusive: Receive 20% off the one-year membership fee of \$39.95!

Check it out at: http://www.neamb.com/home/1209_5382.htm

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Not Ready to Embark on a Master's Degree? Consider a Graduate Certificate!

Open to educators with bachelor's or master's degrees, a graduate certificate is a smart and efficient way to advance your career by acquiring skills and expertise in a specific specialty area.

A graduate certificate requires completion of 12 to 15 graduate credits within a 12 to 18-month time frame. The good news is that coursework completed for a certificate typically applies to a master's degree program at the same institution, should you decide to pursue that later.

Two NEA Academy online master's degree program partners, Walden University and UMassOnline, together offer more than 15 graduate certificates in such areas as: Instructional Design and Technology, Curriculum and Instruction, Organizational Leadership, Educational Policy, and more.

Get all the details to plan your path to career advancement—visit www.neaacademy.org/graduate-certificate-programs.html today!

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Choosing a Home Loan

Selecting the right mortgage loan is central to the home buying process — that's why it's so important to understand your options. You'll need to consider two things at the outset: which loan type meets your home buying needs, and which loan term offers the ideal repayment schedule.

Loan Types

Most home loans fall into one of two general categories: fixed-rate and adjustable-rate mortgages (ARMs).

- **Fixed-rate mortgages** have interest rates that stay the same for the entire life of the loan.
 - You will have predictable monthly payments throughout the life of the loan.
 - You'll be protected from rising rates, so your principal and interest payments do not change, no matter how high interest rates rise.
- **Adjustable-rate mortgages** have interest rates that adjust periodically based on market conditions.
 - The initial rate is fixed for an introductory period (usually three to ten years), and is typically lower than for a fixed-rate mortgage. After that, the rate adjusts annually or semi-annually depending on the product and based on a market index, but it can't go above a predetermined adjustment cap.
 - Because of the lower initial rate, some borrowers may be eligible for a larger loan amount with an ARM than with a fixed-rate mortgage.

Loan Terms

The “term” of a loan is the period of time you will spend repaying it. The most common loan term is 30 years, but other options are also available. There are 20-, 15- and 10-year mortgages for those who want to repay their loans faster.

Whether you're better off with a longer-term loan or a shorter-term loan depends on a number of factors, most notably your monthly income and your long-term financial goals. Comparing two fixed-rate loans with different terms:

- The **longer-term** loan will offer lower monthly payments. This may be a good option if you're on a tight budget or would prefer to direct your monthly cash flow toward other investments or expenses.
- The **shorter-term** loan will mean higher monthly payments, but you'll be repaying the loan faster and potentially reducing loan interest.

Other Considerations

Besides the interest rate and the loan term, other important features of a mortgage loan include:

- Whether the loan amount is above or below what is known as the “conforming loan limit” set by Fannie Mae and Freddie Mac. Mortgages larger than this amount are termed “jumbo loans” and require higher rates than similar conforming loans.

- Whether the loan can be insured or guaranteed by a government agency, such as the FHA or VA.
 - **FHA loans** are backed by the Federal Housing Administration, and are designed to assist low-to-moderate income homebuyers by providing low down payment requirements and flexible qualifying guidelines.
 - **VA loans** are backed by the Department of Veterans Affairs (formerly the Veterans Administration), and are available to qualified veterans and active-duty military personnel and their spouses. They provide many of the same features as FHA loans.
- Whether the loan has flexible qualifying guidelines, which may be able to accommodate borrowers with credit challenges, excessive debt, or previous bankruptcy, foreclosure or tax delinquency.

To learn more about your home buying options, call the NEA Home Financing Program at 1-866-327-6385 and speak with a Home Mortgage Consultant.

Remember, the benefits of the NEA Home Financing Program are extended to parents and adult children of NEA members.

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Six Tips for Improving Your Credit Health

Staying on top of your finances, and particularly your credit history, is the key to getting the best deals when it comes to securing a mortgage, a car loan, or even a new credit card! Follow the tips below to improve your credit profile and your financial opportunities:

1. Obtain your credit report annually. By law, you're entitled to one free credit report from each of the three major credit bureaus every year. Once you receive a report, review it to make sure all the information is correct. Go to www.annualcreditreport.com or call toll-free, **1-877-322-8228**, to order your report and then monitor it regularly.

2. Challenge any incorrect or outdated information on your credit report. Contact the reporting credit bureau (Equifax, Experian or TransUnion) and advise them of any errors. The bureau then must contact the creditor that reported the incorrect information. If the creditor doesn't respond within 30 days, the bureau must remove the item and send you a corrected report. Learn more from the Federal Trade Commission (FTC) fact sheet, "Credit Repair: How to Help Yourself," at www.ftc.gov/bcp/edu/pubs/consumer/credit/cre13.shtm.

3. Take steps to avoid identity theft. When someone else uses credit in your name, your credit profile can be seriously damaged. Learn more at www.ftc.gov/bcp/edu/microsites/idtheft. In addition, you may want to consider NEA ID Theft Protection, available for as little as \$19.95 per year. Go to www.neamb.com, click on the Everyday Living tab, and look under "Discounts."

4. Manage your credit profile:

- Develop a realistic budget and pay your bills promptly
- Contact your creditors right away if you're having trouble making payments on time
- If you miss a payment, develop a repayment plan and do what you can to stay current
- Consider automatic payment from your bank account to ensure timely payments
- Pay more than the minimum payment on your credit card bill
- Take advantage of online resources to learn about how to improve your credit

5. Develop a strong relationship with your bank. Make sure your banker knows you and understands your personal situation.

6. Seek guidance from reputable sources. If you seek help to repair your credit, make sure it comes from a legitimate source and is free or at a reasonable cost. Beware of credit repair or high-fee loan advance scams. Learn how to choose a reputable credit counselor at www.ftc.gov/bcp/edu/pubs/consumer/credit/cre26.shtm or seek assistance from NEA's partner, the National Foundation for Credit Counseling, at www.debtadvice.org/nea.

To learn about credit and your home financing options, call the NEA Home Financing Program at 1-866-327-6385 and speak with a Home Mortgage Consultant.

Remember, the benefits of the NEA Home Financing Program are extended to parents and adult children of NEA members.

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December 2011
Hot Deals and Discounts from NEA Member Benefits



NEA Click & Save "Buy-lights" for December 2011

NEA Click & Save, the online discount buying service for NEA members, highlights select retailers and merchants each month. Check out these featured "**Buy-lights**" December and holiday gift-giving:

- Harry & David:** Get 20% off
- Shoes.com:** Get 15% off
- Home Depot:** Get 10% off appliances
- Blue Nile:** Get 10% off

Other retailers offering great deals during the holiday season include Nordstrom, Macy's, Sears, Best Buy, and Kmart!

Join the 215,000 NEA members already registered for NEA Click & Save. Go to www.neamb.com/clickandsave and start shopping today!

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Help Give 40,000 FREE Hertz Rentals to Our Troops

Hertz, one of the providers of the NEA Car Rental Program, is on a mission to give **40,000 Free Weekend Rentals to 40,000 Troops** returning home.

For all car rental transactions made through December 31, 2011, Hertz will donate 1% of the proceeds toward the goal of providing 40,000 free weekend rentals!

Rent, Save and Give Thanks to our Troops for their dedication, service, and sacrifices.

Check out the latest savings at www.neamb.com/hertz like \$50 off weekly rentals and be sure to include your NEA discount code **CDP# 50655** to save up to 20%. Combine your discount with a special offer for additional savings.

Reserve online or call 1-800-654-2200.

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Great for Holiday Giving: Two-Years-for-One Deals from the NEA Magazine Service!

You have until the end of December to take advantage of “two years for the price of one” deals on some of the most popular women’s magazines! Get two years of Family Circle for the one-year price of \$11.97 (mention title code MH4K), two years of Fitness for only \$14.00 (mention code MRK7E), or two years of Better Homes & Gardens for \$15.00 (mention code ERXH).

Order these informative and entertaining gifts now—call the NEA Magazine Service toll free at 1-800-YOUR-MAG (1-800-968-7624). But hurry, the offer expires at midnight on December 31, 2011! (Phone orders only, please.)

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Save on a New or Used Car with *NEA Auto Purchase Advantage!*

The **NEA[®] Auto Purchase Advantage Program** saves you an average of \$4,441 off the MSRP*. Before you even set foot on a car lot, you will receive a guaranteed low price in writing that our carefully selected network of dealers will honor—no haggling or pricing games at the dealership!

Program advantages include:

- Low prices on new and pre-owned vehicles
- Used car pricing below Kelley Blue Book
- Save time and money
- Hassle-free buying experience

With the holiday season approaching, you can expect to save even more. From now until the end of the year, manufacturers are offering incentives to motivate you to buy. So, why wait? You could be driving home in the car of your dreams! Visit www.neamb.com and find the NEA Auto Purchase Advantage Program in the Everyday Living tab under "Discounts."

*** Savings off MSRP on new cars including incentives. Based on actual customer transactions.**

Please note: While new Certified Dealers are continually being added to the NEA Auto Purchase Advantage program, the program is currently unavailable in certain areas of the US, including AK and HI.

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30 Special Travel Offers and Early Bird Discounts from Smithsonian Journeys

Take advantage of our special offers to plan your trip of a lifetime. With destinations the world over and hand-crafted itineraries, only Smithsonian can offer you one-of-a-kind travel at an unbeatable value. Don't miss your opportunity to join us for one of our exceptional journeys in 2012 and save!

Go to http://www.smithsonianjourneys.org/?src=NEA_DISCOUNT and click on **Special Offers & Early Bird Discounts** in the lower right section of the page.

Space fills quickly, so don't delay. Book online or call **1-877-338-8687** to make your reservation today!

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