STABILIZING THE EDUCATION WORKFORCE

Why Your Retirement Benefits Matter.

- EHA rates set for 2023
- NSEA District seats up for election
- Putting the “Home” in Homeroom
Federal Student Loan Payment Pause Extended through June

In November, the Biden Administration announced that it is extending the pause on federal student loan payments until June 30, 2023 or until after legal challenges to the student debt cancellation plan are settled.

■ Educators need Relief

Millions of borrowers—including educators—were depending on the President’s student debt cancellation plan and now face uncertainty due to recent legal challenges. Without debt cancellation, many borrowers will face an unclear financial future amid inflation concerns. The extended payment pause is the most meaningful relief available at this time, according to federal officials.

■ Can I still submit my application?

The U.S. Department of Education is not accepting applications at this time. Educators can use the additional time to ensure their contact information is up to date with their loan servicers and should consider enrolling in electronic debit and income-driven repayment plans to support a smooth transition to repayment.

■ Continued Advocacy

NSEA will continue its advocacy to achieve meaningful student loan relief for those in public education.

Would You Like to Write for The Voice?

Would you like to write an item for The Voice? Perhaps an opinion column or an article on what is working in your classroom? Submissions can be classroom-related, humorous, inspiring or otherwise teaching related. Submit your questions about the process, and your topics to us at:

thevoice@nsea.org

On the Cover: At a time when school districts across the nation are struggling to stay fully staffed, Nebraska school employees’ retirement benefits have a significant influence for many educators choosing to stay in the classroom, page 7.
This quote above popped up on my Facebook memories and for me, it was absolutely on target. I read it over and over. Thurgood Marshall was a civil rights lawyer who used the courts to fight Jim Crow laws and dismantle segregation in the U.S. He became the nation’s first Black United States Supreme Court Justice. He was a major influence in perfecting our democracy and rights for all.

I turned 60 this year, and while that alone is a cause for celebration, it is also a time for reflection. I am reflecting on my intent and impact. My intent is always to do good. My struggle is between the intent and the interpretation of the intent. Rumors and false misinformation continue to circulate, clouding the truthful and honest intent at the heart of the matter. I am proud to be the President of NSEA. My intent is ALWAYS to put the Association first.

I do not make decisions in isolation – I never have and I never will. I am the Chair of the NSEA Board of Directors, and ALL decisions are made together as an elected body after thoughtful and deliberate discussion and consideration. As always, our guiding lights are the bylaws and policies of the Association, with advice from legal counsel as needed.

NSEA’s Bylaws are the Association’s overarching regulations and rules to follow. At nearly every Delegate Assembly in our 150+ year history, there have been proposed bylaw changes. On the advice of legal counsel, we need to address two bylaws brought forth at Delegate Assembly in April 2022. Therefore, NSEA is holding a Special Delegate Assembly on Saturday, Dec. 10, via Zoom.

This is not the first Special Delegate Assembly in NSEA’s history. Several have been held through the years. Delegates are elected to serve a one-year term; therefore, the previously elected delegates are the representatives for the Special Delegate Assembly. Holding this assembly involved several months of research, legal consideration, and deliberation, starting with Delegate Assembly last April.

One example of a bylaws change previously adopted by the Delegate Assembly is when the NSEA-Retired affiliate brought forward a proposed bylaw change seeking a voting seat on the NSEA Board of Directors. This bylaw proposal was brought forward to multiple Delegate Assemblies before being passed. NSEA-Retired and Aspiring Educators are state affiliates that elect their own officers, have their own bylaws (voted on by their board of directors), and control their own budgets. Active NSEA members do not have a say in these affiliates or their documents. However, these two affiliates have delegates to Delegate Assembly and can propose bylaw changes.

EMAC, ESP and Higher Education are all committees of the NSEA, each with its own bylaws and policies. These groups were all non-voting members of the Board for many years. After several bylaw proposals, the Delegate Assembly granted these groups voting seats on the NSEA Board.

There are many examples of bylaw changes considered and passed by the Delegate Assembly. Bylaw changes cannot conflict with each other, nor should they be unreasonable to attain. Robert’s Rules of Order encourages creating bylaws that cannot be too easily amended and yet still allow for a process providing a reasonable timeframe to consider and enact amendments if necessary. Delegate Assembly is NSEA’s largest elected, democratic body that votes on the proposed bylaw changes.

NSEA is holding a Special Delegate Assembly to address two bylaws. The intent is clear and honest. There is no mal-intent or conspiracy. Information has been provided to all members and all delegates. Information was sent to members on Oct. 26 and posted on the NSEA website: www.nsea.org/SpecialDA. Information was also included in the November Voice and all 2022 delegates have been sent additional detailed information about the registration process.

See page 10 for more information. Please reach out to me anytime to discuss any questions or concerns.
Aspiring Educators host Career Fair during Fall Conference

The NSEA Aspiring Educators November Fall Conference held on the Doane University campus included a first-of-its-kind for the organization—a career fair. More than 75 AE members from schools across the state gathered for the conference. Members heard from a number of presenters and panelists while taking part in learning opportunities.

Students who attended the Career Fair were able to connect with prospective employers from area school districts including Bellevue, Fremont, Gretna, Lincoln, Millard, Papillion LaVista, Westside and more.

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Spring Delegate Assembly

Plan are underway for the April 2023 Delegate Assembly – the 163rd assembly in NSEA history.

The 2023 Assembly will be held as an in-person gathering April 28-29 at Lincoln’s Marriott Cornhusker Hotel.

Delegate Assembly is NSEA’s annual business meeting. Members from across the state, representing local associations large and small, urban and rural, are elected to attend. These delegates manage the business and set the future course of the Association.

A keynote speaker, discussion of educational issues and consideration of updates to NSEA Bylaws and Resolutions are all part of the assembly action. Watch for details in upcoming editions of The Voice.

The event also features an award presentation, recognizing the Early Career Educator of the Year, Educational Support Professional of the Year, and the Teaching Excellence Award, NSEA’s 2023 Friend of Education and more. See award details and deadlines in the right hand column on this page.

Members must be elected by their local association in order to attend as a delegate to the assembly. To make your interest in serving as a delegate known, contact your local association president, your local association building or faculty representative or your NSEA organizational specialist.

NSEA’s first such meeting was held as the Nebraska State Teachers Association in Brownville, NE on Oct. 16, 1867, just months after Nebraska gained statehood. NSEA is the state’s oldest professional association and has held a Delegate Assembly almost every year since, and in some cases, twice a year.

Honor a Colleague at Delegate Assembly

Any NSEA member may nominate a member teacher, Education Support Professional or deserving group. Members are eligible for:

- **Early Career Educator**: To honor a teacher who has excelled in their first five years of teaching.
- **Award for Teaching Excellence**: Honors a teacher who has excelled in the classroom over a period of time.
- **Education Support Professional of the Year**: Honors an ESP who has excelled in his or her job. Finalists will be notified in March, with winners announced at the Assembly. Recipients receive a $250 cash award.
- **Community Service**: Honors NSEA members or local associations involved in volunteer work outside of classroom hours.
- **Local Public Relations**: Honors local associations for outstanding internal communication.

Members can also nominate individuals or groups for these awards:

- **The Great Plains Milestone**: Honors an individual or group for promoting human and civil rights.
- **Administrator of Excellence**: Honors an administrator who strives every day to help students and staff be successful.
- **Friend of Education**: Honors a newspaper, television or radio station for coverage of education issues and promotion of public education.
- **Outstanding Media**: Honors a newspaper, television or radio station for coverage of education issues and promotion of public education.

Mailed nominations must be postmarked by Friday, Feb. 17, 2023, and should be sent to NSEA Awards, 605 S. 14th St., Lincoln, NE 68508-2742. Nominations may also be submitted online at [www.nsea.org/DA](http://www.nsea.org/DA), with required supporting material mailed to the NSEA.
New programs

Undergraduate Degree
- Nutrition and Dietetics

Undergraduate Minors
- Data Analytics (online)
- Political Science

Undergraduate Options
- Media Production in Communication Arts
- Natural Sciences in Secondary Education (online)
- Pre-Art Therapy in Art

Undergraduate Certificate
- Unmanned Aircraft Systems for Remote Sensing

Graduate Degree
- Athletic Training

Graduate Certificates
- Digital Marketing (online)
- Healthcare Management (online)

Learn more at csc.edu/academics
In the weeks between Thanksgiving and Christmas, students are restless—and educators tasked with keeping the learning on track may also be feeling a little worn out. Months into this school year, with a very full workload, at least one thing that Nebraska educators don’t have to worry about is their retirement.

The state plan, created in 1945, covers all K-12 public school employees in Nebraska except for those in the Omaha Public Schools (OPS). OPS employees are covered by the Omaha School Employees Retirement Plan (OSERS), which was established in 1909.

The November actuarial report for the state school employees' retirement plan (NPERS) shows the plan has continued to make progress. An August report from OSERS showed its assets have also fared better than the general stock market. This is good news for all public school employees.

**Meeting long-term goals**

“We are quite proud of our outcome, and it would not be possible without the incredible work between the employees, the employers and the state of Nebraska,” said PERB Chair Jan Elliott, a member of NSEA-Retired and a former member of the NSEA Board of Directors.

The NPERS plan has been steadily increasing its funded ratio over the past several years. Last fiscal year's rate of return was -8.3%—well below the 7.2% assumed rate of return—yet significantly better than overall market returns. Because investing for retirement is a long-term process, the plan's returns are "smoothed" over a five-year average. With smoothing—which includes a 30% investment return in 2021—the plan's actuarial assets show a gain of 7.8%. The plan's funded ratio is now 98.42%, up from 97.41% in 2021. A retirement plan is considered in good standing once it crosses the 80% funded threshold, meaning 80% of its liabilities are covered by its assets.

"The fact that we funded the plan well means the plan has cost a lot less overall," said Elliott. "Had we not had laws that were enacted to set the parameters for a plan to be well funded, we wouldn’t be where we are today."

The NPERS Board administers the retirement plans for school employees, state employees, judges, the State Patrol and county employees. OSERS is currently undergoing a multi-year effort to transfer the administration of the plan to NPERS.

**Nebraska leads**

From each paycheck, public school employees in Nebraska contribute 9.78% of their salaries to their retirement system; school districts match those contributions at 101%. Nebraska law requires the state to also contribute a minimum of 2% of school employees' salaries to the retirement plans each year. As a result of these contributions, Nebraska educators have a reliable source of retirement income after their professional career comes to an end.

Walta Sue Dodd, who retired from OPS after teaching there for 36 years, now serves as president of the OEA-Retired.
is a longtime advocate for ensuring educators can retire with dignity. She well understands the importance of a guaranteed retirement income.

“A defined benefit retirement plan is one of the best things that our teachers could ever have. It’s ideal for educators—who are not making that much money—to have some guaranteed income when they retire,” said Dodd.

“I can’t thank our public employees, employers, or the legislature enough for the benefits that our retirees are able to enjoy. It’s phenomenal,” said Elliott.

Elliott, who has been elected president of the National Council on Teacher Retirement (NCTR) Executive Committee, believes Nebraska’s collaborative approach is an example for education retirement systems nationally.

“If you look at the states around us that have not funded their plan, it costs them way more money to fund a plan with a lesser outcome because they didn’t use sound investing principles as our legislature has done,” explained Elliott.

Nationally, the average funded ratio for all U.S. public employee retirement plans is 77%.

**Educators step up**

Educators have always known the value of their pension and have been willing when called upon to make sure the plan is well funded.

During my time in the classroom, I saw my contribution percentage increase three times,” Elliott said. “Our teachers are contributing a lot compared to many other educators nationally. The teachers invested, their employers invested, the state invested, and the Nebraska Investment Council (NIC) grew those investments into something much bigger.”

According to Elliott, 75% or more of the money in the NPERS pension funds is invested growth—not the actual contributions made to the fund but rather money grown in the system by investing those contributions.

This retirement system doesn’t just help those in the plan. When pensions are paid, the money cycles through every part of Nebraska’s economy.

“When money is returned to our public employees, we know it helps the state. Teachers leave their money here in Nebraska. Most will stay here when they retire, and they stay here because the money is here,” Elliott explained.

**A stabilizing force**

At a time when school districts across the nation are struggling to fully staff their schools, Nebraska’s retirement benefit is a significant influence in educators choosing to stay in the profession.

“Teachers who have a sound retirement system continue to teach,” said Elliott. “It’s valued by teachers, and we know when they feel valued, they stay in the teaching profession.”

In this way, retirement benefits are a stabilizing force in keeping public education a viable career choice for Nebraskans.

“Instead of looking at the stock market every day, all OSERS members need to do is to look at their negotiated agreement,” said Dodd.

The continued funding of the plans is an essential component for the future of public education in Nebraska. The NSEA has a long and successful history of working to improve teacher retirement benefits and will continue to work on behalf of educators and students in the 2023 legislative session.
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Tentative Order of Business

NSEA President Jenni Benson, Lincoln, Presiding

Saturday, December 10, 2022

All times listed are Central Time.

9:15 a.m.  Credentialing
10:00 a.m. Call to Order
Pledge of Allegiance
Land Acknowledgement
Report of Credentials Committee
Adoption of Standing and Procedural Rules
Adoption of Order of Business
Mission Statement
Instructions for Delegates
Bylaws Report and Vote
Adjournment

Parliamentarian: John Heineman

PROPOSED BYLAW AMENDMENT #1

Article XII, Section 2
The President shall notify all delegates no fewer than 45 days prior to the convening of the Delegate Assembly of any amendments to these Bylaws.

Proposed Amendment
The President shall notify all delegates of proposed amendments to these Bylaws prior to convening a Delegate Assembly by causing the same to be published in the NSEA’s magazine, The Voice, no less than 30 and no more than 60 days prior to the Assembly or in any other manner as may be provided by law.

Rationale: Delegates are often not elected more than 45 days before the Delegate Assembly making the current Bylaw’s notice requirement impossible to satisfy. Under advice of legal counsel, the Amendment proposes to remedy this by causing notice to be published in The Voice available to all members prior to the Delegate Assembly or in any other manner provided by law.

PROPOSED BYLAW AMENDMENT #2

Article II, Section 2
The term of office of the President and the Vice President shall be three years. The term of office of each such officer shall commence on September 1. The election for the President and Vice President shall not occur in the same year. The Vice President shall be elected at the 2023 Delegate Assembly. The President shall be elected at the 2024 Delegate Assembly. No person shall be elected to the office of the President or Vice President for more than two consecutive terms.

Proposed Amendment
The term of office of the President and the Vice President shall be three years, and no person shall be elected to the office of the President or Vice President for more than two consecutive terms; provided, however, the term of the office of the President for the term commencing the 2020-2021 NSEA year shall be a four-year term. The term of office of each such officer shall commence on September 1.

Rationale: The current Bylaw imposes term limits and for staggering the terms of the office of President and Vice President by providing for an election of a Vice President in 2023 and a President in 2024, but needs clarity to the extension of the President’s current term to four years. Under advice of legal counsel, the proposed amendment makes clear that the term of the office of the President for the term commencing in the 2020-2021 NSEA year shall be a four-year term.
A statewide look at NSEA leadership opportunities for 2023-24:

**Capitol District**
- Vice President
- One seat on executive committee
- One seat on NSEA Board

**Elkhorn District**
- President
- Two seats on executive committee
- One seat on NSEA Board

**Metro District**
- Treasurer
- Secretary
- Four seats on executive committee (subdistricts 1, 4, 7 and 10)
- Two seats on NSEA Board

**Panhandle District**
- President
- Four seats on executive committee (areas 1, 3, 5 and 6)

**Sandhills District**
- President

**Tri-Valley District**
- Treasurer
- Two seats on executive committee (one West, one Central)
- One seat on NSEA Board

Vacancies

Several NSEA leadership positions will be up for election in 2023, and members are asked to consider the role they could play as a leader in the Association.

The window for filing for the 27 open positions on NSEA district boards and the NSEA Board of Directors will begin on Sunday, Jan. 1, and will close on Sunday, Feb. 5.

Election of members as at-large delegates to the NEA Representative Assembly will occur during the same timeline. Elections for NSEA Officer and NEA Director Positions will take place at Delegate Assembly 2023. Watch the January digital edition of The Voice for details on that filing process.

NSEA members will vote for District positions beginning at 12:01 a.m. on Friday, Feb. 17. Voting will close at midnight on Sunday, March 12.

To file, visit [nsea.org](http://nsea.org) and click on “2023 District Elections.” Select your district, then choose the office you seek. Candidates will need their 10-digit NSEA membership number. Your number can be found above your name on the mailing label of The Voice. Call NSEA if you have questions: 1-800-742-0047.

The filing process allows candidates to post a 50-word statement for voters to read. Type the statement in a Word or other text document and then paste the statement into the appropriate box during the filing process.

NSEA encourages minorities to seek office at all levels. NSEA’s Minority Involvement Plan says “It shall be the goal of the Association to seek minority representation on governing and appointive bodies at least equal to the percentage of minority membership for that appropriate level.”

Alternately, candidates may mail their name, address, local association name and 50-word statement to: NSEA Elections, 605 S. 14th St., Lincoln, NE 68508-2742. State which office you are seeking.

Required to vote: a valid email address

Members can elect the next round of NSEA leaders by casting a ballot in the Association elections.

Voting opens on Friday, Feb. 17. On that date, members with valid email addresses on file will receive an email detailing the process.

NSEA members without a valid email address on file will receive a postcard explaining the voting. If you do not receive a postcard or an email from NSEA by Thursday, March 9, call 1-800-742-0047.

Update your e-mail address with NSEA by calling 1-800-742-0047 or sending an email to [membership@nsea.org](mailto:membership@nsea.org). Members should use a personal email account, not a school-issued one.
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There will be an overall increase of 6.87% in premiums next year for the medical and dental insurance plans used by nearly every Nebraska school district, following action by the Educators Health Alliance (EHA), a consortium of three statewide public school groups that manage the plan. Medical insurance rates for active employees and retirees will increase 7.20%. Dental rates for all employees and retirees will remain unchanged from the 2022-23 rate level.

When the 2023-2024 plan year begins Sept. 1, it will mark the 21st consecutive rate increase of less than 10 percent. The average annual increase over the past ten years has been 4.5%.

“The COVID pandemic continues to result in disruption for our members. The resulting claim experience and estimating what it will look like in the future makes it difficult to set rates,” said Sheri Jablonski, EHA Board Chair. “Given the current rate of inflation, we are pleased we’ve been able to maintain our streak of more than 20 years without a double-digit increase in rates, and to average an increase of 4.5% for the last decade.”

There will be no benefit changes made in 2023-24.

“We believe it is important, particularly in these stressful times, to minimize the change in benefits to our members,” said Trish Guinan, executive director of the Nebraska State Education Association.

The successful rollout of the alternate network product offering to all districts in areas of the state where network competition is possible will be continued in the 2023-24 plan year.

Jablonski said the single-digit increase in premium rates is made possible due to several factors, including:

- The implementation of several new programs to manage pharmacy costs;
- Programs designed to assist in the management of chronic and emerging diseases, and
- Holding the line on health and administrative cost increases.

“The EHA Board has taken strategic actions to manage our pharmacy costs, especially specialty medications, which have grown rapidly as a percentage of total pharmacy spending,” said Beth Kernes Krause, EHA Vice Chair and Auburn Public Schools Board of Education member.

“The EHA Board understands the financial concerns of our members as well as the fiscal constraints facing school districts,” said John Spatz, executive director of the Nebraska Association of School Boards. “With 80,000 members in the plan EHA has the largest risk pool in the state, which allows more predictability and stability in rates. This benefits both districts and individuals and their families.”

“The EHA Board takes its responsibility for plan oversight very seriously,” said Mike Dulaney, executive director of the Nebraska Council of School Administrators. “We believe the rate increase decision reached for the 2023-24 plan year will allow the EHA to continue to provide a quality, affordable health insurance plan well into the future.”

The Educators Health Alliance is a non-profit corporation that was created to procure quality, affordable healthcare insurance for Nebraska educational employees. The rates set by the EHA Board are for the Blue Cross and Blue Shield of Nebraska (BCBSNE) healthcare plan used by more than 400 public school districts and affiliate groups in the state. The plan is governed by a 12-member board representing the Nebraska Association of School Boards, the Nebraska Council of School Administrators and the Nebraska State Education Association. More than 80,000 Nebraskans are covered by the plan, making it the largest health plan in the state.

What it means for Members: **Premium Rate Change**

For more information about the plan, visit [ehaplan.org](http://ehaplan.org).

- Medical rates for all Active Employee plans will increase by 7.20%.
- Medical rates for all Early Retiree plans will increase by 7.20%.
- Dental rates for all participants will increase by 0.00%.
- The combined increase for medical and dental coverage is 6.87%.
Faculty salaries have increased but purchasing power declining

Collective bargaining is good public policy. When colleges and universities come to an agreement on salary, benefits, and working conditions—while improving learning conditions—everyone benefits. If colleges and universities do not properly support staff, they will be unable to recruit and retain a talented and creative workforce within higher education, leaving students unsupported.

“Competitive salaries, benefits and working conditions affect both higher education staff and students,” said NSEA Organizational Specialist Mandy Faripour. “NSEA works with our higher ed affiliate representatives to ensure they have the information necessary to address through negotiations the many issues affecting our members.”

**Support at the Table**

Research shows that faculty who collectively bargain are able to negotiate for more money. NSEA’s organizers, researchers, policy advocates, attorneys and communicators can help through the bargaining process.

NSEA provides support for collective bargaining at 10 higher education affiliates across the state. That commitment includes representing faculty, professional staff, and education support professionals (ESPs) at community colleges, all three state colleges and the University of Nebraska Kearney, Lincoln and Omaha. NSEA’s online databases provide model contract language and salary information.

**Increasing work**

Throughout 2021, NSEA worked to support faculty, professional staff and ESPs at campuses as they worked harder than ever to pivot their classes to online delivery and to support students who were dealing with all of the traumas of the pandemic. Meanwhile, faculty’s purchasing power, a measure of salary corrected for inflation, fell 1.3% between 2020 and 2021, according to a recent national report. In other words, despite their increasing workload, faculty members experienced decreased buying power.

**What is Purchasing Power?**

Every spring, the National Education Association reports on trends in full-time college and university faculty pay. The 2022 report, provided by ASA Research, looked at federal data from the 2020-2021 academic year and found that for many higher education faculty salary increases didn’t keep up with inflation.

Even without the presence of a pandemic, differences in state, regional and local economies, cost of living, state policies and budgets, student enrollments, demographics, labor markets and the political environment affect faculty salaries across states and in Nebraska. The pandemic’s effects changed operations and delivery of both academic and student services and impacted economies, employment, and state revenues.

What could be good news for higher education is the latest report on Nebraska’s financial status. An extraordinary two years of revenue growth means that the 2023 Legislature will have more than $1 billion in excess funding to use in the upcoming budget, according to a report from the Nebraska Tax Rate Review Committee.

Investing some of the state’s revenue surplus in education will benefit the entire state and NSEA will be working with the Legislature to advocate for such an investment.

Research shows that faculty who collectively bargain are able to negotiate for more money. NSEA’s organizers, researchers, policy advocates, attorneys, and communicators are here to help members throughout the bargaining process.

**Figure 1. Pre-pandemic 2019-20 faculty purchasing power recovered to or exceeded the previous pre-recession 2008-09 high, but all faculty saw a purchasing power decline in the first full pandemic academic year, 2020-21.**

(Faculty purchasing power by rank, 2008-09 to 2020-21 (in thousands)

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When the gavel strikes to open the Nebraska Legislature this January, NSEA will be there to press for legislation that will benefit our members. Just as your senator has spent the past few months gearing up for the legislative session, so has your professional association. When the 108th Nebraska Legislature convenes on Jan. 4 one thing is certain: there will be legislation introduced that will have a direct effect on Nebraska students and educators.

Members and staff will meet with senators to share the stories of our educators and testify on proposed legislation with the goal of supporting Nebraska’s public schools. The challenges facing the legislature and public education are numerous:

- Teacher and support staff shortages are creating a significant strain on educators, students and schools;
- A decades-old, near-last-ranking in state aid to K-12 education remains a concern. Nebraska ranks 49th in state aid to education, a perennial status of inadequate state support that forces Nebraska public schools into an overreliance on local property taxes for funding;
- School choice groups continue to target Nebraska for implementation of private school tuition vouchers, indirect public dollar transfers to private schools, and charter school programs; and,
- Calls for banning certain curricula raise concerns about the scope of what may be prohibited and what penalties educators could face if they unknowingly violate such restrictions.

NSEA will push for legislation that expands both the quality and quantity of learning in our public schools, because learning is how we prepare future generations to succeed. We will fight for the protection of the health – both mental and physical – of students and school staff, and work to help recruit and retain qualified educators. During the 2023 Legislative Session, NSEA will focus on:

- Legislation to increase state aid for public education that supports quality public education and equal opportunities for every student;
- Legislation expanding both the quality and quantity of learning in our public schools, because learning is how we prepare future generations to succeed;
- Legislation designed to recruit and retain qualified educators because well-trained educators provide professional excellence in our classrooms;
- Ensure public school students and staff have respectful, safe and secure learning and working environments;
- Provide additional funding for behavioral health services and resources, and provide all school staff with behavioral health training;
- Promote and protect programs that benefit Nebraska students, teachers, higher education faculty and education support professionals;
- Support efforts to maintain effective student/teacher classroom ratios for optimum student learning;
- Ensure the protection of collective bargaining rights because they help attract and retain the highest quality employees for schools and classrooms; and,
- Maintain prudent management and funding of the school retirement plans.

NSEA’s Government Relations team monitors legislative activities and advocates for the best interests of our members and students. Bills change quickly throughout the session. Stay up-to-date on important information that affects you and your classroom by subscribing to the Capitol Update at www.nsea.org/subscriber and follow us on social media for the latest.
What is financial literacy, and why is it important?

From commercials to websites to TED talks, financial literacy is a hot topic. With rising inflation rates, taking control of your finances can help you maximize the money you do have and help you plan for the future. Financial literacy is the ability to understand and make use of a variety of financial information. It can include managing your money, budgeting and investing. It can also encompass understanding certain financial principles and concepts, such as the time value of money, compound interest, managing debt, and financial planning. The goal of financial literacy is to establish control over your finances while also using your money as a tool to help provide you with a better quality of life.

**Key Steps**

Some key steps to attaining financial literacy include:

- Learning to create a budget and tracking your spending so you can save for things that matter to you, such as a vacation or your child’s education;
- Opening an account at a bank or credit union;
- Establishing an emergency fund so you can recover from unexpected expenses;
- Understanding the importance of protecting assets through insurance;
- Working toward paying off debt;
- Having a credit card and using it wisely;
- Saving and investing for financial goals; and
- Planning for retirement.

You should also learn how to protect yourself from potential fraud. It’s important to track your spending so you can keep a close eye on your finances and be alerted early on if fraud does occur. Many financial institutions can help with this by flagging your account with potential fraud. Likewise, additional protection from fraud protection services can aid in protecting assets that may be compromised by fraud or identity theft.

It is also important to grow and protect your credit score, which is a crucial component of your financial life. With a good or excellent credit score, you can qualify for lower interest rates on loans and credit cards. You may also receive offers for other financial products, which give you the opportunity to choose the best option for you.

Educating yourself on these topics also involves setting and achieving financial goals, becoming aware of unethical/discriminatory financial practices, and managing the financial challenges that life throws your way. By becoming more financially literate, you can manage your money wisely and understand how to prevent and handle money issues as they arise – allowing you to pursue your financial goals with confidence.

**Why Horace Mann?**

Horace Mann Educators Corporation provides individual and group insurance and financial solutions that help America’s educators and others who serve the community achieve lifelong financial success. Many of our representatives are former educators and administrators so we have the advantage of understanding your true needs. Whether you’re behind a desk, behind the cafeteria counter or behind the wheel, Horace Mann has you covered. Since educators are taking care of our children’s future, Horace Mann believes in taking care of our educators’ future.

Find your local Horace Mann representative at www.horacemann.com/locator and search by school district, location or agent name.

Horace Mann was an American educational reformer, known for his commitment to promoting public education. In 1848, after public service as Secretary of the Massachusetts State Board of Education, Mann was elected to the U.S. House of Representatives.
Nebraska winters can make even the most warmly dressed children shiver. Imagine walking to school in the biting cold of the early morning without a coat or warm mittens, or with shoes that are falling apart. Unfortunately, this is a reality for many children in Nebraska. Teachers frequently spend their own hard-earned dollars to help these children. But a teacher can’t assist every child encountered during the school day, much less during the school year. That is why NSEA created the Children’s Fund. Since 1994, donations to the Children’s Fund have provided hundreds of thousands of dollars to help children in need. Contributions to the NSEA Children’s Fund come from teachers and businesses across the state.

Locals, businesses contribute

Contributions are tax deductible — and it’s important to note that every penny contributed goes to help children. NSEA picks up the administrative expenses.

Local associations are encouraged to brainstorm fundraising ideas; to challenge other local associations; to collect change; host a jeans day fundraiser; or consider other ways to contribute toward the fund.

The generosity of Children’s Fund donors has helped to pay for glasses, warm clothing, medical and dental needs of children; provide assistance to a family whose home and belongings were destroyed by fire; purchase a bus ticket for a child with no other means to get to school; and more. During the pandemic in 2020, the NSEA Board of Directors, along with NSEA-Retired, directed a combined $60,000 to food banks serving all 93 Nebraska counties to help reach students and families in need of meals.

There is never red tape or lengthy delay for members wanting to use the fund. A call to Karen Hunt at the NSEA (800-742-0047) is usually all that is needed. For more information, go to nsea.org/childensfund.

Turn to the Children's Fund this winter
Teacher Support as the New Normal

S.E.E.D

Supporting Educator Effectiveness through Development

Have you heard the latest good news about Nebraska education? Nebraska's 2022 fourth and eighth graders scored higher than the national average and higher than most other states across the country in math and reading scores on the National Assessment of Educational Progress (NAEP). No other state scored higher than Nebraska in fourth-grade math, one state scored higher in eighth-grade math, three states outscored Nebraska in fourth-grade reading and seven states scored higher in eighth-grade reading. Teachers and students should be acknowledged for their continued efforts to use their knowledge and skills to deliver effective instruction to support learning, resulting in great scores despite their own professional and personal challenges.

“These scores are a testament to the dedication and perseverance of Nebraska’s educators from the beginning of the pandemic to today, said Nebraska Commissioner of Education Dr. Matthew Blomstedt. “Schools committed to providing as much in-person learning as possible during the 2020-21 school year and have led the nation in the continued safe return to a new normal.”

The “new normal” to which Blomstedt referred is difficult to describe to anyone who has not taught during a pandemic. While most educators have endured difficult times during their teaching career, teaching during a worldwide emergency that has impacted the entire educational community has been challenging on a whole new level. This challenge has highlighted the connection between an effective teacher and student performance, as well as the importance of support and development of teachers by building and district leaders.

Nebraska educators have been teaching in person for the majority of the last two years and have identified new levels of staffing shortages and subbing requirements. This, in addition to unfinished student learning and new levels of student behaviors and absenteeism, constitutes their “new normal”. These areas look very different than they did in 2019, and the intensity of the changes combined with the current climate has elevated the deficiencies and reactions.

Teachers should be lauded for the continued efforts that resulted in outstanding NAEP scores – even when those teachers might be struggling themselves. It is clear, based on Nebraska's recent NAEP scores, that many Nebraska teachers are effective. As teachers continue to handle the “new normal”, including a significant increase in covering classes when substitutes aren't available, it is vital that appropriate support and development be provided to maintain their confidence in their effectiveness.

MIT conducted a survey of teachers and the results identified that educators have an option to have “a humane reinvention... building on the strengths that students and teachers alike have demonstrated.” The study (Reinventing Education Post-Pandemic, Weishaar) asserts that teachers should be actively involved in initiatives to shape change they believe will benefit the students and themselves, but they must trust their leadership while doing so. A focus on listening to teachers, combined with acknowledging that things have changed, is imperative in district support and development for all educators.

Nebraska’s educational community has an opportunity to authentically develop and integrate professional growth for teachers. Knowing that Nebraska students continue to excel academically because of the outstanding teachers in this state should be the motivation to expand that support and development in new directions. Providing teachers and students a seat at the table to develop and discuss new initiatives to support continuous improvement for students and themselves would be a significant step forward into what is now the “new normal” for education.

The NDE and its partners are committed to leading and supporting all Nebraskans in learning, earning, and living. The S.E.E.D. team’s work and the NTPPS demonstrate the dedication to leading and supporting the necessary shifts toward teacher voice, efficacy, and leadership.

The NTPPS and NTPPS-aligned Rubrics can be found at education.ne.gov/EducatorEffectiveness
Let the Sun Shine In
Use the sun’s rays to your advantage (bonus: they’re free!). Open curtains and blinds on your south-facing windows during the day to let heat in, and then close curtains at sunset to keep it in.

Leak-Proof Your Home
Inspect your home for energy leaks (get tips on detecting air leaks from energy.gov), which can wreak havoc on your energy bill. Use weather stripping and caulking to seal leaks and keep warm air inside. For windows you rarely use during winter, get plastic window kits to further leak-proof.

Bump the Temp Down
Just by setting your thermostat a few degrees lower, you can immediately begin saving. Consider installing a programmable thermostat that automatically adjusts the temperature for even more energy-efficiency.

Pay Attention to Your Hot Water Heater
Water heaters account for about 17% of a home’s energy use — adding up to about $400–600 per year for the average household. Bring that percentage down by: Using less hot water, setting your water heater’s thermostat to 120 degrees F, buying an energy star rated heater when it comes time to replace it, washing clothes in cold water and installing low-flow shower heads and faucets.

Maintain Your Heating System
Have a professional check and tune-up your heat pump or furnace once a year. This could lead to big savings. Make sure they also replace any clogged filters, which can make your furnace work harder, thereby raising energy costs.

Close Unused Vents
If you have rooms that are rarely used, fully or partially close the vents to redirect heat to other rooms.

Use Ceiling Fans
As we learned in science class, heat rises, which means the air you’ve paid to heat rises and collects at the top of rooms. This can be especially costly in homes with high ceilings. Use your ceiling fans to push warm air downward – just make sure they’re set to run in a clockwise direction.

Check Your Attic Insulation
If your attic doesn’t have at least 11 inches of insulation, you’ll most likely lose heat through the upper level of your home. Learn online how to install insulation yourself, or get bids from local contractors to do it for you.

Recycle Hot Air
After cooking, leave the oven door open a crack to let the heat help warm the house. Bonus? You get to savor the delicious smell of those cookies or dinner a little longer.

Use Space Heaters in a Safe Manner
Portable heaters are a good cost-saving option if you and your family are hanging out in one room for any length of time, or if you’re the only one home and are stationary. Remember to use caution whenever using space heaters. Follow the heater instructions carefully and always unplug them when not in use.

Bundle Up
Sweaters, socks, and cozy blankets really do make a difference. By modifying some behaviors, you’ll begin to see cost and energy savings in no time.
YOU DESERVE MORE
Including a change of scenery

You deserve to go places where even the photobombs are breathtaking. Find a world of travel savings, advice and more at NEA Member Benefits. Use your membership to plan an unforgettable, budget-friendly getaway.

Plan your picture-perfect trip at neamb.com/travel
“Do I love writing and literature?” asks Melissa Legate, “You bet. But what is truly rewarding is watching kids grow in these areas so many of them claim to dislike or struggle with, interacting and laughing with them each day, and seeing them excel inside and outside the classroom.”

Pierce, Nebraska, is a small town northwest of Norfolk, a couple hours from Lincoln where Melissa Legate—then Schindler—went to college and student taught. She’s been in Pierce for eleven years now, teaching at the high school, coaching, sponsoring National Honor Society, and raising a growing family that includes four daughters between the ages of six months and six years. Her kind smile and intelligent eyes endear her to everyone she meets, though it’s probably her “homey vibe,” as her students put it, that young people appreciate most.

Legate raided a thrift store to make sure there was ample soft seating in the reading nooks she built into her classroom. She purposefully ensures that her Echo Dot is playing soft music and that her coffee pot is gurgling, filling the room with warm and familiar aromatics, by the time her students enter each day. Naturally, the room is filled with books and live plants, and every day she writes a new “Good Morning” quote from Lin Manuel Miranda’s Gmorning, Gnight! Little Pep Talks for you and Me on her classroom board. “I hope it’s an environment where they feel they can ‘exhale’ when they enter…right before we deeply inhale and take on our topics for the day,” says Legate.

So much of what Legate does for her students, however, goes far beyond the physical environment that she creates. As someone who teaches seniors, she knows her students are about to leave the homie vibe she’s created and strike out on their own. In preparation for that transition, Mrs. Legate goes out of her way to ensure that nobody leaves her room not knowing how capable and cared for they truly are.

“An idea I got from a colleague I met in my master’s program is to write each student a personalized letter sometime throughout the school year,” she recalls. “At this juncture in their lives, they’re really beginning to come into their own and becoming comfortable with who they are, and yet they’re about to embark on a new, far more independent stage of their lives and might be feeling a little apprehensive. I want them each to know the many gifts they possess, as well as the impact they’ve had on our school and me personally as they get ready to leave us.”

Mrs. Legate has already begun the letter-writing process this year for seniors who graduate this coming May. “Almost every single one of them has lingered at the end of class after receiving it to thank me for writing it and tell me what it meant to them. On the difficult days when it feels like teachers are underappreciated for all our efforts, little words of gratitude like these definitely keep me going and remind me why I do what I do,” she says.

Everything that Legate does for her students, from creating a warm and welcoming classroom to personally writing a letter to each one of them, pales in comparison to the simple fact that she is a warm, compassionate person in their lives who truly and deeply respects every student for who they are, and for whom she knows they can become. “I’m always amazed at what they are capable of producing, and I think they amaze themselves, as well,” she says. “They might look at a task initially and feel they’re not equal to it, but when they turn around and reflect on what they’ve written or the deep contributions they’ve made to a discussion, they see that they are more brilliant than they ever recognized.” By respecting her students, Mrs. Legate helps them learn to respect themselves as well.

Mrs. Legate is a truly extraordinary teacher, as her students and colleagues well know, though it’s important to her that people realize that she is part of a much bigger picture. Legate is proud of her colleagues, and of her profession—she’s proud of how much all teachers, not just herself, care for their students. “I look around at some of the things my colleagues do for their students to show them that they are loved and cared for, and I’m always so inspired,” she says. “It makes me very proud to be among this group.”

About the author: Dr. Mark Gudgel was extremely fortunate to be one of Melissa’s cooperating teachers twelve years ago at Lincoln Southwest High School. He is now an assistant professor of education at the College of Saint Mary and lives in Omaha with his family.

Featured educator: Melissa Legate is an eleven-year veteran of the classroom, a talented writer, wife, and mother of four. Fans and supporters can send coffee, succulents, fan mail, and their favorite books to Mrs. Legate at 201 N. Sunset St., Pierce, NE, 68767.
Retired Elections

Consider running for one of the leadership roles in NSEA-Retired. Candidate filing for the upcoming elections will be available online at nsea.org/retired by Jan. 6, 2023. Filing deadline is Feb. 6, 2023.

Vacancies

NSEA-Retired leadership opportunities for 2023-24:

- **President**
  - 3-year term
  - Term begins Aug. 15, 2023

- **Vice President**
  - 3-year term
  - Term begins Aug. 15, 2023

- **Capitol District Director**
  - 3-year term
  - Term begins Aug. 15, 2023
  - The current Capitol District director for that position is term-limited.

- **Elkhorn District Director**
  - 3-year term
  - Term begins Aug. 15, 2023

- **Sandhills District Director**
  - 3-year term
  - Term begins Aug. 15, 2023

NSEA-Retired Fall Conference

The NSEA-Retired Fall Conference was chock-full of fun and learning. The event, held on Oct. 18 in Grand Island, brought retired members together to learn about cybersecurity, senior health insurance and to hear from guest speakers. The annual conference was also an opportunity to say thank you and farewell to two outgoing NSEA-Retired Board of Directors: Guy Roggenkamp and Twila Griffiths. Roggenkamp and Griffiths both plan to stay active in NSEA-Retired activities.

The raffle winners of two donated quilts were also announced at the conference. Throughout the spring, summer and fall, raffle tickets for two quilts were sold with proceeds of more than $900 going to the NSEA Children’s Fund. Junice Dagen from Chadron won the queen size quilt donated by Maureen Nickels. Norma Daberkow from Lincoln won the baby quilt donated by Gloria Boham.

ROOTING FOR NEBRASKA EDUCATORS

We’re proud to sponsor Touchdown for Teachers, to celebrate the all-star educators who make Nebraska great.

Nominate your favorite teacher to win a Spring Game VIP experience and a classroom visit from Herbie Husker!

To enter, head to Huskers.com/TouchdownForTeachers

Health benefits for EHA are provided by Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross and Blue Shield Association.
2023 NEA NATIONAL LEADERSHIP SUMMIT
JOY, JUSTICE, & EXCELLENCE
MARCH 10–12, 2023

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*HOTEL INFORMATION PENDING

*VISIT WWW.NEA.ORG/LEADERSHIPSUMMIT FOR ADDITIONAL INFORMATION.

Nebraska’s early childhood teachers prepare children for success in school and life.

Children who receive quality childhood education are better prepared to learn, more likely to read by the fourth grade, graduate school, and go on to college. Join us in bringing quality early childhood education to all Nebraska families.

Support early childhood education at NebraskaCaresForKids.org/Sign-up
In Memory

We recognize these members whom we’ve lost recently.
Leonard Nickerson, 86, Lincoln
Leanna Cramer, 94, of Lincoln

Certification fees increase Jan. 1

Educators who need to renew their certificate in 2023 may want to complete their application this December to save on fees. The Nebraska Department of Education announced that it will increase teacher certification application fees from $55 to $75 effective Jan. 1, 2023.

Each year, NDE sends certificate renewal reminders to thousands of Nebraska educators. The teaching certificate is valid for teaching in all Nebraska school systems and must be renewed every five years. Certificates expire on August 31 each year. NDE said the increase will help pay for five new employees hired by the department to support the educator certification process. Nebraska fees remain lower than the national average costs for certifications. Even with the increase, Nebraska fees are $39 less than the national average.

Applications for certificates can be made online, which helps to process certificates in a quick and accurate manner. The department strongly encourages online applications. Information can be found on NDE’s website at: https://www.education.ne.gov/tcert.

Planning has begun for NSEA University 2023, and the first step is the RFP — request for proposals — process, which is now underway. The three-day professional development conference will be held in Kearney at the Younes Conference Center, July 17-19, 2023.

Present at NSEA U

Topics are expected to cover issues such as social justice, leadership, educator wellness, advocacy and more. If you have an area of expertise and would like to share your knowledge with teachers from across the state, complete the RFP application form found at: www.nsea.org/nseau. The conference will also attract nationally-known keynote speakers.

What do you want to learn about?

“We want to ensure that we are offering sessions of interest to every leader and every member,” said NSEA President Jenni Benson. Go to www.bit.ly/NSEAUIInput to offer your ideas on session topics and/or presenters. Watch The Voice and NSEA social media for details about the 2023 conference.

Looking for more information? Visit NSEA.org/NSEAU