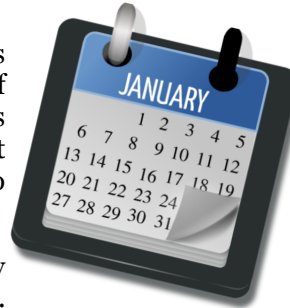




January is the Longest Month of the Year: Why Teachers Need a Smart Budget Strategy

Ah, January. The month of fresh starts, New Year's resolutions, and...an awfully long wait for a paycheck. If you're an educator, you know the feeling. With paychecks often landing on December 22nd and the next one not arriving until January 31st, that single paycheck has to carry **a lot of weight**.



But fear not! Navigating the financial stretch of January is possible with a little planning and savvy budgeting. Here are some tips to help you make your money last:

Plan Ahead

Create a budget: Before December 22nd, sit down and map out your expenses for January. This includes everything from rent and utilities to groceries and transportation. Not sure where to get started? There are free budgeting tools available online. Once you know where your money needs to go, you can allocate your funds accordingly.

Track Your Spending: Keep track of your daily expenses to identify areas where you can save. [Several apps and budgeting tools can help you with this.](#)

Anticipate large expenses: January often brings additional costs like holiday bills, school supplies, and winter gear. Factor these into your budget and set aside money in advance.

Consider a "no-spend" week: Challenge yourself to limit unnecessary spending during a specific week in January. This can help you save money and reduce stress.

Utilize Resources

AFT Benefits: Check out the valuable resources offered by the American Federation of Teachers at aft.org/benefits.

Credit counseling: If you're struggling with debt, consider seeking credit counseling from a reputable organization. They can help you develop a personalized plan to manage your finances. [See what AFT has to offer here.](#)

Food banks and assistance programs: Many communities offer food banks and assistance programs to help individuals and families with food and other basic needs.

Make Smart Choices

Cook at home: Eating out can be expensive; opt for preparing meals at home, which can be healthier and more budget-friendly. You also might want to check out DinnerTime, a meal planning service that can help you save money (and as an added bonus, [AFT members](#) can receive a one-month free trial and a 40% discount on the subscription price). To see how it works, [watch this video.](#)

Continued on page 2.

In This Edition

- **Contract Do's and Don'ts**
- **Documentation Matters**
- **Spring PD Schedule**

Upcoming Events

Executive Board Meetings

December 14

January 11

February 8

** Board meetings are held at the Union House.*

Professional Development

Foundations for Effective Teaching, Part I

(this is a multi-part PD)

January 27,

February 3, and

February 10

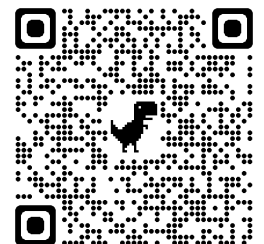
Benefits Workshop and Membership Meeting

December

16, 2 –

3:30 PM

Register with this QR Code



Contract Do's and Don'ts

DO:

Check your contract to make sure your years of service are correct and that the salary that is offered matches the pay scale for the amount of years stated on the contract.

Inform your supervisor as well as your union representative immediately if you see any errors.

Sign your contract and make a copy of it for your personal records. It's a good practice to always keep copies of all of your contracts.

Return your contract as soon as you are sure you want to sign it.

Remember that your contract is a legal, binding agreement, and that there are penalties for breaking it.

DON'T:

Don't lose your temper if there's a mistake on your contract.

Don't get upset if you do not receive a contract or your supervisor says he's holding your contract; please contact your union representative immediately.

Don't sign your contract if you're not absolutely sure you want to return to the district next year. State statute provides that if you abandon your contract, your license can be suspended for one year, and both JPS and the Hinds County School District have a history of recommending a one-year suspension of your license to MDE for this reason.

Don't assume that because you're moving across the state partway through next year that the District will release you from your contract. School districts have been known to refuse to release an employee from a contract for this reason.

January is the Longest Month, *Continued from page 1.*

Dry January: While cutting back on alcohol consumption has a variety of health benefits, it also can save you money.

Breakfast at home: A small amount of planning and prep can save you money (and time avoiding drive-thru lines) when you make your coffee and/or breakfast at home.

Knock back the thermostat: Consider lowering the thermostat by a few degrees. When you're away from home for the day, lowering the temperature by 7-10 degrees for 8 hours each day can save about 10% on your yearly heating/cooling bills.

Review subscriptions and memberships: Take a look at your monthly subscriptions and memberships. Are there any you can cancel or downgrade to save money? Here's a [blog entry](#) from ScribeUp that talks about managing subscriptions.

Shop around for deals: Compare prices before making major purchases. Take advantage of sales and coupons when available.

Use cash: When possible, try using cash for everyday expenses. This can help you stay mindful of your spending, as well as avoid any fees passed on to the consumer for using a debit or credit card. Studies have shown that people spend less money when they are paying with cash.

Take Advantage of Free Activities: January is a great time to explore the city and enjoy a variety of [free events](#) in the Jackson area. Also, there are walking trails throughout the Metro area to enjoy.

Remember, planning and making smart choices are key to navigating the financial stretch of January. By utilizing the resources available to you and adopting a mindful approach to spending, you can make sure your paycheck lasts the entire 40-day month.

Additional Resources:

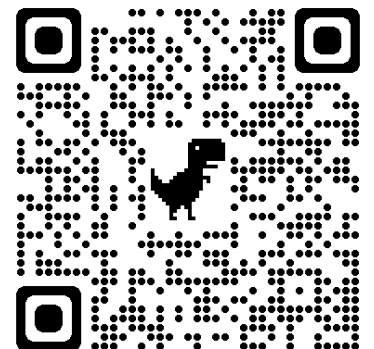
Be sure to visit aft.org/benefits to explore the following:

AFT Advantage: This program provides AFT members with access to exclusive discounts on a variety of products and services, including insurance, travel, and entertainment.

AFT Credit Union: The AFT Credit Union offers competitive interest rates on savings accounts and loans, as well as financial education resources.

Benefits Guide: The AFT Benefits Guide provides detailed information about all the benefits available to AFT members, including healthcare, retirement, and legal assistance.

Is your
information
accurate?
Update it
here!



Documenting Worksite Issues: A Union Member's Essential Tool

As educators, we strive to create a positive and safe learning environment for our students. However, sometimes we face challenges at work that require us to advocate for ourselves and our colleagues. In these situations, documentation is an essential tool for ensuring fair treatment and positive outcomes.

Why Document?

Provides Evidence: When a problem arises, clear and concise documentation serves as concrete evidence of what happened, who was involved, and when it occurred. This factual information is crucial for any investigation or formal complaint process.

Protects Your Rights: As a union member, you have certain rights and protections. Documentation helps ensure that these rights are not violated and that you are treated fairly.

Promotes Accountability: Holding individuals accountable for their actions is crucial for creating a positive work environment. By documenting issues, you help to ensure that these actions are addressed and that appropriate corrective measures are taken.

Supports Collective Action: When multiple teachers experience similar issues, documented evidence can be used to support collective action through the union. This can lead to systemic changes that benefit all educators.

What to Document

Specifics of the incident: Date, time, location, individuals involved, witnesses (if any), and a detailed account of what happened.

Any communication related to the incident: Emails, letters, memos, or notes from conversations. Always keep printed copies of digital communication.

Evidence: Photos, recordings, or any other materials that support your account of the incident.

Your feelings and reactions: Document how the incident impacted you emotionally and professionally.



Tips for Effective Documentation

Document as soon as possible: Memories fade over time, so it's important to document the incident while the details are fresh in your mind.

Be factual and objective: Stick to the facts and avoid making personal opinions or judgments.

Use clear and concise language: Be specific and avoid using jargon or slang.

Date and sign all documents: This helps to ensure their authenticity and accuracy.

Keep copies of all documentation: Store them in a safe place where they cannot be easily lost or tampered with. *Always keep printed copies of digital communication; do not assume that your professional email will always be available.*

Your Union is Here to Help

Educate yourself: Attend union training sessions on the importance of documentation and how to document effectively.

Seek support: If you are facing a worksite issue, contact your union representative for guidance and assistance.

Share your experiences: Your voice **matters**. By sharing your experiences and documentation with your union, you can help to create a more positive and equitable work environment for all educators.

Remember, documentation is a powerful tool that can help you protect your rights and advocate for yourself and your colleagues. By taking the time to document worksite issues effectively, you can make a positive difference in your school and your profession.



Meet the Treasurer

DeBora Turner is a retired math teacher who is currently working for Jobs for Mississippi Graduates at Jim Hill High School while she also serves as the JFTP&SRP Treasurer. As part of her vision for the local, Mrs. Turner is working hard to ensure that your union dues are being used in the most efficient way possible. She is available should you have any questions or issues concerning your dues payments.

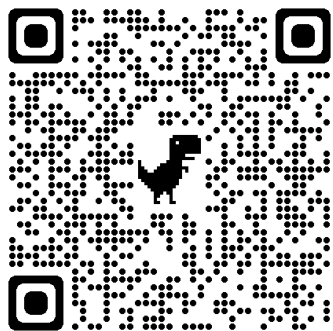


Spring Professional Development

Watch the newsletter and the website for finalized TBA dates and registration information!

- **Foundations for Effective Teaching, Part I** (1.8 CEUs)
Virtual PD. *January 27, February 3, and February 10, 2024.**
- **Foundations for Effective Teaching, Part II** (1.2 CEUs).
Virtual PD. *February 24 and March 2, 2024.**
- **Foundations for Effective Teaching, Part III** (1.2 CEUs).
Virtual PD. *Dates to be announced.**
- **Reading Comprehension Instruction** (.6 CEUs). In-person PD. *February 3, 2024.*
- **Differentiating Instruction** (.6 CEUs). Virtual PD. *March 23, 2024.*
- **Navigating the Bridge Between Stress and SEL** (.6 CEUs).
Virtual PD. *March 23, 2024.*
- **Tools for Teachers** (.6 CEUs). In-person PD. *April 20, 2024.*
- ***You must attend all meetings to receive CEUs.**

2023 -2024



**Worksite
Issue?
Let us know!**

Meet the Secretary

JFTP&SRP Secretary Vija Lee has twenty-one years of experience as an educator. Additionally, she has served as a building leader. Her vision is to enhance and build the communications and social media aspects of the JFT local.



Interested in helping with the newsletter or have an idea for an article? Email the office at mail@jftpsrp.com.