



Strengthening Your Finances

Save on interest charges with our lowest-rate credit card: the NEA RateSmart® Card.¹ neamb.com/ratesmart

Cover college costs that federal grants and loans don't with the NEA Undergraduate Loan Program. neamb.com/undergrad-loan

Your cable TV service and cellular phone bills can be good places to reduce monthly costs — you may be able to negotiate lower prices with your current providers. Get more money-saving ideas. neamb.com/reduce-bills



Buying and Protecting a Car

Save on your next vehicle (an average of \$3,000 off the MSRP) with the NEA® Auto Buying Program. neamb.com/autobuying

Learn how our auto insurance program caters to you and provides an average savings of \$423 to members who switch. neamb.com/save-on-auto

Planning to buy a car? Use this 14-point checklist to buy a car with confidence. neamb.com/auto-checklist



Managing and Saving on Your Student Loan Debt


The NEA Student Debt Navigator is a free tool that can help you understand your loan forgiveness options, estimate your potential savings and more. neamb.com/loanforgiveness

Learn the four things you need to know about student loan debt and forgiveness programs. neamb.com/student-debt-relief

Get tips and insight about specific programs to help you determine if you are eligible for student loan forgiveness. neamb.com/are-you-eligible



Find additional information at neamb.com

 1-800-637-4636

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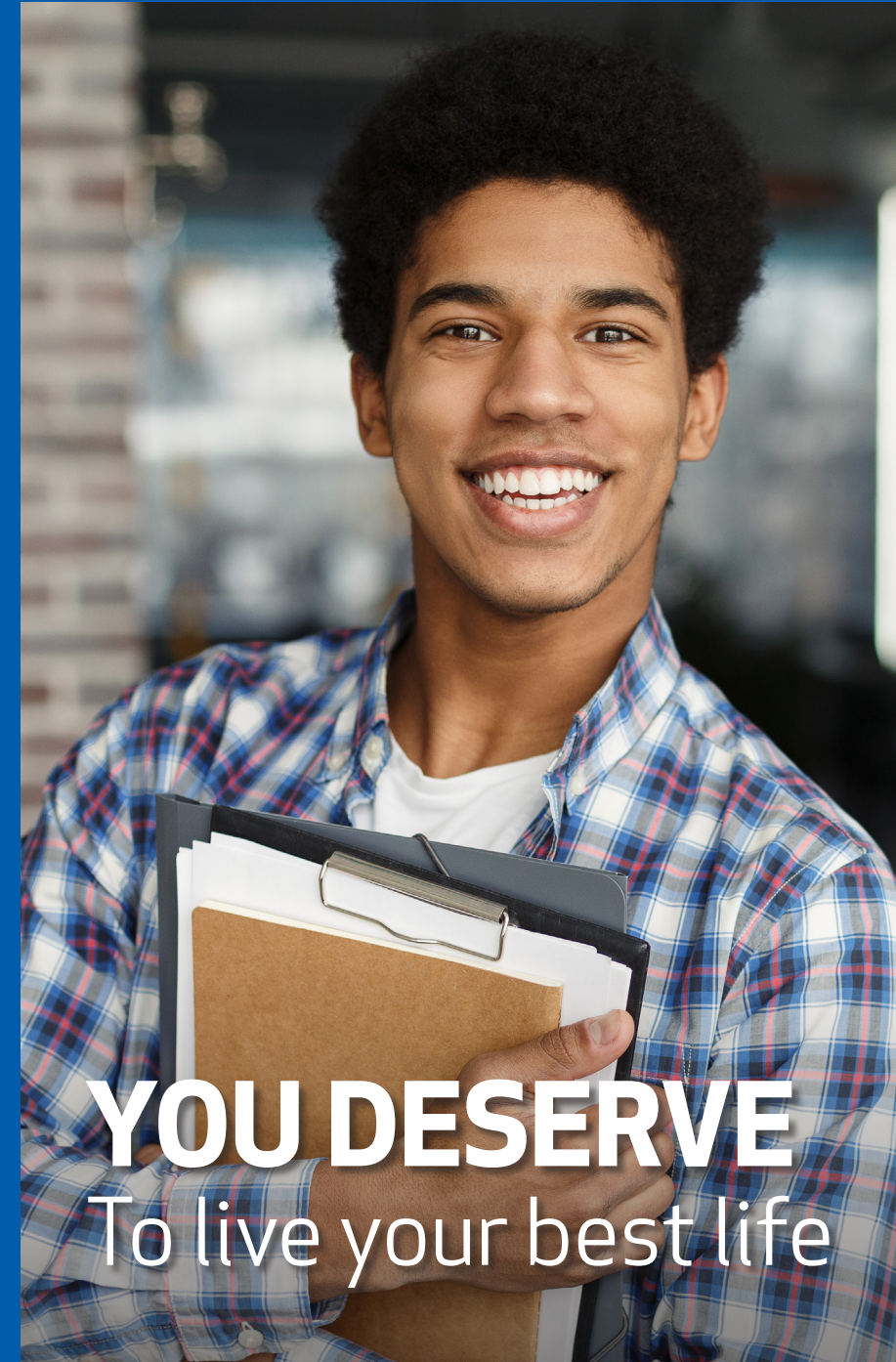
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No dues dollars are used to market NEA Member Benefits programs. Some programs are not available in all states. NEA, NEA Member Benefits and the NEA Member Benefits logo are registered service marks of NEA Member Benefits.

¹For 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. ²NEA Life insurance coverage is issued by The Prudential Insurance Company of America, Newark, NJ. 1037448-00001-00

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NEA SOLUTIONS FOR ASPIRING EDUCATORS



YOU DESERVE
To live your best life

You not only work hard at your job, but you're also pursuing your goals and living your best life. Let us help you **find solutions for life's challenges.**



*"The member benefits are great. I love how being part of my union **I can save a lot of money** (and time) by using the member benefits!"*

—Lynette T.
Michigan Education Association Member



Scoring the Hottest Deals

- Save 15% on a cell plan with AT&T, plus get 20% off accessory purchases. neamb.com/wireless
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Planning Your Perfect Getaway

- Use NEA Travel to book airfare, hotels, cruises and resorts at amazing low prices. neamb.com/travel
- Learn to avoid travel fees to stretch your travel budget without skimping on your trip. neamb.com/no-fees-4-me
- Get insider tips on booking a hotel at the best rate. neamb.com/hotel-rates



Getting Advice and Support

- Score your favorite magazines for the lowest prices — up to 85 % off — with the NEA Magazine Service. neamb.com/magazine
- Find your next teaching job with a 20-point checklist. neamb.com/job-search
- Get advice on your first years in education from veteran NEA members. neamb.com/advice



Protecting Your Loved Ones

- Get valuable term life insurance at no extra cost to Active, Staff, Reserve and Life members neamb.com/complife *Provided at no cost to NEA members.*
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- The cost to replace your stuff can really add up. NEA Renters is inexpensive, especially when combined with an NEA Auto Insurance policy. neamb.com/renters-insurance



Saving for Retirement

- It's never too soon to jump on saving for the future. neamb.com/nest-egg