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## Love Your Job?

**A recent educator study shows job satisfaction is increasing.**

Last year, Rebecca Godbey taught kindergarten for the first time. "It was a whole new way of thinking," says the Culver City, California veteran of 13 years. The transition required a lot of work. Godbey continues to put in 12-hour days, but feels like it's never enough. "I'm frustrated by the expectation for teachers to create six hours of instruction in a day and we are given 30 minutes to do it in," she says.

— CONTINUED ON PAGE 3



# ChalkTalk

An exclusive member service from Teachers' Insurance Plan™  
**SPRING 2009**

*"It is the supreme art of the teacher to awaken joy in creative expression and knowledge."*

ALBERT EINSTEIN

## Living Well on a Teacher's Salary



**Smart spending and saving ideas that can help you make the most of your money.**

In difficult financial times, it's tempting to bury your head in the sand — especially if you are pressed for time, as teachers always are. However, experts suggest this is the time to get on top of your finances: track where your money is going, curb spending and pay down debt. Once you set financial goals and stick with a spending and savings plan, you'll be rewarded with peace of mind and better financial health.

### What You Can Do

- **Set Up A Good Filing System**

Organization can be a challenge for time-strapped teachers, but it's important to keep an inventory of your assets and debts. When possible, auto-pay bills electronically and have automatic deductions for savings.

— CONTINUED ON PAGE 2



**Track Your Expenses for 30 Days**

Each time you (or a member of your family) make a purchase, record the cost and place it in its respective category. For example, if you dine out, place the cost under "food." After 30 days, you should be able to notice your spending trends in each category and make adjustments.

**Review Your Spending**

Have a family meeting to discuss ways to cut back, such as eating out less or paring back on cable service. Prioritize where you need to save. While many dislike budgeting, a spending plan can help you through tough times and bring predictability to your finances.

**Tame Debt, Preserve Credit**

If your income is tight, it's tempting to put more purchases on credit. But now is not the time to pile on new debt. Live within your means and handle your debt in one of two ways: tackle your highest loan or knock off a small debt for a sense of accomplishment.

**Follow the Plan**

Many teachers participate in a retirement plan and have a great opportunity to take advantage of dollar-cost averaging. Committing to investing a fixed amount every month, regardless of what the market does, means you can buy more when the market is down and reap the benefits when it rises.

**Track Asset Growth**

Make a list of all your financial assets — including your home, automobile(s), savings, stocks and retirement plans. If you don't have the exact value, estimate. How do your assets compare to your long-term financial goal? It's a good idea to revisit your list annually or every six months to see if your assets are increasing year-over-year so you can reassess and realign as needed.

**Every effort you make to save more money and spend wisely will pay off down the road.**



RESOURCES:  
AFT Teacher Salaries [www.aft.org/salary](http://www.aft.org/salary)  
Teacher Salary Secrets Revealed [www.alleducationschools.com/faqs/teacher-salary](http://www.alleducationschools.com/faqs/teacher-salary)  
Zero Debt: The Ultimate Guide to Financial Freedom by Lynnette Khalfani-Cox (Midpoint Trade Books)  
The Money Coach [www.themoneycoach.net](http://www.themoneycoach.net)

# Teaching Green

Simple ideas to make your classroom eco-aware and earth friendly.



**1.) Save the Scraps.** Place Scrap Bins in the center of each activity center in your classroom. Throughout the day, encourage students to place all of their extra paper scraps in the bin, and reuse for another activity.

**2.) Start a Classroom Garden.** Plant flowers and vegetables in pots or designate a special plot of ground outside. Have students learn plant names, growth processes and how plants are good for the environment.



**3.) Let the Light in.** And the air, too! Open the blinds and use natural light in your classroom instead of wasteful fluorescents. On warmer days, turn off the air conditioning and cool off with fresh air.

**4.) Cut Down on Paper.** Use that whiteboard or plug in your projector and display activities instead of passing out handouts. Think of how much paper you'll save!

**5.) Pass it On!** Put on a play for the rest of the school to show off all your class has accomplished. Have students give facts about the environment and demonstrate your daily, environment-friendly routines.

RESOURCES:  
Project Green <http://artofteachingscience.org/green>  
GreenTeacher <http://www.greenteacher.com>

## Business and Pleasure

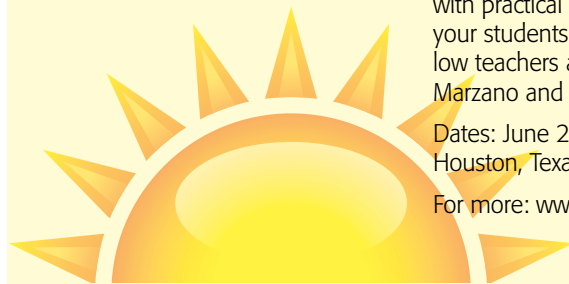
**Five summer vacation ideas to revitalize you and your classroom.**

Study Differentiated Instruction

Attend the Association for Supervision and Curriculum Development (ASCD) summer conference on "Differentiated Instruction, Understanding by Design, and What Works in Schools," and you'll walk away with practical strategies for helping your students one-on-one, from fellow teachers and experts like Robert Marzano and Carol Ann Tomlinson.

Dates: June 26–28, 2009  
Houston, Texas

For more: [www.ascd.org](http://www.ascd.org)



## Pop Quiz

**Q:** How often should you wash your car?

- A. Once a month
- B. Once every two weeks
- C. Once a week

answer on page 4.



## Love Your Job?

*continued from page 1*

In the past two decades, there has been an upward trend in teachers' satisfaction with their careers, according to analysis of data from the National Center for Education Statistics Schools and Staffing Survey, which covered 50,000 teachers nationwide. In 1987, about 60 percent of teachers reported that they would become a teacher again if they could start over, compared to 70 percent in 2004 (the most recent year available.)

### What makes teachers happy?

**The work.** For most educators, the work itself is the most important driver of satisfaction — feeling work is meaningful and that they are competent and successful. Patricia Petty, a 7th grade science teacher in Bell Buckle, Tennessee, says in her 28 years of teaching she has done everything from elementary school counseling to special education, but has found her niche in middle school. "I really love this group. They are loaded with energy, enthusiasm, curiosity and interest in the world," says the 58-year-old teacher.

**The people.** Satisfaction with your boss and co-workers is also linked with happiness. Also, if teachers are recognized for their work and able to draw on their expertise and talents in the classroom, they are more motivated. Sandra Bornemann, 41, a part-time kindergarten teacher in Rockaway, New Jersey, says she shares ideas with other kindergarten teachers and her principal's door is always open.

**Autonomy.** Research shows that having autonomy in a classroom and input into school decision-making — such as budgets, hiring, professional development and discipline policy — are also linked to job satisfaction. In buildings where teachers have more say, they scored higher on questions about their overall commitment to teaching.

### Making the most of your job

So how much of job satisfaction is based on your own outlook? We all know some people who are naturally happy and others who tend to see things negatively. Research shows that about 40 percent of a person's job satisfaction can be accounted for by their personal characteristics. This leaves 60 percent that can be influenced by other factors.

When it comes to your emotions, studies show that when you suppress your negative feelings and try to have a positive attitude, you will start to enjoy your job. So "put on that happy face" and you may start to expand your possibilities, says Dana Marcow, vice president for Harris Interactive, which conducted the survey. "Bring your best self to work everyday and try to change the environment in small ways to create opportunity to draw on your strengths."

#### RESOURCES:

The Harris Poll: Teacher Satisfaction [www.harrisinteractive.com](http://www.harrisinteractive.com)  
Education Week: Teacher Job Satisfaction [www.edweek.org/chat/transcript\\_11\\_01\\_2006.html](http://www.edweek.org/chat/transcript_11_01_2006.html)



# Wash That Car!

**A car free of grease and grime might be the best way to ensure its value over time.**

One of the best things you can do to maintain your car's value is to keep all of its surfaces — glass, trim, paint and wheels — clean.

Here are some simple do's and don'ts.

**DON'T...**wait until your car looks truly dirty. Emissions, bird droppings, sand, grit and salt can all do damage to the paint surface if you let them sit.

**DO...**consider washing your car by hand. It is gentler on the paint and a great way to get a little exercise in the sunshine.



**DON'T...**use household cleaners on your car. Some are too harsh and strip away the wax or contain abrasives, which can leave tiny surface scratches.

**DO...**use a car cleaner and apply it with a natural sponge. Follow the lines of the car rather than moving the sponge in circles.

**DON'T...**wash a hot car. If you've been driving, let it cool down. If it's hot outside, try to find a spot in the shade. If the car dries too quickly as you are working, you are more likely to leave soap deposits.

**DO...**rinse your car first. Work on one section at a time, soaping and rinsing from top to bottom.



**Start a car care routine. You'll be proud you did as you pull out of the driveway in your shiny, clean car!**

#### RESOURCES:

Car Body Care Tips [www.samarins.com/maintenance/bodymain.html](http://www.samarins.com/maintenance/bodymain.html)  
How to Wash a Car by Hand [www.wikihow.com/Wash-a-Car-by-Hand](http://www.wikihow.com/Wash-a-Car-by-Hand)

### Become a Teacher Ranger

Ready to trade in your chalk for a ranger uniform? Participants in Mt. Rainier's Teacher-Ranger-Teacher program help create middle and high school curriculum for a special collaboration between the park and Mt. Fuji in Japan. It's a great opportunity if you cover volcanic activity in your classroom. (You'll also take home \$300 per week!)

Dates: June–August 2009  
Mt. Rainier, Washington

For more: Click on For Teachers at [www.nps.gov/mora](http://www.nps.gov/mora)

### Help Struggling Readers

At the Read 180 National Summer Institute, you'll hear from top literacy experts, swap ideas and tools with other teachers, and learn how to best implement the popular Read 180 software in your classroom. Scholastic can help connect you to funding to cover tuition and travel costs.

Dates: July 29–August 1, 2009  
Nashville, Tennessee

For more: [www.scholastic.com/read180institute](http://www.scholastic.com/read180institute)

### Party with the Polar Bears

For any teacher who loves animals and has dreamed of being a zookeeper, the Philadelphia Zoo invites you to its Summer Teacher Institute. Go behind the scenes to chat with zoo workers, experience feedings firsthand and learn ways to cover ecology and environmental standards in the classroom.

Dates: August 10–14, 2009  
Philadelphia, Pennsylvania

For more: [www.philadelphiazoo.org/teacherslounge.htm](http://www.philadelphiazoo.org/teacherslounge.htm)

### Bring It Back to Bay-sics

Get your feet wet during Save the Bay's annual Teacher Institute, which aims to help you incorporate watershed education into your curriculum with canoe trips, hands-on experiments and more. It's not just for science teachers, as you'll also study the cultural and political history of the area.

Dates: TBA  
San Francisco, California

For more: [www.savesfbay.org](http://www.savesfbay.org)



## Should You Buy or Lease? *The Answer Depends on You.*

Which is better — financing or leasing a new car? It's an age-old question and one that has no hard and fast answer. It depends on you and your needs. Leasing offers some tempting benefits, but not the pride of ownership. It's up to you to decide.

The big advantage of car leasing is a lower monthly payment (more car for less money) and a smaller down payment. But leasing has its drawbacks.

When your lease is over — after all those monthly payments — you won't own a thing. Leasing works for people who want to drive a new car and don't want to own a car that is several years old. Leasing is best if you want a short-term commitment. You aren't responsible for the car as it ages. You don't have to worry about the potentially expensive repair and/or maintenance problems that crop up when it is out of warranty. On the other hand, when you go to return your leased car, you could be fined for wear and tear on the car. And there is often a limit to the number of miles you can drive the car each year. Long term, the costs may favor purchasing.

A good deal, or even a great one, can be had with either finance method, but it's important to know both the short-term and long-term ramifications before you walk away with the keys.

### CONSIDER BUYING IF YOU:

- Drive more than 12,000 miles a year
- Want to modify your vehicle
- Have kids or pets that could cause wear and tear on the car's interior
- Don't mind dealing with repairs
- Plan to keep the car a long time

### CONSIDER LEASING IF YOU:

- Don't drive more than 12,000 a year
- Want a new car every 2 to 4 years
- Can deduct the cost as a business deduction
- Can maintain the car in tip-top condition

#### Resources:

10 things to know before buying or leasing  
<http://financialplan.about.com/cs/cars/a/carleaseorbuy.htm>  
Lease vs. Buy calculator  
[www.leaseguide.com/leasevsbuy.htm](http://www.leaseguide.com/leasevsbuy.htm)

### Pop Quiz Answer:

*C. Once a week, to maintain its surfaces in top condition.*



here's your issue of...

# ChalkTalk

## 1.800.2TEACHERS

[www.teachers.com](http://www.teachers.com)

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