



New Haven Teachers Association

STRIKE FAQ #3 – May 2019

I'm worried about my financial situation in the case of a strike. Is there anything that that my union can do for me?

YES. Our NHTA leadership has been reaching out to other CTA chapters and other unions for solidarity and financial support. We have also launched a Go Fund Me account <http://newhaventata.org/news-and-events/posts/2019/may/support-our-strike-fund/> that is raising funds to help support members facing hardship due to being out on strike to win a student-centered contract, as well as to help with food and supplies for picket lines during the strike. In addition, interest-free loans of \$100 a day will be available to NHTA members beginning on the 5th day of the strike, retroactive to day one. These loans will be provided by Provident Credit Union. Interest on these loans will be paid by the California Teachers Association.

How do I apply for the no interest loans?

Your NHTA leadership is finalizing details with the Provident Credit Union representative to provide us with all the materials for the no interest loans. The basic criteria for accessing the no interest loans are as follows: 1) Any NHTA member who is an active participant every day during the strike will be eligible for a loan of \$100 a day beginning on the 5th day of the strike, retroactive to day 1 of the strike; 2) The loan must be applied for, and members must also be members of Provident Credit Union.

So, if the strike lasts 6 work days, then the loan would be for \$600?

Yes, that is correct. The only way that the loan would not be available is if the strike lasted 4 days or less.

I am not a Provident Credit Union member. How can I gain access to these loans?

The only way to be eligible is to join Provident Credit Union. The fee is \$5. Provident Credit Union has been providing banking services to CTA members for four decades.

When does the money come?

The loan is funded on the first applicable payday that reflects wages lost to a strike. For a strike beginning May 20, this would likely be the payday at the end of June.

What is the repayment schedule?

The loan must be repaid within one year through a payroll deduction system. Again, loan interest is paid by CTA.

WHAT IS THE IMPACT OF STRIKING ON MY RETIREMENT (MORE DETAILED)?

Rose Luna- Núñez, CTA Bargaining Specialist in the Center for Organizing and Bargaining has provided the following detailed explanation for NHTA members to calculate the impact of striking to their STRS retirement.

Please be aware that your unused sick leave at the time of retirement is converted to service credit by taking your unused sick leave and dividing by your contract year. For example, if on your last day of service you have 98 sick days and work a 185-day contract year, you will receive an additional 0.529 years of service credit. If you are close to a retirement incentive of single highest year compensation or .2% of service credit (for 2% @60 members only) you can use, if available, up to 37 days of your unused sick leave (20% of a year) to reach the retirement incentive.

A strike is not considered a break in service.

Calculation of Strike Days

You will need:

- 1) Years of service (look at your CalSTRS Progress Report). You can obtain your copy from your MyCalSTRS account by login in at the link below:
<https://my.calstrs.com/MyCalSTRSWebUI/Root/Pages/Login.aspx>
- 2) Your Compensation for the current year, as well as the last two years
- 3) Your Unused Sick Leave

Example:

A member that will complete 23 years of service at the end of this year. The member is estimating to have 42 sick days at the end of this academic year. The member will be age 63 at the time of retirement for a 2.4% Age Factor

Since the member has less than 25 years of service, the member must use the average of three years of compensation:

| | | | |
|---------|---------------------|---------------------|------------------------------|
| 2018-19 | Year 23 of Service: | <u>\$108,003.12</u> | |
| 2017-18 | Year 22 of Service: | <u>\$108,003.12</u> | |
| 2016-17 | Year 21 of Service: | <u>\$105,885.41</u> | Average: <u>\$107,297.22</u> |

Conversion of sick leave: 42 days/184 contractual year = 0.228 Service Credit

Calculation: 23.228 x \$107,297.22 x 0.024 = \$59,815.19 or \$4,984.60 mo or \$163.87 daily

Service Credit Avg Compensation Age Factor Annual Unmodified Benefit

If the member had 1 strike day in the 2018-19 year, the calculation would be:

- 1) You need to calculation daily rate for the 2018-19 year: $\$108,003.12/184 = \586.97 daily rate
- 2) Calculate the cost of the strike days: 1 strike day x \$586.97 daily rate = \$586.97

- 3) Calculation your Compensation Earned for 2018-19 (your annual pay minus the loss of pay for the strike day(s)): $\$108,003.12 - \$586.97 = \$107,416.15$
- 4) Take the adjusted annual salary that includes the subtraction of strike day (Compensation Earned) and divide by your annual salary (Compensation Earnable):

$$\text{Service Credit for 2018-19} - \$107,416.15 / \$108,003.12 = .995 \text{ Service Credit}$$
- 5) Recalculate your average salary using the adjusted compensation earned for 2018-19: $\$107,101.56$

Calculation: $23.223 \times \$107,101.56 \times .024 = \$59,693.27$ or $\$4,974.44$ mo. or $\$163.54$ daily

Service Credit Avg Compensation Age Factor Annual Unmodified Benefit

In this particular example the impact of the strike is $\$0.33$ a day.

Calculation:

If you have less than 25 yrs. of service in STRS you must use 3 yr. average of compensation. If you have worked in STRS 25 or more years of service you need highest year compensation. (2016-17 and 2017-18 Salary Schedule attached)

COMPENSATION:

Calculate 2018-19 Daily Rate:

2018-19 Annual Salary _____ / 184 Contractual Year: _____ Daily Rate

Strike Day(s): _____ multiplied by Daily Rate: _____ = _____

Annual Salary _____ minus Strike Day(s) _____ = _____ **Adjusted 2018-19 Salary**

Service Credit:

Adjusted 18-19 Salary _____ divided by 18-19 Salary w/o strike day(s) deduction _____ = _____ **18-19 Service Credit**

Sick Leave _____ / 184 calendar year = _____ **Sick Leave Credit**

_____ + _____ + _____ = _____

17-18 Progress Report Service Credit 18-19 Service Credit Sick Leave Credit **Total Service Credit**

Compensation:

Annual Salary (if you have less than 25 yrs. of ser

2018-19: _____ (adjusted salary) 2017-18: _____

2016-17: _____ 3 yr. avg or highest year: _____

Calculation:

_____ x _____ x _____ = _____
 Compensation Service Credit Age Factor **Unmodified Annual Benefit**

AGE FACTORS for 2% at 60 members
Effective January 1, 1999

| 55 Years and | Age Factor | w/Career Factor |
|--------------|------------|-----------------|
| 0 months | 1.400 | 1.600 |
| 1 month | 1.410 | 1.610 |
| 2 months | 1.420 | 1.620 |
| 3 months | 1.430 | 1.630 |
| 4 months | 1.440 | 1.640 |
| 5 months | 1.450 | 1.650 |
| 6 months | 1.460 | 1.660 |
| 7 months | 1.470 | 1.670 |
| 8 months | 1.480 | 1.680 |
| 9 months | 1.490 | 1.690 |
| 10 months | 1.500 | 1.700 |
| 11 months | 1.510 | 1.710 |

| 56 years and | Age Factor | w/Career Factor |
|--------------|------------|-----------------|
| 0 months | 1.520 | 1.720 |
| 1 month | 1.530 | 1.730 |
| 2 months | 1.540 | 1.740 |
| 3 months | 1.550 | 1.750 |
| 4 months | 1.560 | 1.760 |
| 5 months | 1.570 | 1.770 |
| 6 months | 1.580 | 1.780 |
| 7 months | 1.590 | 1.790 |
| 8 months | 1.600 | 1.800 |
| 9 months | 1.610 | 1.810 |
| 10 months | 1.620 | 1.820 |
| 11 months | 1.630 | 1.830 |

| 57 years and | Age Factor | w/Career Factor |
|--------------|------------|-----------------|
| 0 months | 1.640 | 1.840 |
| 1 month | 1.650 | 1.850 |
| 2 months | 1.660 | 1.860 |
| 3 months | 1.670 | 1.870 |
| 4 months | 1.680 | 1.880 |
| 5 months | 1.690 | 1.890 |
| 6 months | 1.700 | 1.900 |
| 7 months | 1.710 | 1.910 |
| 8 months | 1.720 | 1.920 |
| 9 months | 1.730 | 1.930 |
| 10 months | 1.740 | 1.940 |
| 11 months | 1.750 | 1.950 |

| 58 Years and | Age Factor | w/Career Factor |
|--------------|------------|-----------------|
| 0 months | 1.760 | 1.960 |
| 1 month | 1.770 | 1.970 |
| 2 months | 1.780 | 1.980 |
| 3 months | 1.790 | 1.990 |
| 4 months | 1.800 | 2.000 |
| 5 months | 1.810 | 2.010 |
| 6 months | 1.820 | 2.020 |
| 7 months | 1.830 | 2.030 |
| 8 months | 1.840 | 2.040 |
| 9 months | 1.850 | 2.050 |
| 10 months | 1.860 | 2.060 |
| 11 months | 1.870 | 2.070 |

| 59 Years and | Age Factor | w/Career Factor |
|--------------|------------|-----------------|
| 0 months | 1.880 | 2.080 |
| 1 months | 1.890 | 2.090 |
| 2 months | 1.900 | 2.100 |
| 3 months | 1.910 | 2.110 |
| 4 months | 1.920 | 2.120 |
| 5 months | 1.930 | 2.130 |
| 6 months | 1.940 | 2.140 |
| 7 months | 1.950 | 2.150 |
| 8 months | 1.960 | 2.160 |
| 9 months | 1.970 | 2.170 |
| 10 months | 1.980 | 2.180 |
| 11 months | 1.990 | 2.190 |

| 60 Years and | Age Factor | w/Career Factor |
|--------------|------------|-----------------|
| 0 months | 2.000 | 2.200 |
| 1 months | 2.000 | 2.200 |
| 2 months | 2.000 | 2.200 |
| 3 months | 2.033 | 2.233 |
| 4 months | 2.033 | 2.233 |
| 5 months | 2.033 | 2.233 |
| 6 months | 2.067 | 2.267 |
| 7 months | 2.067 | 2.267 |
| 8 months | 2.067 | 2.267 |
| 9 months | 2.100 | 2.300 |
| 10 months | 2.100 | 2.300 |
| 11 months | 2.100 | 2.300 |

| 61 Years and | Age Factor | w/Career Factor |
|--------------|------------|-----------------|
| 0 months | 2.133 | 2.333 |
| 1 month | 2.133 | 2.333 |
| 2 months | 2.133 | 2.333 |
| 3 months | 2.167 | 2.367 |
| 4 months | 2.167 | 2.367 |
| 5 months | 2.167 | 2.367 |
| 6 months | 2.200 | 2.400 |
| 7 months | 2.200 | 2.400 |
| 8 months | 2.200 | 2.400 |
| 9 months | 2.233 | 2.400 |
| 10 months | 2.233 | 2.400 |
| 11 months | 2.233 | 2.400 |

| 62 Years and | Age Factor | w/Career Factor |
|--------------|------------|-----------------|
| 0 months | 2.267 | 2.400 |
| 1 months | 2.267 | 2.400 |
| 2 months | 2.267 | 2.400 |
| 3 months | 2.300 | 2.400 |
| 4 months | 2.300 | 2.400 |
| 5 months | 2.300 | 2.400 |
| 6 months | 2.333 | 2.400 |
| 7 months | 2.333 | 2.400 |
| 8 months | 2.333 | 2.400 |
| 9 months | 2.367 | 2.400 |
| 10 months | 2.367 | 2.400 |
| 11 months | 2.367 | 2.400 |

| 63 Years and | Age Factor | w/Career Factor |
|--------------|------------|-----------------|
| older | 2.4 | 2.4 |