My name is Breigh-Anna Cruz and I am in my third year of teaching Spanish at TCHS. In December, I was afforded the wonderful opportunity to attend the CTA New Educator Conference in San Diego, completely paid for by TCEA. I feel incredibly fortunate to have had this experience because I gained so much knowledge on the ‘behind the scenes’, if you will, of teaching. I would like to share some of the new information I learned about teacher health, mindset, and personal finances.

Because we help shape the lives of hundreds of children at a time, we teachers feel the stress. For this, it is so important to take care of ourselves! The concepts are simple, and we spend a lot of time thinking about them, but it is imperative that we also put them into action: sleep, diet, fitness. Managing these things is the way to tackle stress. Since we have one of the most stressful jobs, it is important that we balance out that stress. Go outside, take deep breaths, be kind, set goals, be positive, get a massage, practice your hobbies, and surround yourself with people who lift you up.

In another session, we talked about the two mind-sets that a person may or may not have: a fixed mind-set and a growth mind-set. A fixed mind-set avoids challenges, where the growth mind-set embraces challenges. Those who have a fixed mind-set will lack effort and give up easily; they will ignore constructive criticism and feel threatened by the success of others. Because of these things, they will not achieve their full potential. Those who have a growth mind-set know it takes effort to achieve mastery, is diligent, takes and learns from constructive criticism, and is inspired by others’ success. Consequently, they will continue to soar as will their desire to learn. One of our goals as educators should be to foster the growth mind-set in our students and convince them that being smart is a life-long skill that actually requires hard work.

So- finances. We all (hopefully) know that we do not pay into social security. This means that we will not receive it when we retire, and it also means that we are not covered by state disability. If we have a medical condition or accident that keeps us away from work for an extended period, we will not be able to receive assistance from the state. We, instead, should purchase a separate disability insurance to ensure that in a time of need, we do not go without pay. CTA’s disability insurance ensures you get up to 75% of your current income and there are unique benefits, such as payment toward your student loans while disabled.

Following that, as we do not pay into social security, we will not receive it when we retire. Our retirement will be all that we have. For this reason, it is a really great idea to start a 403(b) plan that can supplement our retirement income. Do research before choosing a plan. There are many companies that target teachers to buy their 403(b) plans and they are NOT in our interest, but in the interest of their own pockets. Do not just trust a provider because our schools or district lets them in. You can compare 403(b) plans at 403bcompare.com to decide which plan is best for you. CTA does offer a 403(b) plan as well, and it is the only plan that they endorse: CTAretirementplan.org. It is definitely something to spend a little time researching.

During the conference, I attended seven hour-long sessions and have much more to share that I couldn´t possibly write here. If anyone is interested in hearing more I would love to sit down and chat about the things that I learned!