

Another new year is upon us and with it comes the opportunity to take stock of where we are in our lives. NYSUT Member Benefits endorses numerous programs that can help with creating a plan to prepare for whatever the future brings.

CREATE YOUR PLAN OF ACTION FOR THE UPCOMING YEAR TODAY.

Learn more by scanning the QR code, visiting mb-nysut.org/investinyourfuture, or calling 800-626-8101.

SCAN ME

Have you addressed any legal or financial concerns?

With our Legal Service Plan, you gain access to a national network of attorneys at a reduced cost; two, free hour-long consultations; and a legal security package containing a simple will, health care proxy, living will, and power of attorney. Meanwhile, our Financial Counseling Program provides access to certified financial planners that can offer unbiased financial counseling services.

Improving your financial acumen is a key part of building a successful retirement plan. Powered by Kiplinger's Personal Finance, our Financial Learning Center is a free online resource that offers monthly articles about dealing with debt, insurance, retirement, finances, and more.

Do you have an emergency fund?

Synchrony Bank offers several options to help grow your savings over time, including high-yield savings accounts, money market accounts, and certificates of deposit. NYSUT members receive special rates above those available to the general public.

Is a new home or refinancing of your current home on your list?

NYSUT members can save up to \$2,700 on lender fees and closing costs with the UnionDirect Mortgage Discount Program from Mid-Island Mortgage. For more than 60 years, Mid-Island Mortgage has been helping union members with realizing the joy of homeownership.

Are you looking for assistance with credit and/or debt management?

Our partnership with Cambridge Credit Counseling can assist members with understanding debt consolidation and student loan repayment options.

Members can receive a free, no-obligation consultation with a Cambridge certified counselor.