



EXPERT LEGAL & FINANCIAL ASSISTANCE IS AVAILABLE



NYSUT members have access to programs and services from NYSUT Member Benefits that can help them save money, protect their family, and assist with planning for the future.

With our **Legal Service Plan**, you will receive crucial estate planning documents (Simple Will, Health Care Proxy, Living Will & Power of Attorney); free attorney consultations; and guaranteed maximum fees for personal legal matters. Plan participants receive guaranteed hourly rates along with discounted prices for referral attorneys.

Our **Financial Counseling Program** offers access to certified financial planners that provide fee-based financial counseling services. Participants can get help with retirement planning, 403(b) & 457(b) plan advice, debt management, savings, budgeting, and more.

Check out **Synchrony Bank** for some of today's most competitive interest rates on certificates of deposit, money market, and savings accounts. An optional automated savings program (which makes transfers from your checking account at another bank to your money market or savings account at Synchrony Bank) is an easy way to build your balances in higher-earning accounts.

Our online **Financial Learning Center - powered by Kiplinger's Personal Finance** – offers numerous articles designed to assist NYSUT members with achieving their personal financial goals and better understand the nuances of insurance, savings, investing, and more. This free resource is updated on a monthly basis.

Do you have student loan or general debt concerns? Our **Cambridge Credit Counseling program** is available at no cost to assist NYSUT members with better understanding general debt consolidation and student loan repayment options. Members can take part in a free consultation with a certified Cambridge counselor or sign up for a no-cost student loan debt webinar provided by Cambridge.

Take back your financial independence and protect your family for whatever the future may bring.

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

