

# FOR K-12 MEMBERS

We know you want to protect your family and your finances, all while shopping and spending smarter. So get help you can count on for all that matters to you.

## LOOKING FOR AN EASY WAY TO SAVE?

Get valuable shopping deals, tips and advice delivered to your inbox!

[neamb.com/shoppersguide](https://neamb.com/shoppersguide)

## 5 TIPS FOR SAFE ONLINE SHOPPING

Take precautions before you enter your credit card number to prevent real headaches down the road from unscrupulous sellers and internet scam artists:

[neamb.com/safe-on-line](https://neamb.com/safe-on-line)

## YOUR IDENTITY PROTECTION TIPS

From phishing and smishing to doxing, know what the latest ID theft scams are and how you can avoid them over the phone and online:

[neamb.com/safe-id](https://neamb.com/safe-id)

**DID YOU KNOW?** NEA Click & Save has saved your fellow members more than \$12 million so far.\*

## DON'T MISS THESE TEACHER DISCOUNTS

Your NEA membership can help you save on everything from home furnishings to shoes, cosmetics, toys, food and more:

[neamb.com/teachers-save](https://neamb.com/teachers-save)

## THE BEST TIME TO BUY ALMOST ANYTHING

From seasonal savings to big-ticket discounts, we can help you plan your purchases for when the price is just right for you:

[neamb.com/best-times-to-buy](https://neamb.com/best-times-to-buy)

## GET EXCLUSIVE SAVINGS ON BRAND NAMES

NEA members can save on thousands of Costco goods — plus get over \$60 in extra savings and 3 FREE items. Online registration only:

[neamb.com/costco](https://neamb.com/costco)

## HANG ON TO MORE \$\$

Get hundreds of exclusive deals on wellness, travel, entertainment, dining and more each day with NEA Click & Save:

[neamb.com/clickandsave](https://neamb.com/clickandsave)

## HOW TO OUTSMART YOUR GROCERY STORE

As a busy teacher, trips to the store often get penciled in between work, the classroom and after-school obligations. Find out how to become a savvy, efficient and money-saving shopper:

[neamb.com/grocery-smarts](https://neamb.com/grocery-smarts)

\*<https://www.neamb.com/shopping-discounts/9-ways-to-stretch-your-back-to-school-budget.htm>

## FOR K-12 MEMBERS

Management solutions for your finances. Protection for your family.

### MANAGING YOUR DEBT

- **See How Better Credit Can Help You Do More:** As you plan for your next vehicle or home, your credit can help you get better rates. [neamb.com/secrets-of-interest](https://neamb.com/secrets-of-interest)
- **Watch Your Monthly Bills Go Down:** Your cable TV and phone service may be a good start — like lower prices through your providers. [neamb.com/reduce-bills](https://neamb.com/reduce-bills)
- **Make a Big Difference with One Monthly Payment:** Achieve your plans with the flexibility and convenience of the NEA Personal Loan®. [neamb.com/personal-loan](https://neamb.com/personal-loan)
- **Estimate Your Savings:** See the difference the NEA Personal Loan can make for your higher-interest debt. [neamb.com/loan-calculator](https://neamb.com/loan-calculator)

### SEEING THE WORLD — YOUR WAY

- **Rent a Vehicle — For Less:** Get car rental deals with your NEA membership to make hitting the road easier. [neamb.com/carrental](https://neamb.com/carrental)
- **Make Memories to Last a Lifetime:** Book a dream cruise, take a road trip or backpack through Europe with NEA Vacations. [neamb.com/neavacations](https://neamb.com/neavacations)
- **11 Tips to Budget Your Next Trip:** Plan a getaway for the whole family with this checklist that helps keep you on the road and out of debt. [neamb.com/trip-list](https://neamb.com/trip-list)
- **Travel with Grants Just for Educators:** See the world and share it with your students when you explore with these grants. [neamb.com/my-grants](https://neamb.com/my-grants)

### GETTING REWARDED

- **Earn Cash Rewards on Purchases:** Choose a credit card you can take pride in with the NEA® Cash Rewards Card, and earn rewards with every purchase. For information about rates and fees, visit [neamb.com/cashrewards](https://neamb.com/cashrewards)
- **Unlock Big Savings:** Earn WOW Points at thousands of merchants and redeem them just like cash. [neamb.com/clickandsave](https://neamb.com/clickandsave)
- **Get \$500 in Travel Dollars:** Use your Travel Dollars as partial payment on cruises, resorts, and hotels when you book through NEA Vacations. [neamb.com/neavacations](https://neamb.com/neavacations)

### PROTECTING YOUR FAMILY & ASSETS

- **Protect Your Two Biggest Purchases:** Members save an average of \$495 per year on auto insurance with the NEA Auto & Home Insurance Program. [neamb.com/autohome](https://neamb.com/autohome)
- **6 Steps to Hassle-Free Home Improvements:** Get expert tips to help you get your money's worth when hiring building contractors. [neamb.com/hassle-free](https://neamb.com/hassle-free)
- **No-Cost Coverage for Your Loved Ones:** Get valuable term life insurance at no extra cost to Active, Staff, Reserve and Life members. [neamb.com/complife](https://neamb.com/complife)
- **Affordable Financial Protection:** With the lowest, group-discounted rates in NEA history, our range of life insurance options can help keep your family covered. [neamb.com/insure-family](https://neamb.com/insure-family)

### PREPARING FOR RETIREMENT

- **Get Your 5-Minute Retirement Checkup:** See a snapshot of your retirement savings plan and find out if you're on the right track. [neamb.com/checkup](https://neamb.com/checkup)
- **One Stop for Retirement Questions:** Get support, solutions and answers all in one place with the NEA Retirement Program. [neamb.com/retirement-program](https://neamb.com/retirement-program)
- **Know How Much You'll Need to Retire:** Use the Income Calculator to see how your needs will match up to your savings. [neamb.com/run-the-numbers](https://neamb.com/run-the-numbers)
- **Is Your Educator Pension Enough?** See how these savings plans can help you put more away now for added peace of mind. [neamb.com/pension-facts](https://neamb.com/pension-facts)

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