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# Farmingdale Federation of Teachers

# BI–WEEKLY FOCUS

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**FFT FOCUS**
**Edited by**
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**Reminder!** Please check your personal email address for the Farmingdale Federation of Teachers (FFT) app invitation. Be sure to download the app so you can stay up to date with the latest FFT news, announcements, and events!

## FFT Buylines: For Sale

1 Molloy University Credit
Price: $700 (Reg is $1500)
Contact: Paul McHugh
pmickq@yahoo.com or call
(516) 754-6453



# Road to Retirement

## Key Service Credit Milestones

### 1 Year of Credit

You will be covered by an in-service death benefit. (If you are a Tier 3-6 member and die due to an accident sustained while teaching, an accidental death benefit may be payable to your beneficiary instead of the in-service death benefit.)

**Tiers 3-6:** You may become eligible to take a loan from your member contributions.

### 2 Years of Credit

You will be eligible to purchase credit for prior service.

### 5 Years of Credit

**Tiers 3-4:** Your pension will be vested, and you will be eligible for a NYSTRS service retirement benefit at age 55. An age factor will apply if you retire before age 62 with less than 30 years of credit.

**Tier 5:** Your pension will be vested, and you will be eligible for a service retirement benefit at age 55. An age factor will apply if you retire before age 57 or before age 62 with less than 30 years of credit.

**Tier 6:** Your pension will be vested, and you will be eligible for a service retirement benefit at age 55. An age factor will apply if you retire before age 58 or before age 63 with less than 30 years of credit. (If your membership is vested but you are not in active service, you must be at least 63 to retire.)

**Tiers 3-6:** You will be eligible to purchase credit for military service that preceded your NYSTRS membership date.

### 10 Years of Credit

You may be eligible for a disability retirement benefit if you cannot continue to work because of an illness or injury.

If you leave teaching with at least 10 years of service credit and die before retirement, you will be covered by a vested death benefit of half the in-service death benefit that would have been paid on the last day of working.

**Tiers 3-4:** You stopped making 3% required contributions with either 10 years of credit or 10 years of membership, whichever occurred first.

### 20 Years of Credit

**Tier 3-4:** The pension factor used in your benefit calculation increases from 1.67% to 2% per year (e.g., 40% for 20 years; 60% for 30 years.)

**Tier 6:** The pension factor used in your benefit calculation increases from 1.67% to 1.75% (i.e., 35% for your first 20 years) plus 2% for each year beyond 20 years of service.

### 25 Years of Credit

**Tier 5:** The pension factor used in your benefit calculation increases from 1.67% to 2% per year (e.g., 50% for 25 years; 60% for 30 years.)

### 30 Years of Credit

**Tiers 2-4:** You may retire without an age-related reduction to your pension when you attain 30 years of credit or reach age 62.

**Tier 4 or 5:** You will receive an additional 1.5% per year toward your pension factor for each year of credit beyond 30 years.

**Tier 5:** You can retire without an age-related reduction to your pension when you retire either at: age 62 or later; or, at age 57 or later with at least 30 years of service credit.

**Tier 6:** You can retire without an age-related reduction to your pension when you retire either at: age 63 or later; or, at age 58 or later with at least 30 years of service credit.




## NYSUT WEIGHTED COURSES

The following courses have been approved for ***weighted credit*** for the 2026-27 school year.

**Both classes are scheduled in-district this winter but can be taken at any location as long as the class is held IN PERSON, NOT online.**

1. **Brain Based Ways We Think and Learn:** WWP Teachers Center- 1/9 1/23, 1/30, 2/6, and 2/27 Instructor: Kim Wagner
2. **The Role of Data, Assessments and Instruction to Raise Student Achievement** Location TBD in Farmingdale-1/13, 1/20, 1/27, 2/3, 2/10, 2/24, 3/3, 3/10, 3/17, 3/24 Instructor: Kim Wagner

**Classes are open to ALL FFT members.**
**Complete the prior approval form and register on Frontline.**
**Call Kathie Gaghan at the FFT Office if you have any questions.**