



# PEI

**PROFESSIONAL EDUCATORS OF IOWA**

June 26, 2014



## Annual Conference Friday, August 1, 2014 CPR! *Connect - Promote - Revive!*

Last year was the first year to have our convention in our own facility. It was great! It was a wonderful way for everyone to see the PEI base of operation.

This August we plan on topping last year's success! New PEI features will be introduced and an **expanded silent auction** for you to gather some great bargains including gift cards, a high quality bicycle, an acoustic guitar, and much more, while supporting our

foundation. *If you have a business and want to donate for the auction just give us a call.*

Our annual conference is your opportunity to network with other educators across the state and enjoy a program especially designed to encourage and build.

One of the highlights this year will be a counselor who deals with Compassion Breakdown an emotional condition that commonly affects those in the medical field. With today's stresses it is now however, being identified among those in the teaching field as well. Melissa Reade, Leader Valley Director will be presenting "*Leader in Me*," a program which develops leadership cultures in K-12 schools. We will also be hearing from Jim Gilliam, lead attorney in PEI's member defense cases, and Lance Horbach, PEI's insurance agent who will bring us up to speed on the security benefits of PEI's insurance program.

We are planning on providing a **breakfast buffet** as well as **lunch** and everyone who has ever attended our conferences will tell you there will be a **multitude of prizes** given away throughout the day.

The cost of this conference for current member and spouse is just \$20 each; for nonmember it is \$260.

### **Early Registration Special! Register by July 25 and take \$5.00 off!**

<b>Registration</b>		
_____	_____	_____
<b>Name</b>	<b>Phone</b>	<b>Email</b>
<b>Member fee \$20.00 (includes all materials, lunch, and eligibility for all drawings)</b>		
<b>Non-member fee \$260.00 (includes all materials, lunch, and eligibility for all drawings)</b>		
Check # _____	Amt _____	
CC# _____	_____	Exp. ___/___
<b>Spouses may attend for the member fee amount.</b>		

**We really need your home email addresses to be current so that we can keep you updated!**  
**You Will Love the Silent Auction!**



## **10 Tips For Dumping Debt**

- 1. Choose to live differently.** I like Dave Ramsey's philosophy: "Live like you *must* live now, so you can live like you *want* to live later." Dumping debt begins with a determined attitude which then compels us to definite actions.
- 2. Stop creating debt.** Stop using your credit cards, stop borrowing, and live within your means.
- 3. Spend less than you make.** If you are running out of money before you run out of month, you are spending more than you make. Click here to download my "Debt Doctor Budget Sheet" to help you decide how much and where to reduce your spending.
- 4. Avoid going into debt to pay off debt.** Borrowing to pay off debt requires no change in your spending habits and therefore, does not produce long-lasting results. It is similar to digging a hole in your front yard to fill in a hole in your back yard.
- 5. "Snowball" your debt payments.** List all your monthly payments and keep paying at least that minimum on each debt. Soon you will be paying more than is required, and the extra amount will be placed on the principle. As one debt is paid off, transfer that payment to another debt, until eventually you are making payments on only the final few debts. These payments will be much larger than the minimum required, with the extra going to principle. Some people prefer to pay off the smaller debts first, others will pay first the ones with the highest interest rates.

**6. Fund an emergency savings account.** Quickly acquire \$1000 in an emergency savings account, and fund it each paycheck with an automatic payroll deduction. After acquiring \$1000 in the account, then shoot for three months income in the account, then six months. We will either pay for emergencies by planning ahead, or we will pay for them by using credit and going into debt.

**7. Get your credit report.** Go to <http://www.annualcreditreport.com> and get a free credit report. Take care of any delinquent debts, and dispute any information that is incorrect.

**8. Use automatic payments.** Pay as many things (including savings) as you can with electronic, automatic payments. What we do not see or touch, we do not spend.

**9. Focus on getting out of debt instead of having tax deductions.** The deduction for \$5000 of interest paid on a home mortgage entitles you to no more than \$1250 savings on your taxes. Ask your-self, "Would I rather have the \$1250 tax savings or have \$5000 in my hand from not paying mortgage interest because my house is paid off?" If I want deductions, I will give more to charities instead of giving interest payments to banks.

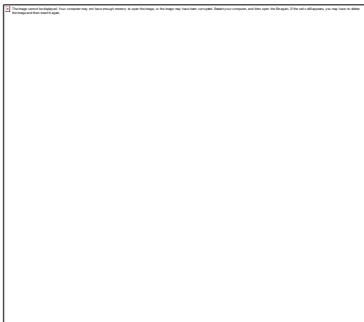
**10. Commit future monies to debt reduction.** Make the decision right now that at least 75% of any raises, bonuses, tax refunds, or any other additional income will go to dumping your debt.

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### Director Positions for 2014! - Two available

Contact the office if you are wanting to run for the PEI Board of Directors. It is totally voluntary, but gratifying as you work to build PEI even better year after year. This year there are two positions open. To qualify, you must be a current member in good standing for a minimum of two years. Contact us immediately with your questions at [Info@peiowa.org](mailto:Info@peiowa.org) or just call the office and ask for Jodie Nation or Jim Hawkins. 515-221-2330



There are at least 14 reasons why you should highly consider registering for and attending your **FREE 14th Annual Conference for Personal Financial Literacy!** Review them at: <http://iowajumpstart.files.wordpress.com/2012/05/iowa-jumpstart-2014-conference-presenters.pdf>

#### Preparing Iowans for a Maximum Financial Future

Thursday, July 17, 2014

Building 7, Culinary Arts/Conference Center  
DMACC - Ankeny Campus

I cannot recall such a strong program for our annual conference, with balanced statewide representation and key regional and national presenters. You will not want to miss this key event that helps us put our coalition's mission into practice!

**I. Direct link to register:** <https://iowajumpstart.wufoo.com/forms/jumptart-conference-registration/>

Finally, please remember that teachers attending the conference have the opportunity to win a scholarship to attend the National Educator Conference in November. This year's location is Los Angeles!

**II. Application for sponsorship to National Educator Conference:**

<https://iowajumpstart.wufoo.com/forms/national-jumpstart-educator-conference/>

**III. More about the National Educator Conference:** <http://www.jumpstart.org/teacher-conference.html>

**IV. We will continue to post details related to the conference on the following web page:**

<http://iowajumpstart.org/whatwedo/personal-financial-literacy-conference/>

Enjoy your summer and thank you for your continued efforts to help Iowa's youth improve their financial knowledge and skills! I hope to see many of you in July.

Sincerely,

**Iowa Jump\$tart Coalition**

Mary Sandvig, Vice President

[iowajumpstart@idob.state.ia.us](mailto:iowajumpstart@idob.state.ia.us)

P: 515-281-4014

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### Exclusive Discount for PEI Members!

#### EVITA

Tim Rice and Andrew Lloyd Webber's Tony Award winning musical returns at last! Eva Peron used her beauty and charisma to rise meteorically from the slums of Argentina to the presidential mansion as First Lady. Adored by her people as a champion for the poor, she became one of the most powerful women in the world - while her greed, outsized ambition and fragile health made her one of the most tragic. EVITA tells Eva's passionate and unforgettable true story, and features some of theater's most beautiful songs, including "Don't Cry for Me Argentina," "Another Suitcase in Another Hall" and "High Flying, Adored." Call the PEI Office for ticket details. 515-221-2330



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### 1999 Suburban For Sale

PEI is selling our Chevy Suburban. It has 165,000 miles, almost new tires, leather seats and many other features. \$3,200. Come see it at the PEI office. Please call first.



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Windsor Heights, IA  
515-221-2330

**STAY CONNECTED**

[www.peiowa.org](http://www.peiowa.org)

515-221-2330