



**We care. We fight.  
We show up. We vote.**

**AND WE SAVE LIVES AND OUR DEMOCRACY**

For a Better Life, for Equity and Civil Rights, for Freedom  
and for a Voice at Work and in Our Democracy



Randi Weingarten

PRESIDENT

Lorretta Johnson

SECRETARY-TREASURER

Evelyn DeJesus

EXECUTIVE VICE PRESIDENT

### **AFT Executive Council**

J. Philippe Abraham

Shelvy Y. Abrams

Barbara Bowen

Vicky Rae Byrd

Zeph Capo

Alex Caputo-Pearl

Donald Carlisto

Larry J. Carter, Jr.

Kathy A. Chavez

Melissa Cropper

Aida Diaz Rivera

Jolene T. DiBrango

Marietta A. English

Eric Feaver

Francis J. Flynn

Jeffery M. Freitas

David Gray

Anthony M. Harmon

David Hecker

Jan Hochadel

Fedrick C. Ingram

Jerry T. Jordan

Ted Kirsch

Frederick E. Kowal

Louis Malfaro

Terrence Martin

Joanne M. McCall

John McDonald

Daniel J. Montgomery

Michael Mulgrew

Candice Owley

Andrew Pallotta

Paul Pecorale

David J. Quolke

Jesse Sharkey

Denise Specht

Wayne Spence

Jessica J. Tang

Ann Twomey

Adam Urbanski

### **Our Mission**

The **American Federation of Teachers** is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.

Copyright © American Federation of Teachers, AFL-CIO (AFT 2020). Permission is hereby granted to AFT state and local affiliates to reproduce and distribute copies of the work for nonprofit educational purposes, provided that copies are distributed at or below cost, and that the author, source, and copyright notice are included on each copy. Any distribution of such materials to third parties who are outside of the AFT or its affiliates is prohibited without first receiving the express written permission of the AFT.

## Letter from Randi Weingarten, AFT President

We are facing three crises in America—a health crisis, an economic crisis and a justice crisis—all made worse because of the current leadership in the White House.

In the midst of the COVID-19 pandemic laying bare our society's devastating inequities, hate is rising in the United States—emboldened by President Trump. It is a stain on our humanity, but AFT members and good people everywhere are gathering together to resist and repel it. Nearly six years after the death of Eric Garner, how many more Black people will die at the hands of authorities after saying "I can't breathe"? George Floyd had a right to live. So did Ahmaud Arbery, Breonna Taylor and Philando Castile who were senselessly killed while jogging, sleeping or driving. The uprisings express centuries of pain in the face of continued racial and social injustice.

Throughout all of this, AFT members have remained devoted to saving lives and supporting students and communities. Our nurses, physicians, respiratory therapists and other healthcare members have been treating patients with COVID-19. Our public employees have been protecting our communities; our education support personnel, foodservice staff and bus drivers have been feeding whole families. And our educators have been engaging students and their families in this scary and unprecedented time. In a moment of darkness, you give me hope.

There is no precedent for this trio of crises, or for a U.S. president who stokes them. The coronavirus pandemic and the ensuing economic downturn, and the justifiable anger over systemic racism and inequity, require a commitment to science and equity, to resources and justice. These crises should be met with supportive government intervention not seen since the Great Depression—and a spirit of common cause grounded in making America more just and fair for everyone.

As someone who has dedicated my professional life, and much of my personal life, to building a stronger, more vibrant labor movement, I know that our union has been built for this moment. It is the vehicle we can use to ensure our voices are heard and, with that, ensure a stronger democracy, a more equitable society and a better life for all. How? Through service and caring, activism and voting. As we face unprecedented challenges to our health, safety, and economic security—and as we spur our nation toward a renewed commitment to racial justice—more and more people are seeing the true value of the union movement.

Throughout the spring and summer of 2020, our collective voices and practical ideas strengthened our ability to secure essential economic supports through around-the-clock legislative work. And our collective dedication to solution-driven unionism enabled members across the country to jump into critical new roles—from school nurses administering COVID-19 tests in their communities to students using 3D printers to make face shields. And our union was there every step of the way on the local, state and national levels.

Until we have a vaccine and highly effective treatments, and until both are widely available, our priorities as a union are:

- ▶ the health, safety and well-being of our members—especially our 200,000 healthcare workers and other members on the frontlines—and the communities in which we live and work;
- ▶ the short- and long-term economic supports working people need;
- ▶ the realization of new strategies—and funding to enact those strategies—for our public schools, colleges, businesses and other institutions so we can protect people's lives and livelihoods; and
- ▶ the integrity of elections and the health and safety of voters.

This is a huge agenda for our union. We are doing everything we can to fight this pandemic, to address the economic crisis while increasing equity and to challenge racial injustice. This is the heart of our fight for a better life for our members and for everyone. To succeed, we must have a strong voice at work and in our democracy.

As individuals, most of us don't have the power to create the kind of change our country needs right now. But together—when we care, fight, show up and vote—we accomplish what is impossible to achieve alone. That is what builds real power.

Our power comes from what we can negotiate through collective bargaining, what we can achieve when we join with our communities and who we can elect—from the school board to the statehouse to the White House. It's these strategies that have sustained and strengthened us.

04

Just as we are safeguarding our members and communities from COVID-19, we are embracing our responsibility to serve as guardians of our democracy. We are standing up against Donald Trump's authoritarian assaults and false statements and against Mitch McConnell's ploy to use the economic crisis to leave state pensioners destitute. We are fighting for free, fair and safe elections, and we're supporting leaders in the November elections—most especially Joe Biden—who will get the country back on track. Joe and Jill Biden share our values. They will put people above profits, and they will fight for justice while helping us heal the deep wounds in our country.

Our Fund Our Future campaign to secure the resources our public schools, colleges and universities need is more important than ever. Elected officials must not forfeit our future or abandon our communities.

We are also focused on America's \$1.6 trillion student debt crisis. The AFT helped ensure that there was some immediate relief as part of the pandemic emergency legislation, and we're working with our allies for further relief, even as we press forward with our student debt clinics and our partnership with Summer to provide our members the tools they need to manage their debt and have their loans forgiven.

I am so honored to lead this union and am incredibly proud of the work our 1.7 million members do every day to enhance the lives of people all across the country. Thank you for the work you do, for living our shared values and for making what seems impossible, possible.

Together, we care, we fight, we show up and we vote. And together, we will win the better life and the brighter, more equitable and just future working people need.

In unity,

A handwritten signature in black ink, appearing to read "Randi Weingarten". The signature is fluid and cursive, with a large initial "R" and "W".

**Randi Weingarten**  
AFT President

# We care. We fight. We show up. We vote.

For a Better Life, for Equity and Civil Rights, for Freedom and for a Voice at Work and in Our Democracy

*We build power by engaging members and communities around our shared values and aspirations. We build power by creating community inside and outside the union, through coalitions, campaigns and connections. And together, we accomplish what is impossible to achieve alone.*

05

## Who We Are

We are the AFT. Founded by teachers more than a century ago, we have become a union of professionals. Although our roles are diverse, we are united by our dedication to enhancing individuals' and communities' well-being and to fighting for a more equitable society.

We're educators working in preK–12 classrooms, and we're nurses (including school nurses), physicians, technicians and other healthcare professionals. We are college faculty, adjunct instructors, graduate employees and administrative professionals. We are school maintenance workers and food service personnel, school bus drivers and mechanics. We are public employees in state, county and municipal governments, from social workers and psychologists to public safety officers and court administrators, from marine biologists to bridge inspectors. We live and work all across the country, as well as in Puerto Rico, the U.S. Virgin Islands and Guam. We are working and retired. We are all AFT.

## What We Do

We build power by increasing participation in the union movement, by winning elections and the public narrative, and by engaging members and communities. Building community inside and outside the union is about creating concentric circles of trust, forming coalitions and using campaigns as an organizing principle. And what better campaign than a collective bargaining campaign? As a union of professionals, we want what the children, families and communities we serve need.

Since January we have rallied together, even while physically apart, like never before to meet the many challenges presented by the global pandemic. We secured personal protective equipment for frontline workers, steered federal and state legislators away from corporate handouts and toward supports for working people, and made sure our members had the information they need to continue doing their essential work.

Looking ahead, we are stronger than ever before. Together, we will continue to tackle the pandemic and take on core issues—including



racism and inequity—so that we can achieve better, freer, more secure lives for our members, their students, their patients, their families and their communities. Our tools are power tools: We use the power of collective bargaining, the power of elections, and the power of building coalitions and communities to drive the change we want to see in the world.

## We act on science— and save lives

While the Trump administration ignored, denied and downplayed the deadly reality of the COVID-19 pandemic, the AFT’s healthcare leaders and members sounded the alarm back in January. Since then, the AFT has been working nonstop to protect the health and safety of our members who are on the frontlines and to develop resources and guidance for all members. Visit [aft.org/coronavirus](https://aft.org/coronavirus) for the latest updates on everything from infection prevention to mental health supports to materials for remote learning.



**Trump has continually downplayed the seriousness of the pandemic through false and misleading pronouncements.... His administration dismantled the pandemic unit in the National Security Council in 2018.**

—Kent Wong, a vice president of the California Federation of Teachers

Many healthcare professionals have been redeploying to where they are needed most. In Connecticut, some school nurses are performing COVID-19 testing at drive-through testing centers. A longtime registered nurse with the New York State Department of Health volunteered to administer tests in New Rochelle, the first place in New York to see community spread of the virus, and then administered tests in other areas with outbreaks. “Seeing all these nurses volunteering,” she said, “it struck me that when everyone else is running away, nurses are there.”

Healthcare personnel are risking their lives every day not just because of the virus, but because of the Trump administration’s failure to plan and to use its power to increase supplies. Health Professionals and Allied Employees member Jose DeJesus, a registered nurse in New Jersey, said that hospital employees were being issued one single-use paper surgical mask and expected to make it last a whole week. Nurses at his hospital were being asked to save their single-use yellow gowns for possible laundering and reuse—gowns nurses routinely rip from their bodies to minimize exposure before throwing them away. While the Trump administration ignored this crisis—and even baselessly insinuating that healthcare workers were stealing—the AFT rallied. In the spring, the AFT purchased 500,000 N95 masks, 50,000 face shields, and 1,000,000 surgical masks for frontline workers like Jose DeJesus.





**Taking care of COVID-19 patients is exhausting, but the nurses aren't calling out sick. We are here because of our oath and our calling. It's frustrating and scary, but we take care of each other in the midst of this madness.**

—Jose DeJesus, registered nurse and member of the Health Professionals and Allied Employees (New Jersey)

America's health professionals are showing the compassion, competence, and commitment that are in short supply from the president, who claims absolute authority but shirks responsibility. Experts note that the Trump administration's failure to acquire and distribute tests for COVID-19 resulted in far more cases and fatalities than in countries that made the necessary preparations. State employees—scientists and technicians who do important work behind the scenes for our collective health and safety every day—have rushed to fill the void. AFT members in Montana and New York have developed tests for COVID-19, and have worked weekend shifts, early mornings, and late nights in state labs to turn around test results quickly so healthcare providers can plan treatment and stop the spread of the virus.

This pandemic has upended all our lives, but it has also put many things into perspective: Science is important. Government is important. Harnessing science and government for the good of the people is critical.



Seeing that the Trump administration was not going to provide science-based guidance for reopening, we developed our own guide—and it has been used across the country. Unlike the president, who wasted several critical weeks pretending there was no real threat to the U.S., we were well prepared to develop a guide. We started focusing on the novel coronavirus in January, held our first press conference about it on February 4, and immediately started responding. Our 20-page “Plan to Safely Reopen America’s Schools and Communities” (available at [aft.org/reopen-schools](https://aft.org/reopen-schools)) sprung from an intense collaboration of public health professionals, union leaders, and frontline workers—especially teachers and nurses. It sets forth specific, flexible strategies for what happens in the period between flattening the curve and truly eradicating the virus. It also calls for federal aid to spur economic recovery and to meet the needs of communities and of local and state governments. That is why we pressed hard for the Senate to pass the HEROES Act, so public schools would have the funding required to reopen safely and equitably.

## **We show up for students, in person and online**

Those who are anti-public schools, like U.S. Secretary of Education Betsy DeVos, see the



pandemic as an opportunity to entrench remote learning and to direct money to private schools. Having no regard for the suffering of regular Americans in the economic crisis, DeVos made it harder for veterans and other borrowers to get relief after being preyed on by bogus for-profit colleges; she also did not follow the federal CARES Act mandate to stop garnishing the wages of federal student loan borrowers who were behind on payments. DeVos puts profits and privatization above people. She has no regard for the public good or the countless ways that our public schools meet children's and families' most essential needs. Our members know better.

The Toledo (Ohio) Federation of Teachers has been packing grab-and-go meals for students to last several days at a time. Tia Harris, a veteran school bus driver in Grants, N.M., has been working with 20 other school bus drivers to deliver some 1,000 meals every day. Driving their normal routes, instead of picking up students, they dropped off food. In Dallas, Yolanda Fisher and her colleagues have been going to work before dawn—preparing and packaging 700 breakfasts, 700 lunches and 700 dinners that they distribute to students. And in Lee County in Florida, school food service workers have been preparing and distributing up to 25,000 free grab-and-go meals every day, available to any child 18 or younger.



**With so many of the stores being empty and parents who can't afford to go out and stock up on food, if we didn't do this, there are kids who would go hungry. I don't want any child to go hungry while schools are closed.**

—Yolanda Fisher, food service manager and member of the Alliance/AFT (Dallas)

Millions of students have been learning remotely because of the amazing work of their teachers. In just a few days in March, 75,000 public school teachers in New York City alone converted their homes into remote learning centers. For United Federation of Teachers member Erica Wilde, an eighth-grade teacher at P.S. 99 in Brooklyn, this included using Google Translate to communicate with her students' parents, who speak a wide range of languages—from Albanian to Uzbek. Sari Beth Rosenberg greeted the students in her virtual AP U.S. History classes with an upbeat song each day, then they launched into high-level discussions. But, Rosenberg says, "I will never be able to replicate the magic of teaching in a classroom from my laptop."

Remote learning is not ideal, even under less stressful conditions. Teachers miss their kids, and many students have surprised themselves by wanting to go back to school. A poll of K–12 teachers conducted near the end of the school year found that nearly two-thirds felt that distance learning did not enable them to do their jobs properly (even though they were working longer hours) and 85 percent believed families were struggling to support students' learning at home. As we return to in-person learning, we will put our solution-driven unionism and ingenuity into addressing many of the learning-loss issues that have been raised.

And yet, educators across the country have been meeting the challenges of distance learning with ingenuity. Michael Shunney, an industrial technology teacher at West Warwick High School in Rhode Island, worked with a small group of students to produce hundreds of face shields, which are now protecting area nurses, doctors, EMTs, firefighters and police officers. The fire chief said that, with protective



equipment running low, the shields arrived “just in time.”

Lisa Donofrio teaches at the Fashion Institute of Technology. Throughout the spring, she scheduled one-on-one virtual meetings and held regular, remote class time. She tried to provide as much creative inspiration as possible, modeling a World War II strategy for her students: “Make do and mend.”

Even as we appreciate these innovative approaches, we know that school closures have exposed many inequities in our country, including the digital divide. In the nation’s capital, where up to 40 percent of students lack a computer or internet access, the Washington Teachers’ Union partnered with local TV stations to air lessons aligned with district learning standards for different grade groups. Meanwhile, Michele Bushey, who teaches high school biology in Saranac, N.Y., was contending with mountainous terrain that sharply limits internet access. Bushey spent hours each day calling students to provide alternate instruction. Bushey also contacted legislators to advocate for expanded internet access. Without it, many parents in her community had to drive their children to parking lots outside buildings with Wi-Fi to do their homework. Even some teachers have had to resort to this.

We are building partnerships to ensure that students without internet access continue to learn, wonder, and explore, even as they stay safely inside. We’re prioritizing one of the most fundamental things families can do together—reading and inspiring a lifelong love of reading—so the AFT launched AFTBooks4Keeps. In partnership with First Book, a nonprofit through which the AFT has distributed more than 6 million books

in recent years, AFTBooks4Keeps is focused on getting children books to ensure they can be engaged and stimulated in this very uncertain and isolating time through reading. To kick off AFTBooks4Keeps, the AFT donated 10,000 bilingual, multicultural, and social and emotional learning books from First Book to the more than 2,100 children living in Win shelters, the largest provider of family shelter and supportive housing in New York City.



Another low-tech, inclusive way we are reaching and helping as many people as possible is by phone. The AFT and the National PTA convened a telephone town hall in April about supporting our students and families. Among the 55,000 people on the call, most questions and comments were about coping with stress. Experts in mental health, learning science, and psychology offered suggestions for alleviating children’s anxiety with routines, relationships, and resilience.

To help students sum up their learning this school year, the AFT brought together a cadre of preK–12 members in virtual teams to design Culminating Capstone Projects. These

projects, organized by grade band, integrate standards-based content across subjects and are developmentally appropriate. Now available on the AFT's [sharemylesson.com](https://sharemylesson.com), these projects engage students in honing the skills and knowledge they've acquired over the first seven months of classroom learning in innovative, meaningful ways. And they could also be deployed during a voluntary summer learning program or as a reentry project as schools open.

## We serve as guardians of democracy

Prior to the Trump presidency, most Americans had only been spectators to threats to democracy around the world. Now there are very real assaults to democratic values here at home—assaults on fair elections, the right to vote, freedom of the press, an independent judiciary and the right to organize unions.

In 2020, one of our most important duties is to ensure free, fair and safe elections.

We must hold Congress accountable by advocating for it to do everything in its power to defend America's elections and make sure they are held in a timely, safe and transparent way. The \$400 million for coronavirus-related electoral security measures that Congress authorized was a good start. But our fight for more comprehensive measures continues.

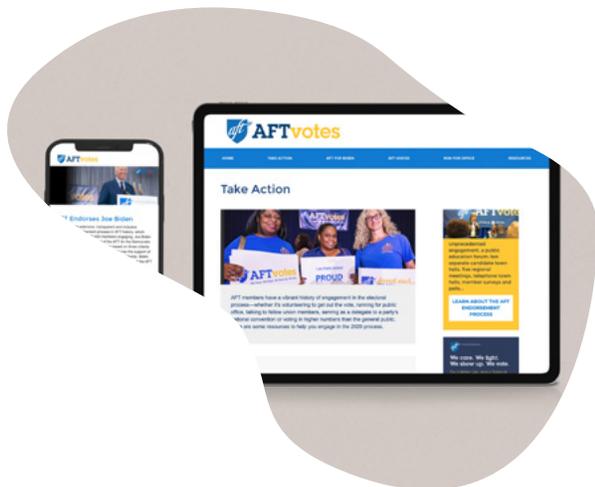
In May, we hosted a telephone town hall on voting rights and safeguarding our democracy with U.S. Senator Amy Klobuchar, NAACP President and CEO Derrick Johnson and Fair Fight Action Chair Stacey Abrams. Today, many of our communities are strategically and systematically disenfranchised. Misinformation intentionally spread, polling places patrolled by self-appointed militias, voter purges and many other tactics threaten the right to vote. We have been fighting back by advocating for vote-by-mail legislation, sharing trustworthy information and helping people register to vote.

Healthcare and the economy were already front and center on voters' minds before the pandemic. Now we see how paid sick leave, accessible healthcare, living wages and workers' rights affect us all. President Trump failed Americans on all those counts, and he failed his greatest test by not doing enough, acting too late and refusing to trust the actual experts. We can't endure another four years of this administration.



**The stakes in this election couldn't be higher. We need a president who values public education, respects educators and will advocate for fairness and equality. Joe Biden understands that, and that's what makes him our best chance to win our country back.**

—Caitlin Gerber, a teacher at Roxboro Middle School in the Cleveland Heights-University Heights City School District in Ohio



After an unprecedented member engagement process to choose a presidential candidate who reflects our values and has a path to

victory, the AFT Executive Council endorsed Joe Biden. Vice President Biden was the AFT's trusted go-to person in the Obama administration and he has stood shoulder-to-shoulder with the AFT on our values and priorities. Facing the pandemic head on, Biden declared, "I am going to be a president who leads with science and who listens to experts." He's also going to be a president who truly cares about all of us and strives to eliminate institutional racism. As he stated in May, "It's time for us to take a hard look at uncomfortable truths. It's time for us to face the deep, open wound we have in this nation. We need justice for George Floyd." To bring about justice, Biden pledged to create a police accountability board within his first 100 days as president. Joe Biden will also address economic inequity, lifting up the working people who have made this nation so great. He will get the country back on track, heal our divisions and restore trust and decency. Learn about Biden's plans for the pandemic, the economy and the people, and do your part to elect a president who will safeguard our lives and livelihoods at [aftvotes.org](http://aftvotes.org).



**Before the COVID-19 epidemic, the 2020 election was about the soul of our country. Now it's about our soul, our safety, our health, our security and our economic well-being.**

—Randi Weingarten, AFT President

## We fight for racial and social justice

The more President Trump spurs hate, the more we inspire racial and social justice. We fight



for communities of color and undocumented families to live free from fear, and to have equitable access to the economic, health and educational opportunities that so many others in America take for granted.

Acts of hate—especially against Black people—in the U.S. are not new, unique or disconnected. Black families deserve to raise their children in a world that does not traffic in gross inhumanity, and that does not also force them to bear the burden of confronting it. After the killing of George Floyd, our AFT family in Minneapolis showed up, appreciating and caring for the city that they love so much. The emotions that engulfed Minneapolis and so many other cities symbolized the hurt, fear and anger that are justifiably boiling over. Minneapolis Federation of Teachers members helped clean up the mess that white supremacists from out of state created. MFT members donated food and passed out water, and they peacefully protested. Joining with them, our members across the country have been speaking at events, marching in solidarity and holding community gatherings all in pursuit of justice for George Floyd and the countless others like him who have been needlessly killed. While prosecuting the individuals who commit these crimes is a step in the right direction, our fight for justice is also about transforming the systems that are traumatizing people of color throughout America.

Because of Trump's hate-driven agenda, the AFT has also been focused on supporting



undocumented people and sharing materials on social justice education. The AFT joined with partners like the NAACP in a lawsuit to prevent Trump from ending Deferred Action for Childhood Arrivals (DACA), which protects young immigrants—including many AFT members like Karen Reyes, a special education teacher who works with deaf students in Austin, Texas. “DACA made me visible,” says Reyes. “DACA validated my existence, my hard work and my contributions to my community. It allowed me the opportunity to pursue my dreams of becoming a classroom teacher.” But under Trump, she fears for herself, her family and her students.



**President Trump’s divisive, xenophobic rhetoric and anti-immigrant policies are fomenting fear.... How can we expect students to sit in class, to learn, to thrive, if they are unsure about their future? They don’t know if their families will still be home when they get off school.**

—Karen Reyes, special education teacher and member of Education Austin (Texas)

One of the most important ways that our members fight for social and racial justice is in the classroom. With partners like Teaching Tolerance, a project of the Southern Poverty Law Center, the AFT has committed to ensuring every student has equitable access to a high-quality public education in a safe and supportive environment. The AFT is also assisting and highlighting our members’ efforts to help students cultivate positive identities, appreciate differences, develop awareness of injustices and learn to take action as advocates and problem solvers. Through Share My Lesson, Colorín Colorado,



*American Educator* and the Albert Shanker Institute’s civics education work, we help K–12 educators and higher education faculty find and share educational lesson plans and resources to counter racism, bigotry and all forms of hate.

## We are building a better America

In the absence of a vaccine, we must determine how to address the health emergency and the economic catastrophe simultaneously. It’s not an either-or choice; the health and safety of Americans go hand in hand with economic recovery. And we must “reopen America” better than we closed it.

While the president has shirked his responsibility, several governors—Republicans and Democrats—have stepped up. In one of our telephone town halls in April, we were joined by three of those frontline leaders: Michigan Gov. and AFT member Gretchen Whitmer, Illinois Gov. J.B. Pritzker, and New Mexico Gov. Michelle Lujan Grisham. They talked about two overriding questions: how to safely reopen public schools and the



economy in general, and how to counter the financial threat the crisis poses to resources for education and other essential public services. All have consulted with our affiliates in their states to make sure working people are a priority of the recovery. The contrast between their leadership and Trump's shows just how much elections matter. Partnering with these and other caring governors, we are making sure our members are being protected; essential services are being funded; and schools, colleges, public services and healthcare systems are meeting the needs of those we serve.

This crisis has laid bare every inequity of our country and as well as the disastrous consequences of cuts to the nation's public health infrastructure. Think about it: the lack of paid sick leave for all workers, the prevalence of food insecurity, the gaping digital divide and the unconscionable number of Americans who are uninsured or underinsured.

We will need bold steps, through government action focused on the needs of working people, to repair the harm to people's health, the economy and our democracy. Economic stimulus measures must include funds for states and localities struggling to maintain basic government functions. And they must be designed to create a recovery shared by all Americans, especially the most vulnerable. That is why we have been fighting week after week for the president and Congress to do their jobs and secure the federal funds needed to keep workers healthy, protected and employed and to keep local and state governments, the Postal Service, and colleges and public schools functioning.



Trump and Senate Republicans have excelled at throwing up excuses. For years, their lavish tax cuts for the wealthy exploded the deficit, yet suddenly they were "concerned" about deficits as the country faced unprecedented health and economic crises. To move forward, we launched a campaign calling on officials to not forfeit our future; we pressed the Senate to support the HEROES Act, including \$100 billion for K-12 and higher education, and \$1 trillion to help our communities protect critical services, like public hospitals, public safety, transportation and sanitation.

We should heed the lessons of the Great Depression. The New Deal wasn't about returning to how things were before; it was about creating a new vision predicated on fairness and equality, strengthening community, and opportunity for all. We must meet this moment with that same vision and clarity, and emerge from this crisis healthier, stronger and better than before.

## We advocate to Fund Our Future

Years of disinvestment have hurt our students and faculty, leading to overcrowded classrooms; schools without nurses, librarians, guidance counselors or supports to ensure children's well-being; deteriorating school buildings with outdated teaching materials and technology; and unhealthy, unsafe environments. The testing fixation, coupled with austerity, has meant the loss of instruction in the arts, music and other programs; and



disinvestment in higher education has led to huge increases in tuition and student debt as well as fewer course offerings and full-time tenured faculty.

AFT affiliates nationwide launched the Fund Our Future campaign in March 2019; educators and our allies across the nation took action to demand adequate and sustainable investment in our public schools, colleges and universities, so students—particularly our most vulnerable and at-risk children—have the resources they need to succeed. But just as the activism of AFT members and our community allies was beginning to bring about new investments in public education and services, the pandemic struck and we are once again facing an economic crisis. Now more than ever, we need to focus on sustaining that commitment to fund our future.

If what we are facing is truly comparable to the Great Depression, as many economists predict, we should heed the lessons of that time. The New Deal didn't look backward; it was about creating a new vision for our nation moving forward. A vision predicated on government as a force for good in peoples' lives, and on fairness and equality. We can strive to meet this moment with that same vision and clarity.

We have worked closely with partners in Congress on the stimulus bills passed so far to pull the economy out of the downward spiral. We have fought for emergency funding to support remote and distance learning and to close the digital divide, even as we have forcefully reminded elected officials at all levels that there is

no effective alternative to in-person learning and the relationships that form between teachers, students and families. While we support digital and remote supplements to in-classroom learning, the better model is clearly community schools—hubs of learning and care that include everything from libraries to healthcare facilities to theaters.

## We tackle economic challenges, like student debt and healthcare

High-quality, affordable higher education and healthcare are essential to the American dream. But after decades of disinvestment in public higher education and of resistance to comprehensive health and wellness plans, working people are being crushed by education and medical debt.



Collectively, student debt is over \$1.6 trillion. About 1 in 4 federal student loan borrowers were in distress prior to the pandemic—now signs of trouble are everywhere. When borrowers fall behind on their payments, the consequences are dire: negative credit reports, wage garnishment and diminished options to cure defaulted loans. Consumer credit reports—which are the keys to employment, housing and access to credit, and consequently to economic stability itself—are tarnished.

To help our members, the AFT offers student debt clinics, providing information on how to enroll in income-driven repayment plans and Public Service Loan Forgiveness, saving borrowers money in both the short- and long-term. We've also partnered with Summer, providing our members with a free, online student loan management platform. We also worked with our allies in Congress to give federal student loan borrowers relief during the economic crisis and to address the underlying issue of college costs.

But we know that helping each other manage student debt is not enough; we are also fighting to change the terms of the debate about student debt, exploring strategies to free America from student debt and suing key players like U.S. Secretary of Education Betsy DeVos and loan servicing company Navient Solutions LLC.

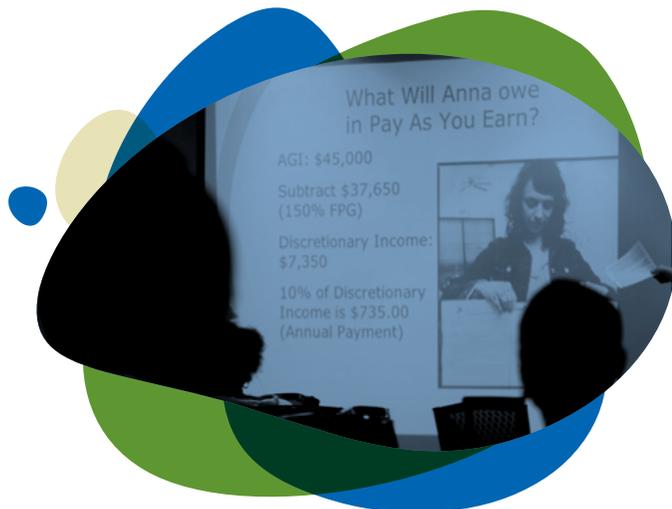


**My debt is slowly killing me.... With compounding interest, I now owe over \$120K in student loans. I cannot get a decent vehicle, much less a home of my own. I have a couple of medical procedures that I have put off indefinitely because I can't afford the co-pays to get them done. My debt has cost me everything—my health, my happiness, relationships, you name it.**

—Rebecca Davis, middle school teacher and member of the Albuquerque Teachers Federation

On the healthcare front, the AFT's agenda is clear—healthcare is a basic right—and our economic solution is simple—put patients before profits. We are focused on partnerships with patient advocacy organizations, community groups and other stakeholders to create a national education and advocacy campaign to reshape the U.S. healthcare system in a way that serves the needs of our communities and that truly puts patients at the center of care. Principles of access, transparency, accountability and quality are all central to this work.

While other industrialized countries recognize healthcare as a basic human right, in the United States it's treated as a commodity—and the profits are astronomical. In one



quarter of 2018, the top 85 publicly traded health insurance companies raked in a record \$47 billion in profits. Meanwhile, tens of millions Americans have long been uninsured or underinsured (and tens of millions more are losing their coverage because of the pandemic-driven economic crisis). And as pharmaceutical companies account for half the healthcare industry's profits, people like Josh Wilkerson die because they can't afford the right medications. Wilkerson, who could no longer pay for the insulin that managed his diabetes when he aged out of his parents' health insurance, switched to a cheaper but less effective insulin. Then he had a series of strokes, dying at 27.

Every time Americans have tried to make healthcare a right for all, not a privilege for only those who can afford it, opponents have exploited fears of what will be lost, particularly in the transition. Scaremongers create the fear that people will lose what is now covered by insurance or, in the case of collectively bargained healthcare plans, that workers will never recover what they sacrificed in wages to maintain decent healthcare. These are cynical attempts to make Americans think that high-quality universal coverage is out of reach, even in the wealthiest nation on the planet.

Ensuring healthcare as a right will only happen if we elect a president and members of Congress who are willing not just to champion universal access to healthcare but to take on pharmaceutical and insurance corporations and change the rules to achieve it. We must elect leaders who are willing to deal with, not dismiss, the fears of working people. As other countries and some innovative models in the U.S. show, there are options. Reducing this debate to a zero-sum trade-off between maintaining private health insurance and a

single-payer public plan only gives critics a win before we even start.

Healthcare is a basic human right. It must never be denied on the basis of a person's ability to pay. We must demand that elected leaders work toward a comprehensive system in which all Americans—without exception—have access to the healthcare they need.

## We create safe, healthy, welcoming work environments

Workplace safety has been a core issue throughout the history of the labor movement. Sadly, COVID-19 forced the AFT to bring all of its experience and expertise to bear on this issue—we are responding daily and forcefully to the Trump administration proposals that pressured people to risk their own lives and endanger others. From ignoring the desperate need for personal protective equipment to trying to reopen businesses too soon to pushing people to work while sick, Trump has shown that he has no regard for regular Americans. In contrast, the AFT is here for everyone—union members and community members alike—and we fight for everyone's health and safety.



**We, the practitioners, have a lot of fear and insecurity about this situation because our institutions and the government have not provided us with the appropriate equipment to properly protect ourselves to care for these patients. So ... the healthcare professionals are getting sick.**

— **Amy Lee Pacholk**, a nurse at Stony Brook University Hospital and a member of the New York State Public Employees Federation

Although the pandemic has been the focus of much of our work-environment activities in recent months, we remain committed to our long-term agenda. All of us must be able to walk into our workplaces free of fear, comfortable in the knowledge that we are supported and have all the resources we need to do our jobs well. In hospitals and other healthcare facilities, that means having adequate staffing levels to ensure staff and patient health and safety. In schools, that means teachers having the freedom to teach and students having access to school nurses, counselors, librarians and other professionals who meet essential academic, health and emotional needs. In all workplaces, it means inclusion of all workers and the people they serve, regardless of race, gender identity, religious affiliation, country of origin or any other identifier. It means adequate supports for troubled community members, and it means sensible gun violence prevention policies. And it means we all have physically healthy work environments uncontaminated by mold in the air, lead in the water, or crumbling structures. Our union contracts, our advocacy work and our collective power work together to make sure all workers have these basics in their workplaces.

Sadly, COVID-19's disparate impact on African Americans in particular has shown how interrelated health, social and economic concerns are. From living in neighborhoods with greater air pollution and mold, and less access to healthy foods—resulting in higher asthma, obesity and diabetes rates—to serving in frontline roles that typically don't offer sick leave, such as grocery store clerks, to being laid off at the beginning of this crisis, African Americans have been disproportionately devastated by this pandemic. The AFT is committed to addressing

the social determinants of health and righting decade after decade of wrongs.



**The children and staff of Philadelphia schools are being poisoned by asbestos in our schools.... No educator or child should have to teach or learn under such conditions. It's an egregious breach of human rights that could quite literally cost them their lives. I hope that we can reckon with this abject and astounding societal failure to invest in public education.**

—Jerry Jordan, president of the Philadelphia Federation of Teachers

17

## We demand the freedom to teach, the freedom to care

AFT members are well-educated professionals; we deserve respect and dignity commensurate with our years of experience and our dedication to our work. Yet too many of us are not compensated adequately given our value to our communities. Too many of us are expected to abide by policies created by people who have no direct experience in our roles—in a classroom or hospital, on a university campus or in a courthouse. We are working to change that, through collective bargaining, coalition-building and advocacy, making sure we have a seat at the table and a meaningful voice in the conversation that shapes workplace policy and trends.





**There have been times when I've actually been told, 'You're just a bus driver,' but now we have a superintendent who values the input of all school employees. So, after an hour of brainstorming, our group of transportation and cafeteria workers suggested a solution to how we could keep feeding kids while schools are closed. We hand out meals to any kid who shows up at the bus stop—whether they're registered in our school district or not.**

—**Tia Harris**, president of the Cibola County Federation of United School Employees and a 19-year veteran school bus driver

We work to change the culture of schools so that teachers have the freedom to teach, meeting their students' needs by building on best practices in creative, personalized ways. We work to change hospitals and other healthcare settings so we have the resources and freedom we need to provide the best care possible, putting people—patients and healthcare providers—above profits. We are demanding respect in every workplace so we can use our voices and have the trust and latitude to exercise our professional judgment

and discretion. We know our work better than anyone. We are a union of professionals, and we demand that we be treated as such.

## **We bargain to meet our communities' needs**

Together, we can do things that would be impossible to do alone. And when we bargain together, united, we get big things done across the country. In the last two years, our members have signed major new contracts that embody our values; they contain advances for racial and economic justice, the freedom to teach and care and the fight to fund our future.

The work our teams across the country are doing at the bargaining table is having a real impact on issues far beyond pay and benefits. Nurses at the Ohio State University Wexner Medical Center won enforceable hospital-wide staffing ratios and limits on dangerous mandatory overtime. Teachers in Chicago, Los Angeles and Boston all secured much-needed school nurses and mental health professionals for the students they serve. Members at Rutgers University won a pathway to pay equity for women and faculty of color, as well as \$20 million for diversity hiring and lactation spaces for all faculty and staff. Washington state nurses secured anti-retaliation measures for reporting staffing shortages and protected their sick leave and paid time off.





**For most educators, altruism and compassion keep us in the profession despite its relentless demands and the many hats we are expected to wear.... Having even-handed, legally binding contracts will allow us to focus our attention where it's really needed: on our children.**

—**Patricia Reuben**, a kindergarten teacher and union representative with the Norfolk Federation of Teachers

None of these wins were easy. But the benefits to our members and the communities they serve will continue for generations. And none of this would have been possible for an individual, no matter how motivated, smart or well-funded. These victories can only come when we work together.

## How It Works

Building on and contributing to the power of our union, our members create solutions, big and small. These can be as specific as providing free books for kids or as general as going on strike for safe staffing levels in hospitals.

- ▶ After Connecticut closed its schools in March to slow the spread of COVID-19, school nurses like Toni Pederson would have been out of work for several weeks or months. Instead, the state established COVID-19 test sites at local hospitals and needed nurses. Pederson and others represented by the Visiting Nurse Association of Southeastern CT Union Local 5119/AFT Connecticut were hired and trained to perform COVID-19 testing. “It is a great example of solution-driven unionism and shows how collective

bargaining empowers members,” says Ann Ryan, the local union president.

- ▶ Collin Thompson, a seventh-grade math teacher, was part of the team that the Solvay (N.Y.) Teachers Association sent to AFT’s Center for School Improvement (CSI) Leadership Institute. This year it focused on culturally responsive pedagogy (CRP). Thompson says his team acted on what it learned from past CSI conferences: more inclusive meeting norms, surveys about what works in their schools, and restorative circles for staff to build community. This year, the Solvay team is continuing its work by implementing CRP training for district administrators.
- ▶ A group of Boston Teachers Union (BTU) members is disrupting what they call a school-to-deportation pipeline. Lena Papagiannis, a high school history teacher, and Nora Paul-Schultz, a high school physics teacher, are part of a BTU immigrants’ rights organizing committee, called Unafraid Educators, that has worked with community advocacy groups led by the Student Immigration Movement—an undocumented immigrant youth-led grassroots organization in Massachusetts—for years. Together, with other community groups, as well as policy and legal experts, they developed Learn Without Fear, a policy that seeks to regulate the sharing of student information with local and federal law enforcement.
- ▶ AFT members—nurses from Ohio, Oregon and New Jersey—were on TV throughout the spring telling their stories, recounting in harrowing detail their need for masks, how they’re caring for their communities and the risks for



patients and health providers. Finding time for media appearances is difficult, but raising public awareness is often a crucial step in solving problems.

- ▶ Leading up to the AFT’s endorsement of Joe Biden for president, more than 300,000 AFT members nationwide participated in candidate events, town halls, polls, regional conferences and other efforts that spanned more than a year. In March, polls showed that a majority of members in each AFT constituency supported Biden, and he was leading his nearest competitor by a 2-to-1 ratio. Biden—a long-term partner of the AFT whose wife, Jill Biden, is an educator and whose family reveres healthcare professionals—shares our values.
- ▶ Our rural revitalization efforts made great advances in September 2019, with groundbreaking on an apartment building for educators—called the Renaissance Village—as part of our Reconnecting McDowell initiative in McDowell County, W.V. This initiative focuses on bringing together unions, government, business, nonprofit organizations and the community around economic and educational renewal. Although goals this big require many organizations, the work really gets done by people like Debbie Elmore, Reconnecting McDowell’s school and community liaison. Members of the community see her day-to-day dedication and are starting to believe that they have a vibrant future.
- ▶ After several months of standing their ground on extreme overtime, risks to patient safety and high insurance costs, nurses at Good Samaritan Regional Medical Center in Corvallis, Ore., who are members of the Oregon Nurses Association, won a three-year contract. The nurses are thankful for the Corvallis community’s support, which grew as the nurses shared their concerns. They did an informational picket near the hospital last summer and went Christmas caroling in downtown Corvallis in December. Registered nurse Christina Terkildsen saw real benefits from collective bargaining, saying “Together we’ve made great progress to raise awareness about safety standards and ensure everyone has access to high-quality, affordable healthcare close to home.”
- ▶ As the pandemic-driven economic crisis deepened, Frank Lara acted. A fifth-grade bilingual teacher and union representative for United Educators of San Francisco (UESF), Lara inspired UESF to launch a pledge campaign and set up a fund to support undocumented families. The UESF executive board kicked it off with a \$1,000 donation. By the middle of May, more than 450 members had pledged \$130,000. Noting that his union had fought to maintain his pay, Lara pledged \$1,000 of his own stimulus check.
- ▶ Dignity and respect—that’s what the faculty at the University of New Mexico demanded when they voted to unionize in October. Their new unit, more than 1,600 full- and part-time faculty across five campuses, voted by a 70 percent majority to join the American Federation of Teachers and the American Association of University Professors. Now, faculty members have a seat at the table to influence university policy in areas such



as equity, student supports, job security, compensation and grievance procedures through collective bargaining.



**Our victory reflects how important it is that the university treats faculty with dignity and respect. We look forward to ... negotiating a contract that acknowledges the work and value that part-time faculty contribute to the university.**

—Hilary Lipka, a temporary part-time faculty member in religious studies at the University of New Mexico

- ▶ In December, we celebrated the passage of a historic school funding bill in Massachusetts—the result of three years of campaigning to Fund Our Future in which tens of thousands of AFT Massachusetts members and other advocates made phone calls, sent emails and letters and attended rallies and forums around the state.

The AFT is all about democracy in action, for our members and for the common good. When the country's elected leaders fail to make America better for working people, when they govern for only the wealthy few, you see us stepping up. Every day, both in and out of political seasons, you can join us as we provide forums for candidates, canvas neighborhoods and even run for office ourselves. Our Committee on Political Education (COPE) fund helps fuel campaigns, electing people who will make a difference to our members and on our issues. Our defense of children, our fight against racism and injustice, and our support for working families and society's most vulnerable people drive us to activism. That's why we care, fight, show up and vote during every local, state and national election.

## How You Fit In

You may never have been part of a union, and that's OK: It's really very simple. The union is the difference between one small worker's voice and a room full of workers' voices. Or a street full, or a statehouse full. It's made up of members like you, professionals who take pride in their work and go the extra mile to make our country—or just our workplace—a better place

Together we advocate for the changes we want to see, from fair pay to social justice. And since every workplace is different, there is lots of room for individual affiliates to pursue the issues that are most important to them. Does your building have mold? Are you working too many hours because your department is understaffed? Maybe you're facing discrimination or systemic racism, missing out on promotions. Or maybe you're an adjunct and don't know whether you'll be teaching next quarter. We've bargained contracts that address those issues—and so many more.

When you add your voice, you make our collective voice even stronger.

Where do you start? You can begin by going to union events. Get to know your colleagues. There is strength in numbers at the bargaining table and also at the lunch table. You could volunteer to bring the plates and cups at the next social gathering. Or sign folks up for the next rally. Feeling passionate about the latest campaign? Volunteer to do some research to back up the fight for fairness. Or make sure your colleagues know what happened at the last general membership meeting. Are you a natural leader? You could become a shop steward or a union officer. There are so many ways to participate in the union, both big and small.

It's not called "collective" voice for nothing—each member counts toward the collective power of the union, the power of you and of us. Whether it is at the bargaining table, out in the community or at the ballot box, union power is playing a big role in making the world a better place for workers, their families, their communities and the general public.

## Stay In Touch

You do important work and have great ideas. We want to hear from you! Here's how to get started:

### Be informed and active

Need tools to help you do your job better? Want to keep up with the latest and greatest from the AFT? Subscribe to our e-news at [aft.org/enews](https://aft.org/enews). Then, join hundreds of thousands of member activists just like you. Be part of the AFT e-activist network and receive alerts on current issues and ways you can use your voice for justice. Visit [aft.org/action](https://aft.org/action).

### Get the full picture at AFT.org

Find out information on the issues that matter to you. Access reports and research to inform your work. Gain access to workplace tips and professional development resources. Visit [aft.org](https://aft.org).

### Share your story with AFT Voices

Your voice is important. The AFT shares stories and perspectives in blog format from members like you who care, fight and show up for the students, colleagues, parents and communities they serve. Read their stories at [aftvoices.org](https://aftvoices.org) and prepare to be amazed.

## Dig deeper with *American Educator*

The AFT produces this quarterly journal covering subjects of interest to classroom teachers, higher education professionals and education policymakers. Go to [aft.org/ae](https://aft.org/ae) for the latest issue.



## Stay connected!

Follow us on Facebook, Twitter and Instagram to hear and be heard by the AFT community.

[Facebook.com/AFTunion](https://Facebook.com/AFTunion)  
[Twitter.com/AFTunion](https://Twitter.com/AFTunion)  
[YouTube.com/AFThq](https://YouTube.com/AFThq)  
[instagram.com/aftunion](https://instagram.com/aftunion)

Chat with Randi Weingarten on Twitter:  
[@rweingarten](https://twitter.com/rweingarten)



## Membership Has Serious Benefits

Visit [aft.org/benefits](http://aft.org/benefits) to explore how you can save today.

### New Trauma Benefit\*

In April, the AFT launched a free AFT-paid trauma counseling to assist dues-paying members who've experienced covered traumatic incidents in their personal or professional lives. Members can schedule 24/7 confidential therapy by phone, video and text. You can learn more about the AFT trauma benefit at [aft.org/benefits/trauma](http://aft.org/benefits/trauma).

### Travel: Look forward to new adventures

**Hotels**—AFT members have discounts with hotels in the Wyndham family of hotels and resorts as well as chain-wide savings with Hilton.

**Car Rental**—Save up to 25 percent on car rentals, so you can go wherever life takes you.

**Southwest Airlines\*\***—There's never been a better time to take a trip now that AFT members are eligible for discounted travel on Southwest Airlines.

**Vacation Tours**—Take the vacation of your dreams. Save on travel destinations around the world when you experience guided travel with Collette Vacations using your AFT discount.

**Theme Parks**—We've got savings for the kids and the kid in all of us at theme parks across the country.

\* Retiree members are not eligible.

\*\* Southwest's "Wanna Get Away" fares are discounted for AFT members only in select markets.

### Education: Expand your horizons

**Free College**—Members and their families can earn an online associate degree with no out-of-pocket costs for tuition, fees or e-texts from a public, accredited nonprofit community college.

**AFT Robert G. Porter Scholars Program**—Members and their dependents are eligible to apply for union-sponsored scholarships toward postsecondary education.

**Union Plus Scholarship Program**—This program has awarded more than \$4.5 million to members and their families who want to begin or continue their postsecondary education.

### Shopping and Entertainment: Find your fun

**Everyday Discounts**—Save on movies, sports and theater tickets, plus your next meal at your favorite local restaurant, as well as many other services.

**Dansko Footwear**—Stylish and comfortable, Dansko shoes are designed for professionals who want to elevate their style, and the company offers special deals for AFT members.

**AT&T Wireless Discount**—Save up to 15 percent on monthly service charges for qualified Mobile Share and Family AT&T wireless service plans. Activation fees are waived on select devices for new lines of service from AT&T, the only nationwide unionized wireless company.



**Flowers**—Get stunning flower arrangements, gifts or plants for the special someone in your life or treat yourself to a bouquet with a 25 percent union discount.

**Magazines**—Renew your subscriptions for less or find deals on your new favorite read among popular titles like Discover, The Economist, Money, Newsweek, The New Yorker, Smithsonian, Sports Illustrated and many more.

**Office Depot/Office Max**—Members can register for special savings on everything from office supplies to computer equipment and accessories. Once registered, savings are available online or at stores. Free delivery on orders of \$50 or more.

**Auto Buying**—Members receive pre-negotiated, best-market pricing on new cars and trucks without having to negotiate with the dealer.

## Finance: Seek savings and protection

**Identity Theft Protection**—Securing your data has never been more important. Members can purchase a 24/7 monitoring policy that offers up to \$1 million of coverage in the event of a security breach that drains your accounts. The program also includes credit restoration and recovery services from a U.S.-based team of fraud resolution specialists.

**Summer**—Summer is a trusted online platform that can help you simplify and navigate your student loan situation. They specialize in enrolling borrowers into federal and state loan assistance programs to minimize the stress and burden of debt. Student loan borrowers are particularly at risk

from the economic effects of the COVID-19 pandemic as payments come due even when paychecks might not. Summer's online tool is supplemented by a trusted team of student loan advisors who ensure you are supported step by step through your unique repayment process.

**Personal Loans**—Take control of your financial future by consolidating your higher-interest credit cards and revolving debts with a personal loan that features no hidden fees and one predictable monthly payment.

**Credit and Budget Counseling**—Certified nonprofit credit counselors are available 24 hours a day to help AFT members with confidential financial guidance.

**Credit Cards**—The AFT + credit card program offers three credit card options that AFT members and their families can apply for, all with no annual fee, along with special safety net features in the event of a layoff, strike or natural disaster.

**Legal Services**<sup>†</sup>—Get the legal help you need to avoid and solve personal legal problems. Choose from two kinds of legal savings: a prepaid legal plan with full coverage on a wide range of services or free access to a discount legal plan.

**Money Transfer**—Get a 10 percent discount on the transfer fee every time you send money online to more than 50,000 payout locations in 34 countries, including India, Mexico and the Philippines.

<sup>†</sup> *New York State United Teachers members have similar programs through NYSUT Member Benefits Trust. To obtain more information about these plans, members can call 800-626-8101.*



## Staying Healthy: Take care of yourself

**DinnerTime**—Serve up some stress-free happiness at your dinner table. AFT members receive a 40 percent discount on the incredibly powerful DinnerTime meal planning solution built to satisfy your tastes, your budget and your lifestyle.

**Dental Services and Discounts**—Save 20 to 50 percent on everything from routine visits to major dental procedures with one of the largest national dental networks. Save on routine care, including exams, cleanings and fillings, as well as major work including root canals, crowns and dentures.

**Vision Services and Discounts**—Save on eye exams, frames and other vision needs at over 70,000 independent and retail providers.

## Insurance: Protect yourself

**Accidental Death and Dismemberment Insurance**—All active, working AFT members in good standing are covered by a \$5,000 accidental death and dismemberment insurance policy from the Union Labor Life Insurance Company.

**No-Cost Term Life Insurance for New Members**<sup>†</sup>—New AFT members who are actively employed are entitled to \$5,000 of term life insurance coverage with MetLife for one year at absolutely no cost.

**Auto and Home Insurance**—You have special access to personalized auto and homeowner's insurance with MetLife Choice<sup>SM</sup>. Quickly and easily compare and save with multiple quotes from highly rated carriers all in one place—in just minutes. Plus, save even more when you bundle auto, home or renter's policies together.

**Renters Insurance**<sup>†</sup>—Savings for renters with MetLife Choice<sup>SM</sup>, offered by MetLife Auto & Home—your single source for the right coverage, at the right price, from the right carrier.

**Term Life**<sup>†</sup>—Voluntary term life insurance is designed to provide financial protection for your loved ones in the event of a premature death.

**Senior Term Life**<sup>†</sup>—Members and their spouses or domestic partners (ages 55-74) can get economical Senior Term Life insurance to help pay final expenses and ensure peace of mind.

**Retiree Health Insurance**—Members going into Medicare or during open season can use E-Health to compare Medicare supplement insurance, Medicare Advantage Plans and prescription drug plans to find the one best suited to their budget, needs, medications and doctors.

**Disability Income**<sup>†</sup>—For those worried about an unexpected crisis, Disability Income Insurance provides income when times of serious illness or injury prevent you from working.

**Pet Health Insurance**<sup>†</sup>—Get peace of mind as a pet parent. We've partnered with Pets Best, a leading U.S. provider, to offer pet



<sup>†</sup> New York State United Teachers members have similar programs through NYSUT Member Benefits Trust. To obtain more information about these plans, members can call 800-626-8101

insurance plans to our members. Pet insurance reimburses you on your veterinary bills when your dog or cat gets sick or injured.

### Home Services and Mortgages: Settle in your home, sweet, home

**Mortgages<sup>‡</sup>**—We offer two mortgage programs to members, their parents and their adult children, with protections and exclusive benefits not found anywhere else. The programs are available for new mortgages as well as refinancing on existing mortgages.

**Save My Home Hotline**—A dedicated Save My Home Hotline staffed by HUD-trained counselors is available free to all AFT members to discuss mortgage issues or the threat of foreclosure.

**Moving Discounts**—Moving doesn't have to break the bank or your back. Save on professional movers with member savings with North American Van Lines. For do-it-yourself movers, there are special truck rental discounts with Hertz and Budget Truck Rentals.

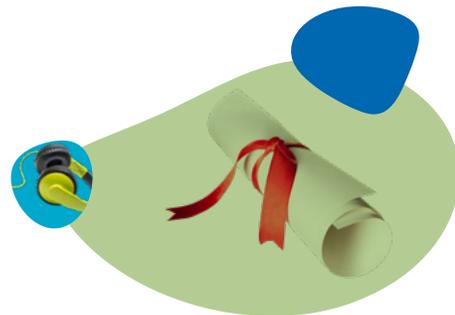
### Questions about your member benefits?

800-238-1133  
[aft.org/benefits](http://aft.org/benefits)

Many of the AFT's benefits are provided through Union Plus, the AFL-CIO benefit arm. The programs listed here are current as of April 2020.

### Disclosures

The AFT has numerous endorsed programs listed above for which it receives expense reimbursements. All payments to the AFT are used solely to defray the costs of administering the AFT Member Benefits programs and, where appropriate, enhance them.



<sup>‡</sup> The mortgage programs are not licensed in every state. Please check the program websites for availability.



firstbook.org

More than **6 million books** have been distributed by the AFT since its partnership with First Book began.

About **\$650,000 was awarded** by First Book to AFT locals and given to members directly so they could choose and receive books. This funding was part of Offering More Great Books to Spark Innovation (OMG Books), a program in which more than **\$4.7 million in funding** was used to distribute **1.5 million brand-new books and e-books** to children in low-income communities.



More than **160,000 AFT members** have registered with First Book and now have access to **diverse books, school supplies, and basic-needs items** at 50 to 90 percent off the retail price so they and their schools can purchase them for students in need.

More than **180,000 books** from the Offering More Great Books to Spark Innovation (OMG Books) program have been given to AFT members for multicultural classroom collections and for students to take home and keep.



Nearly **120 book truck distributions** have been hosted by AFT locals, bringing more than 40,000 low-cost books to their areas.





*A Union of Professionals*

American Federation of Teachers, AFL-CIO  
555 New Jersey Ave. N.W.  
Washington, DC 20001  
202-879-4400  
www.aft.org



[aft.org](http://aft.org)



[AFTunion](https://www.facebook.com/AFTunion)



[@AFTunion](https://twitter.com/AFTunion)

June 2020

