

I want to be your voice on the TRS Board of Trustees. I am the best candidate to represent your voice because I understand your struggles. I am the best candidate to represent your voice because I have the experience necessary to be an effective trustee.

From a young age, my parents taught me the importance of making prudent financial decisions. My parents were small business owners, who understood the value of long term planning and entrepreneurship. My parents inspired me to pursue a career in the financial sector as a mortgage banker. In that role, I learned the intricacies of the American financial system as well as the importance of exercising care and caution in investment decision-making.

From a young age, my parents also taught me to be a passionate advocate for others. The passion instilled in me by my parents along with the birth of my own daughter drove me to the field of education later in my life. I began my new career in education as a paraprofessional and ended my career as a behavior interventionist.

My career as an educator was not always smooth. As a single mother, my salary as an educator was not always sufficient. There were points that I worked multiple jobs to make ends meet. I didn't have enough, but made sure my daughter did. Even during the hard times I maintained my personal motto "lift as you climb." As a paraprofessional, I was at the bottom of the ladder, but even as I moved up, I always made sure to uplift others on my way.

Through perseverance and financial planning I was able to greatly improve my financial situation, but I, like many of you, also have struggled in retirement due to the lack of a TRS cost-of-living adjustment. I retired 10 years ago and have seen the purchasing power of my pension shrink. That's why I have been active at the Texas Capitol advocating for a TRS COLA.

I tell you my story to explain that I understand the struggles facing retired educators because I have faced and overcome struggles of my own throughout my life. Texas retired educators need a voice on the TRS board that understands what they are going through. I want to be that voice. I would be honored to receive your vote to serve in the "at-large position" of the TRS board of trustees.

Phyllis Ruffin