

# Looking for more information on Employment After Retirement?

This handout is meant to be a general reference, to EAR limits, for those thinking about returning to work after retirement. Easily access these additional resources from the TRS website ([www.trs.texas.gov](http://www.trs.texas.gov)) today:

*Employment After Retirement Brochure*

*Employment After Retirement Limits Chart*

*Member Education Video Series*



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[www.trs.texas.gov](http://www.trs.texas.gov)

TEACHER RETIREMENT SYSTEM of TEXAS



**RETURNING TO  
WORK AFTER  
RETIREMENT?**

**KNOW YOUR  
EMPLOYMENT  
AFTER RETIREMENT  
(EAR) LIMITS.**

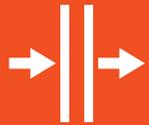
*2020-21 SCHOOL YEAR*





## INTRODUCTION

Are you considering returning to work for a **TRS-covered employer** after retirement? If so, it's important to know your employment type and if Employment After Retirement (EAR) limits apply so that you can avoid losing any future annuity payments.



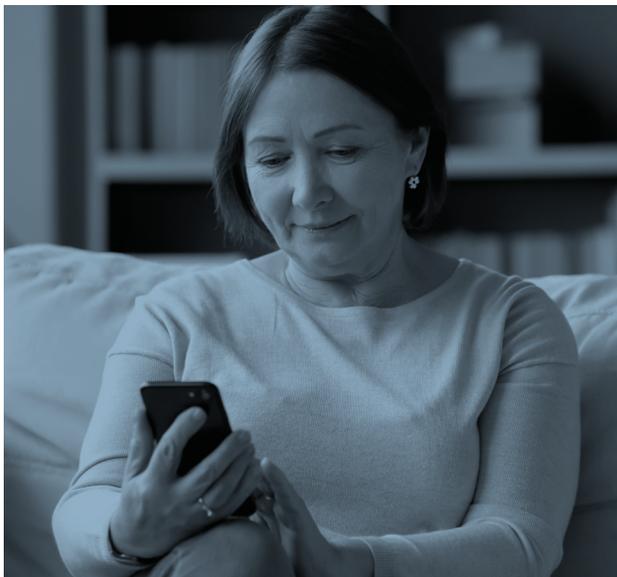
## BREAK-IN-SERVICE REQUIREMENT

### One-Month Break in Service

All retirees must observe a one full, calendar-month break in service from their effective retirement date to avoid revoking retirement.

### 12 Full, Consecutive-Calendar-Month Break in Service

The 12 full, consecutive-calendar-month break in service from their effective retirement date is required before a retiree can return to work **full time** without forfeiting an annuity payment.



## EMPLOYMENT TYPES

### Substitute:

A person who serves on a temporary basis in place of a current employee and receives the daily substitute rate of pay. You may work without any limits if the position is not vacant. You may work up to 20 days in a vacant position unless it is the position you retired from and you were the last employee to hold that position.

### One-Half Time or Less:

This employment type allows a person to work up to a specific number of hours per month.

### Combination:

This employment type allows a person to work a specific number of days per month when combining substitute **and** one-half time or less work in the same calendar month.

### Full Time:

A person who exceeds the one-half time or less limit for the calendar month.

### Disability Retired:

A person who is retiring due to a disability and/or receiving a disability retirement annuity.

A disability retiree may work up to 90 days per school year (Sept. 1 – Aug. 31) as a substitute, one-half time or less, or combined employment.

Check out the additional resources listed in this handout for more information on returning to work full time.



## LIMITS

### EAR LIMITS APPLY TO:

- **service retirees who retired after Jan. 1, 2011** and have not observed a 12 full, consecutive-calendar-month break in service
- **disability retirees, regardless of their retirement date**

Monthly limits are published each school year. Find your employment type below and use the chart to ensure you do not exceed your working limits.

### EAR LIMITS CHART FOR THE 2020-21 SCHOOL YEAR

Month	Number of Hours a Retiree Working One-Half Time or Less May Work	Number of Workdays a Retiree in a Combined Position May Work
Sept. 2020	88 hours	11 days
Oct. 2020	88 hours	11 days
Nov. 2020	84 hours	10 days
Dec. 2020	92 hours	11 days
Jan. 2021	84 hours	10 days
Feb. 2021	80 hours	10 days
Mar. 2021	92 hours	11 days
Apr. 2021	88 hours	11 days
May 2021	84 hours	10 days
June 2021	88 hours	11 days
July 2021	88 hours	11 days
Aug. 2021	88 hours	11 days