

UPDATE

➡ *Have a Suggestion to Improve the Update?* Take the [Survey!](#) ⬅



NEW REPORTING EMPLOYER TRAINING SURVEYS

In addition to implementing a topic-based training plan in FY 2024, TRS launched a new survey to gather feedback from REs regarding in-person and virtual RE training sessions offered. We value the time REs commit to training and want to ensure the best experience possible. Those who register for TRS-hosted training sessions will receive an email request from either survey@eliteresearch.com or no-reply@alchemer.com (depending on the recipient's email provider) to complete a survey after the training is concluded. The short survey provides REs with an opportunity to give feedback on the training materials as well as the presenter. Your participation in the survey allows us to make informed decisions about the training sessions, how they're delivered, and integrate suggestions to improve the training we provide. We look forward to your feedback and our continued partnership!

To view our current training schedule, please visit the [RE Portal Training](#) page of the TRS website. You will find the new [Introduction to TRS](#) and [HR](#) training checklists on this page and registration for training.

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REMINDERS FOR STATUTORY MINIMUM CALCULATIONS – 187 DAYS

TRS has received questions recently regarding calculating the state minimum salary for employees. The below items were effective with the 2021 fiscal year regarding calculating state minimum salaries.

Additional days:

Beginning with the September 2020 TRS reports (FY2021) and beyond, all employers for whom the statutory minimum contribution is due shall be required to increase the state minimum salary of employees if additional days are worked in the contract.

Less than 187 days:

For Texas classroom teachers, full-time librarians, counselors, and school nurses, whose contracts are less than 187 days the state minimum salary cannot be reduced lower than the TEA salary schedule. TEA requires employers to pay the established State Minimum salary, which is based on 187 days, even if the full year contract is fewer than 187 days.

If you have employees that are subject to the statutory minimum contribution, and their contract is less than 187 days, for TRS reporting purposes, the state minimum salary must be calculated using the 187 days. This also applies to schools moving to a four-day work week. If the contract days are less than 187, the 187-day salary schedule must still be used.

Below are some examples for each scenario:

Example 1:

A Counselor on Step 10 is hired for a 206-day contract. With a salary of \$66,250.00 to be paid over 12 months. The state minimum salary daily rate is \$244.011 (refer to Table 1).

Annual State Minimum Salary	$\$244.011 \times 206 = \$50,266.27$
Monthly State Minimum Salary	$\$50,266.27 \div 12 = \$4,188.86$
Monthly TRS Salary	$\$66,250 \div 12 = \$5,520.83$
Salary Paid Above State Minimum Salary	$\$5,520.83 - \$4,188.86 = \$1,331.97$
RE Statutory Minimum Contribution	$\$1,331.97 \times 8.25\% = \109.89

Example 2:

A 10-month teacher on Step 2 hired for 185 days. With a salary of \$39,000.00 to be paid over 12 months. The state minimum salary daily rate is \$244.011 (refer to Table 1).

Annual State Minimum Salary	$187 \times \$244.011 = \$45,630.06$
Monthly State Minimum Salary	$\$45,630.06 \div 12 = \$3,802.51$
Monthly TRS Salary	$\$39,000 \div 12 = \$3,250$
Salary Paid Above State Minimum Salary	$\$3,250 - \$3,802.51 = -\$552.51$
RE Statutory Minimum Contribution	$\$552.51 \times 8.25\% = \45.63

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TECH THE HALLS

It's that time of year, when the malicious fraud seekers are out to see how easily you might fall for that fake "deal" website. TRS Information Security would like to remind you that vigilance and staying current on cyber knowledge is key to not only shielding your holiday purchasing against cyber criminals, but also giving you confidence knowing you're fully prepared to take advantage of those Black Friday sales and special offers online! Check out these quick tips to ease your holiday shopping jitters.

CHECK YOUR DEVICES

Before making any online purchases, make sure the devices you're using (mobile phones, computers, tablets) to shop online are up to date. Next, look at your accounts and ask, do they each have strong passwords, or better yet, passphrases? Take it a step further: If multi-factor authentication (MFA) is available, enable it!

Make sure to check the device's privacy and security settings to understand how your information will be used and stored. Also, it's important you're not sharing more information than you want or need to provide.

Enable automatic software updates where applicable, as running the latest version of software helps ensure the manufacturers are still supporting it and providing the latest patches for vulnerabilities.

ONLY SHOP THROUGH TRUSTED SOURCES

Think about how you're searching online. Are you searching from home, on public Wi-Fi? How are you finding the deals? Are you clicking on links in emails? Going to trusted vendors? Clicking on ads on webpages? You wouldn't go into a store with boarded up windows and without signage, the same rules apply online. If it looks suspicious, something's probably not right.

Before providing any personal or financial information, make sure that you are interacting with a reputable, established vendor. Some attackers may try to trick you by creating malicious websites that appear to be legitimate. Always verify the legitimacy before supplying any information. If you've never heard of it before, check twice before handing over your information.

Don't connect to unsecure public Wi-Fi, especially to do your banking or shopping. Most of us receive emails from retailers about special offers during the holidays. Cyber criminals will often send phishing emails—designed to look like they're from retailers—that contain malicious links or that ask you to input your personal or financial information. They may even ask you to confirm purchase or account data. Legitimate businesses will not solicit this type of information through email. Do not provide sensitive information through email.

USE SAFE METHODS FOR PURCHASES

If you're going to make that online purchase, consider what information you are handing over, and check the website's privacy policy.

If you can, use a credit card as opposed to a debit card. There are laws to limit your liability for fraudulent credit card charges, but you may not have the same level of protection for your debit cards. Additionally, because a debit card draws money directly from your bank account, unauthorized charges could leave you with insufficient funds to pay other bills. Make sure you're checking your credit card and bank statements regularly for any fraudulent charges. If you suspect fraud, immediately notify your bank or financial institution.

If you believe your personal or financial information has been stolen, report it right away to your local police and the Federal Trade Commission (FTC). There's information on the FTC website, <https://www.identitytheft.gov> about how to report. Immediately change your passwords, use complex passwords, and use a different one for each account.

As always, Information Security strives to keep you educated on the impacts of well-rounded cyber hygiene. With this knowledge, we can ensure our Reporting Employers, members, and TRS are informed and can protect themselves in the ever-evolving cyber landscape. If you have any questions, concerns, or need guidance, please send us an email at InfoSec@trs.texas.gov.

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NAVIGATING LIFE EVENTS WITH EASE

Many career changes require TRS members to update their account information or take other action. That's why we've created our [Life Event Resource Kit/Employer Toolkit](#) – to guide TRS members on their next steps and provide them with the information and resources they need for their life and career changes.

New TRS members will find the “[Nearing Retirement](#)” section of our Career Events Resource Toolkit helpful when searching for answers to questions like:

- How do I determine what retirement benefits I'm eligible for?
- How can I be better prepared for retirement?
- What TRS health plans are available for retired public school employees?
- Am I eligible for a TRS-Care health plan? How do I enroll?

Explore the [Life Event Resource Kit](#) today to see what steps you need to take and when. The impact of these events can be significant, and we want to ensure you're making the most of your benefits – in all ways possible – with each step forward.

WATCH & LEARN: TRS MEMBER EDUCATION VIDEO SERIES

Learn all about your TRS pension benefits by watching our [Member Education Videos!](#) Help us spread the word about the series by downloading a [poster](#) from our website and displaying it at your school.