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Danny Kofke

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Danny Kofke : How to Survive (and Perhaps Thrive) on a Teacher's Salary before purchasing it in order to gauge whether or not it would be worth my time, and all praised How to Survive (and Perhaps Thrive) on a Teacher's Salary:

0 of 0 people found the following review helpful. Five StarsBy ShannonReally appreciate this guide. Applying his advice has helped tremendously.13 of 13 people found the following review helpful. Short narrative, lucky breaksBy GA TeacherI checked this book out from my local library. It was in the local authors section, and I'm a teacher in Georgia- so I thought I'd give it a look since it is a very quick read. I wanted to write a review so that people who are considering a purchase will not do so. Sorry to the author-- I know you are just trying to make a few extra bucks to support your family, but your book is not helpful to teachers who did not come from an upper middle class family and have as many lucky breaks as you did. Why did you write a book? Your experiences were not special in any way. You came from a middle class family that could afford to help you out when needed, and you've managed to work a few

side jobs and have a reasonable budget. There is nothing new or exciting about any of that. In fact, the writing is pretty boring. Maybe I should write a book. Unfortunately, this book appears to have been written just before the economy went south. The author is very lucky to have graduated in time to have a few years under his belt before new teachers began being laid off in droves. He is also incredibly lucky to have come from an upper middle class home. He worked for his dad as a teenager (whereas these days unemployment for teens who want to work is very high since older people who are out of work are going after the jobs that used to be occupied by high school students). His father in law got them a discount on a new car. He and his wife were able to make a huge profit on their house in Florida before the recession hit and now there are many homes in foreclosures and houses are selling for much, much less than they were "worth" a few years ago. They sold their house within a few hours of putting it on the market! That doesn't happen anymore, sorry. He gives advice about making sure to buy a house instead of renting one (I preferred buying myself too, so I can't totally knock that). Unfortunately in this economy it is not always wise to buy because it is much harder to sell your house if you have to move or if you lose your job and can't make the mortgage payments. The author never experienced being laid off the way many new teachers in Georgia are having to experience. He graduated before the teaching market became overwhelmed by new graduates who are still lost and looking for positions. The only good advice I can really see in this book is the idea to teach overseas. Recent graduates should consider this. If I wasn't already settled in GA before the recession hit, I might have done this too, but can't now. The author (I guess technically that's what he is) wrote a very short narrative on his teaching experiences within the first few years out of college. The fact is, he caught a lot of lucky breaks. He doesn't seem to realize that his parents and grandparent really set him up for success. I realize some of the money from his family was an interest free loan and not just free money, but if he hadn't had them to help him with school, a car, housing a ring, etc, that he may still be struggling. He doesn't realize that the people who didn't have thousands of dollars of help UP FRONT are probably already living paycheck to paycheck. He doesn't really give any advice on how to get out of debt, he just defers to another author. At least he acknowledges in his book that not everyone has a grandma that lends money when needed, but it is hard to swallow when SO many teachers are struggling in this economy. My husband and I were both teachers as well, and we had a financial and life plan mapped out very similar to what the author and his wife had. We had a budget and we were looking forward to spending summers off together. We have no debt except our mortgage and a car payment on a used car, and we had some help from our families with college and our wedding. I know that if we hadn't received some help, we wouldn't be as well off as we are now, despite some of our setbacks. That's so great for them that they are thriving, but those of us who graduated in 2008 or later are the newbies who are the first to get laid off in teaching. There are no unions in Georgia like he had in Florida to help him get started off on the right foot. My husband was laid off and now works in retail because he couldn't find any other teaching positions, despite many interviews, great performance reviews and references, and certification in special ed. Please do not buy this book. If you are interested, it is at the Gwinnett library to check out for free. 0 of 0 people found the following review helpful. Not Helpful By Chula I really wanted to like this book and learn something from it, and I learned one thing: get short term disability then immediately get pregnant to use said short term disability while on maternity leave. Is that kosher? The rest is not helpful to most making a "teacher's salary." For one thing, the author is married to a teacher, so they often had TWO teacher's salaries. The author enjoyed interest-free loans from grandma. I don't recall any major illnesses or other big, unexpected financial hardships. He had no debt related to college upon graduation. His house is way cheaper than anything I could buy where I live. I would say get a personal finance book. I like books by Suzie Orman about managing money. I read personal finance blogs. As far as saving money, books by America's Cheapest Family are good, as are books by the Coupon Mom and Kathy Spencer. Of course, check them out from the library, as I have learned to do after teaching one subject once, buying a bunch of books, and never touching them again. If you want to read a nice little narrative about how one teacher got one lucky break after another, go ahead and check this out from the library, otherwise, keep moving. He doesn't even go into how to save money on school supplies (check out the dollar store, rebates from Staples, etc.!).

According to a 2006 study done by the National Education Association, 50% of teachers leave the profession within five years because of poor working conditions and low salaries. Yet, according to the 2006 General Social Survey, teaching ranks among the Top 10 most gratifying jobs with 69% of teachers reporting they were very satisfied with their jobs. A low salary should not be the reason stop molding young minds and influencing lives for the betterment of our society. Learn to: Retire with a sizeable nest egg Teach in a foreign country Own all of your possessions including your cars and house Invest in Roth IRAs and 403bs Establish a weekly 'budget' Live a financially secure life on a teacher's salary! Use author Danny Kofke's easy-to-use tips to equip you and your family to not only survive, but live happily within your means, multiply your funds and invest in your future.