



A Lesson Plan in Retirement: The Complete Guide to Retirement for Teachers, Professors, and State Retirement Participants

James H. Bishopp

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A Lesson Plan in Retirement was written to give teachers, and all those participating in their states retirement plan, a solid and easy to read manual for understanding and planning for their own retirement.

We discuss the four most common retirement accounts used by teachers today. They include the 403(b) of TSA, the 457 Deferred Compensation account, the Traditional IRA and the Roth IRA. We discuss the benefits, advantages and limitations of each of these types of accounts. We also discuss State Retirement systems and Social Security giving you a solid understanding of each potential source of retirement income.

A Lesson Plan in Retirement discusses some basics on investing including some useful strategies and concepts. These include Dollar Cost Averaging and asset allocation Time Value of Money and others. Don't be fooled though, this is not another book on investing, it is very specific in covering the issues facing teachers today.

Finally we give you a format to put it all together. If you are a do it yourself type you can create a basic retirement plan on your own. If you prefer to delegate the work to a financial planner the putting it all together will create a wonderful starting point for your relationship with your advisor. The book provides helpful tips on creating a retirement budget then compares that to your anticipated sources of income. Finally, you can determine just how much you will need to save to meet your retirement goals.

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Alfred Leahy:

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