



NUT Pensions Campaign Key Facts and FAQ Answers for NUT Representatives

This is a crucial time for teachers and the teaching profession. The Government's proposed pension changes would make us pay more, work longer and get less in retirement. These changes are unnecessary - made our pensions affordable and sustainable.

NUT members are rightly outraged. Tens of thousands of members have lobbied or emailed their MPs, attended local NUT meetings on pensions and protested directly to Government. Hundreds of thousands joined our strike day on 30 June alongside ATL and UCU members.

Now, the NUT has been joined by other trade unions from across the whole public sector in our campaign to defend pensions. We can act together on 30 November to persuade the Government to withdraw its unnecessary, unfair proposals.

NUT representatives will again play a vital role in ensuring members' participation in the action. In every school, college and service, NUT representatives should:

- **arrange a workplace meeting – open to all - to discuss the issues;**
- **show members the impact of the changes on them - use the updated NUT pensions calculator at www.teachers.org.uk/pensionscalc at your meeting;**
- **use the powerpoint, briefings and video at www.teachers.org.uk/pensions**
- **work with other unions' reps and members;**
- **recruit any non union members to the NUT using the free membership offer;**
- **build Union activity to ensure successful strike action; and**
- **encourage colleagues to attend the nearest rally on 30 November**

The NUT does not need to re-ballot members before any further strike action (see p 4). The Summer Term ballot was for “discontinuous action” (i.e. a series of separate occasions of strike action). This means that NUT members – including any who have joined the Union since the ballot - can take action on 30 November without a further ballot.

This document will help NUT representatives answer members' questions. By acting decisively, we can make our voices heard. Working together, we can make a difference. Good luck and thanks!

THE BACKGROUND TO THE CAMPAIGN

What's the issue?

The Government is planning to cut teachers' pensions. It wants us to pay more, work longer and get less in retirement. It is attacking the pensions of health workers, civil servants, local government workers and many other public sector workers as well. This follows years during which the pensions of private sector workers have been attacked and the value of the basic State retirement pension has been allowed to fall.

The NUT has been at the forefront of the trade union movement's campaign to defend public sector pensions. Our strike action on 30 June focused public attention on the issues. Now, other unions have joined us in a joint campaign across the whole of the public sector. We can and must change the Government's mind. And, if we can save public sector pensions, we will help other workers re-establish their lost pension rights and help secure a decent basic State pension as well.

The NUT is fully involved in talks with the Government alongside other TUC unions and would much rather settle matters through negotiation. The Government has now offered concessions but these go nowhere near far enough. While we're pleased that the Government has moved its position, they are still asking teachers to pay a lot more and work a lot longer to get a lot less:

- All teachers will still pay 50% more for their pensions;
- All teachers more than 10 years from their current pension age on 1 April 2012 will have to work longer for a full pension – for many, up to 68 or even more;
- The move to CPI indexation will cut all teachers' pensions and the move to career average will affect almost everyone not given protection.

The Government has no justification for its proposals. It has not carried out the valuation of the Teachers' Pension Scheme, required by law, which would demonstrate the actual costs of our pensions. With no negotiation whatsoever, it implemented its changes in pension indexation from April this year, so that retired teachers have already lost out.

In 2005-06, we saw off threats to our pensions by standing together and being prepared to take action. If we want a future with a decent and affordable pension, we must be ready to do so again.

We went on strike on 30 June - why are we striking again?

The strike in schools and colleges by NUT, ATL and UCU members on 30 June was a huge success. It exposed the confusion and lack of justification on the part of Government. It helped to convince other unions' members that they should take action too. Now we have been joined by other unions from across the whole of the public sector. Teachers in NASUWT, NAHT and UCAC in Wales; support staff in Unison, Unite and GMB; and civil servants, local government workers and NHS staff in a whole range of unions all plan to join the day of action on 30 November.

On 30 November, we can be part of the biggest demonstration of opposition to Government plans for very many years. **The NUT does not need to ballot again for teachers to strike on 30 November - our ballot in June covers members for further action.** NUT members in the Local Government Pension Scheme are also being balloted for action on the same day.

NUT members overwhelmingly supported the 30 June action. 92% of members voting in our ballot voted YES and this level of support was confirmed on the day of the strike. Since then, the NUT has worked to secure unity of purpose among the teaching profession and the wider trade union movement.

What is the Government proposing?

The Government wants you to pay more - your contributions will rise in April 2012 and again in 2013 and 2014, a pensions tax to cut your pay by more than 3 per cent on average. They want you to work longer - from 2015, the "normal pension age" (when you can take your pension in full) will begin to rise, eventually reaching 68 or perhaps even higher. And they want you to get less, both when you retire, due to a move to 'career average' pensions, and during retirement, due to lower annual pension increases.

More information on all these is set out below. The scale of the losses facing teachers as a result of their proposals are shown in the NUT pensions loss calculator which you can find at www.teachers.org.uk/pensionscalc

How much more does the Government want to make me pay?

The Government wants to increase every teacher's pension contributions by more than 50 per cent – from 6.4 per cent to an average 9.6 per cent of pay. Exactly how much you'd pay depends on how much you earn. Protection for NQTs - essential to prevent opt outs - will simply mean experienced teachers paying even more. Depending on where they work, UPS3 teachers would

pay up to £123 a month extra, while typical deputy head teachers might pay £140 a month or even more.

How much longer does the Government want me to work?

The Government is planning to tie the “normal pension age” – the age at which you can take your teachers’ pension in full - to the State pension age. That would compel all teachers aged 33 or less to work until age 68 for a full pension. Older teachers would also be affected - anyone aged 43 to 48 would have to work to 66 and anyone aged 42 or less to 67. Retiring earlier would only be possible on a reduced pension.

As an example, if you are 45 now, your normal pension age would be likely to rise to 66. Assuming you’re on UPS3 and you still retire at 60, you would lose £1,800 per year from your pension and £5,400 from your lump sum, due to the actuarial reduction applied to that part of the pension you would build up between 45 and 60 (excluding any further loss due to career average - see below).

Although the Government has said that anyone within 10 years of their normal pension age on 1 April 2012 would not be affected, they would still pay higher contributions and would have their pension increased by CPI in retirement.

How much less would I get in retirement?

The Government’s revised plans for career average pensions would give you 1/60th of your pay for each year of service - only the same rate as the post 2007 TPS - with no automatic lump sum, and would base that pension on your average pay across your whole career, cutting virtually every teacher’s pension. Although ‘career average’ pensions can sometimes be fairer, the Government is using career average as just another way of cutting pensions.

The Government has already imposed one cut - from April 2011, pension increases are following the Consumer Prices Index (CPI) rather than the Retail Prices Index (RPI). This change affects existing and future pensioners alike and will cut about 15 per cent from your income during retirement. A teacher retiring on a £10,000 pension would lose over £35,000 over the course of 25 years, in addition to any pension losses incurred through retiring at the current pension age.

How can I find out what I would lose from my pension?

Go to the NUT’s pension loss calculator at www.teachers.org.uk/pensionscalc to find out how much more you would pay through higher contributions, how much longer you might have to work for a full pension and how much you might lose over the course of your retirement.

What about the protection the Government has offered?

The transitional protection only applies to those within 10 years of their current pension age on 1 April 2012. Even those teachers would pay more due to higher contributions and would lose in retirement due to lower career average pensions and lower CPI indexation.

What about the Government’s argument that teachers’ pensions are too expensive?

The NUT’s 2006 agreement with the Government made changes to the Teachers’ Pension Scheme that made it sustainable for the long term. The National Audit Office confirmed that the cost of public sector pensions will fall as planned. Lord Hutton’s report says that public sector pensions if unchanged from now would fall from 1.9 per cent of GDP now to 1.4 per cent of GDP in 2060.

Teachers have accepted we may have to pay more for our pensions or accept other changes if necessary. We are willing to accept our share of any increasing costs – but only if that is justified.

The Government wants to abandon our agreement and impose changes without any justification or proper negotiation.

And what about the argument that teachers' pensions are "gold-plated"?

The average pension in payment from the Teachers' Pension Scheme is just £10,000 a year. Only 5 per cent of pensions are for £20,000 or more. Over 90 per cent of teachers who responded to the recent NUT survey on pensions agreed that the scheme is fair and affordable. Your pension is your recompense for a lifetime in teaching. The decision to attack your pension is political not economic. Continuing our campaign will strengthen our hand in our negotiations.

The real pensions problem is in the private sector. Two-thirds of private sector employees aren't in any employer-backed scheme, compared to just over half ten years ago. Almost 90% of private sector final salary pension schemes are now closed to new members. Employer contributions to newer "defined contribution" schemes are less than half those for final salary schemes. Too many employers are simply seeking to abandon their responsibilities to their employees. The cost of supporting them in retirement is simply passed back to the State and future taxpayers. Cutting public sector pensions won't help private sector workers – it will just make everyone poorer in retirement. We need decent pensions for all!

Why hasn't the NUT held a further strike action ballot?

We do not need to re-ballot members in eligible workplaces before we call them out on strike on 30 November. The ballot of NUT members in the TPS held in the Summer Term is still active and legally in force because we balloted members for 'discontinuous strike action' (i.e. a series of separate occasions of strike action). This means that the NUT Executive can call further action if it believes it will further the dispute and it has the support of members. Members who have joined the Union since the ballot can also take action on 30 November. The Union is still working to try to persuade the Government to change its proposals - but unless Government does make significant moves then the Union will join with other unions in taking action on Nov 30th.

Does the NUT plan to take further strike action?

Our campaign commenced with the national strike day on 30 June and is continuing with the day of action on 30 November. Further strike action will depend upon the attitude of the Government - it can end the dispute at any point by withdrawing its proposals and reaching a negotiated outcome.

What happens if the Government makes more concessions?

If the Government changes its position further and we think we can reach an agreement, then we can call off our strike action. But we have to be clear that we don't expect the Government to make the necessary concessions without the continuing threat of action by union members.

Can't we take legal action instead?

The NUT, along with other unions, has challenged the Government's decision to index teachers' pensions to the CPI in a High Court judicial review action. News on that action is expected by the end of the year. Legal action can't, however, stop the other changes – we need support for industrial action to do that.

THE STRIKE AND YOU

Who is being called on to strike?

The strike call covers all members of the NUT in England and Wales who are eligible for

membership of the Teachers' Pension Scheme (TPS) and who would normally be working on the day of the strike.

This includes all NUT members employed as:

- teachers in local authority maintained schools, whether community, voluntary controlled, voluntary aided or foundation schools, and in academies;
- teachers in local authority central services paid as teachers and eligible for the TPS;
- teachers in sixth form colleges, FE colleges and post-1992 universities, all part of the TPS; and
- teachers in independent schools which have been admitted to the TPS.

Subject to ballot, it also covers NUT members working in central local authority education services who are eligible for the Local Government Pension Scheme

It excludes supply teacher members, members in independent schools which are not part of the TPS, and members employed in schools in non teaching roles eg administrators, learning assistants etc.

What does it mean when you go on strike?

Strike action means you do not go into work on the day the action is taking place. You do not have to phone your school on the day to tell them you are not coming in.

What should I do on the strike day?

On the day of the strike, you can join hundreds of thousands of other teachers in demonstrating your support for our cause and for the principles and values which brought you into teaching. Activities organised by the TUC and the NUT will be taking place all over England and Wales. Information will be distributed locally but will also be placed on the Union's website at www.teachers.org.uk in advance of the day. Please find out about local activities and join in.

Will I lose money when I go on strike?

A day's pay will be deducted – 1/365 of your annual pay minus taxes etc for school teachers (some other members may have different deductions specified in their contracts). You can work out the deduction by dividing your monthly take home pay by 30 if you are full time. Then compare it to the amount you'd lose every month using the NUT pensions loss calculator.

Do I have to join in the strike as an NUT member?

The NUT always uses industrial action as a last resort but in this case the Union believes it is essential to take strike action if the Government is to understand the determination of the Union to defend the teachers' pension scheme and persuade the Government to enter into constructive negotiations. Whilst individual members have a legal right to decline any call from their union to take industrial action, the collective decision of the Union's members in our ballot was to support the strike and we hope you will now join in the action. We are a collective organisation and by acting together we are more effective.

Can I strike if I didn't vote in the ballot or if I voted against?

Yes, you certainly can. The majority of members who voted in the ballot to support the action gives legal authority for all members whom the Union calls on to take part to do so. Remember a 40% turnout in a national ballot is a very good result, especially when you consider the turnout always under-represents the support for the action on the day of the strike.

We would like the strike itself to be supported by all those who are authorised by the ballot to take action. That includes members who did not vote and indeed members who voted against but who are prepared to accept the democratic majority decision.

Can new members of the NUT take part in the action?

Any new members joining the NUT before or on the day of the strike can participate in the strike action with the same protection as all other NUT members.

Can lapsed members, as opposed to new members, join the action?

Only if they rejoin the NUT first. Any lapsed members rejoining the NUT before or on the day of the strike can participate in the strike action with the same protection as all other NUT members. They should contact the Records & Subscriptions Helpline on 0845 300 1666 before the day of the strike in order to restore their membership status and make good their subscriptions. They should be prepared to enter into direct debit or pay their subscriptions by credit or debit card over the telephone. We would not be willing to accept cheque payment in such cases.

I am an NUT head teacher. Can I take strike action?

A very definite YES. The NUT recognises the special position of its head teacher members but believes that it is in all members' interests for action to be effective and secure protection for our pensions.

Can supply teacher members join in the action?

NUT members recorded as supply teachers were not automatically included in the ballot. The industrial dispute does not apply to those employed by agencies, as they do not have access to the Teachers' Pension Scheme. Although those employed directly by local authorities, schools or colleges as teachers do have access to the Teachers Pensions Scheme, they were not automatically included in the ballot because the NUT could not demonstrate that it knew which employer they would be working for on the strike day.

The NUT wrote to all supply teachers to ask them to request a ballot form if they knew they would be working on the first planned strike day (30 June) and knew which employer they would be working for. Those supply teachers are therefore covered by the ballot.

If you are not in this group the NUT would still welcome your support for the strike and participation in local activities on the strike day instead of accepting work. Although (as with all members) the NUT won't pay anything towards your lost wages, the advice on hardship payments set out in the section on Impact on Pay and Pensions at the end of this document would apply to you as well.

I am an NUT member and I contribute to the Local Government Pension Scheme. Am I included in the action?

Negotiations in relation to the Local Government Pension Scheme (LGPS) are separate to those for the Teachers Pension Scheme. The Government is, however, also threatening changes to the LGPS to make its members pay more, work longer and get less in retirement. The NUT is balloting members who are eligible for LGPS membership for strike action on 30 November alongside members of other local government unions. That ballot covers NUT members working in central local authority education services eligible for LGPS membership but does not include NUT members employed in schools in non teaching roles e.g. administrators, learning assistants etc for whom the NUT is not formally recognised to negotiate. If they are also members of a recognised support staff union e.g. Unison, GMB, Unite they may be covered by that union's industrial action ballot. The NUT LGPS ballot opened on 20 October and closes on 16 November 2011.

I'm a teacher in an independent school - what's happening to my pension?

The Government is consulting on whether non public service employees should in future have access to public sector schemes. The NUT is concerned that this could include teachers working in independent schools, which can currently participate in the Teachers Pension Scheme. The NUT believes that independent schools should continue to be eligible for the scheme. That's why we have included teachers in independent schools that participate in the TPS in our action.

Is there any reason why NQTs should not join in the strike?

NUT members who are NQTs are in the same position as any other member. They are not prevented by any term of their contracts from going on strike. The Induction Regulations provide that teachers may have up to 30 days absence in the induction year without any effect upon the induction process.

I am an NUT student member – should I attend school placements on the day of the strike or go into college if I am due to do so?

As an NUT student member, you cannot be balloted and cannot be on strike yourself. If your school is open and you are scheduled to be there on the day of a strike, the head teacher may ask you to come in and carry on your teaching practice. However, you should not be expected to cover classes or be teaching classes where the teacher is on strike. If you are due to be at college or have some other college commitment, we are not asking you to boycott lectures or miss those commitments. If your school is closed on a strike day and you have no other college commitments that day or your college term has finished, you can join in with any locally organised NUT activities. The NUT website will have information about events up and down the country or you can ask your NUT school representative for details.

What about teachers on the Graduate, Overseas and Registered Training Programmes?

Yes, they can take part.

What about fixed term or part time teachers?

Yes, they can take part if they are working in institutions where they are eligible for membership of the Teachers Pension Scheme.

I am employed on a fixed term contract for a year and worried I may not get a renewed contract. Should I go on strike?

It is not lawful for your employer to select you for dismissal or to decide not to renew your contract because you have taken part in industrial action, so you should not be victimised for taking part in the strike. You can participate in the industrial action in the same way as your colleagues. If there were to be any suggestion that your contract is not to be renewed because of this you should contact your NUT Division or Association Secretary. The NUT would take any such move by an employer very seriously.

I am pregnant. If I go on strike, will there be any impact on my entitlement to maternity leave and pay?

Most pregnant teachers will be able to join the strike with no impact on their maternity entitlements. Your continuity of employment isn't broken by taking strike action. The week of the action will not be included in your total length of service for the purpose of the qualifying period but this will not affect the vast majority of pregnant teachers. More detailed information on Statutory and

Occupational Maternity Leave and Pay and Maternity Allowance is available on the NUT website in the school teachers' conditions section.

Will going on strike affect Statutory Paternity and Adoption Pay or qualification for Statutory Paternity and Adoption Pay?

Again, the answer is no for the majority. More detailed information is available on the NUT website in the school teachers' conditions section.

I am on long term sick leave. How will the strike affect me?

If you are on long term sick leave that covers the strike day you will be treated as if on sick leave. If you are off sick on just the day of the strike it is likely that your head teacher may ask you some further questions about this. Any NUT member who is treated as being off sick on the day of the strike is encouraged to support the NUT by donating their pay to the local NUT association or its hardship fund or to the Teacher Support Network.

THE STRIKE AND YOUR WORKPLACE

Will my workplace close on the day of the strike?

That's up to head teachers or whoever else is responsible – they will be deciding whether they can safely remain open and the decision will be based in particular on whether the health, safety and satisfactory education of students can be guaranteed in the absence of teachers taking strike action, having conducted proper risk assessments. They will also need to take into account that members of other TUC-affiliated unions will be asked not to undermine the NUT's action (if they are not on strike themselves) by undertaking work which would otherwise have been undertaken by an NUT member.

Many school and college leaders who are themselves NUT members will be taking part in the action. In addition, NAHT and ASCL are part of the campaign against the threatened changes to the pension scheme.

Will there be picket lines outside my school on the day of action?

The question of holding a picket line is entirely a tactical one not a matter of principle. The NUT does not have a fixed position on holding picket lines.

If your head teacher intends to close your school on a strike day, there is no point in holding a picket line. However, if your head teacher intends to keep the school open it may be the case that you and your members (along with other striking unions' members) would like to hold a picket line.

Remember only those employees who are members of unions which have balloted for action can safely take part in the strike action. Members of other unions or non union members who refuse to cross a picket line could be subject to disciplinary action by their employer. Anyone who wants to participate as an NUT member can legitimately do so if they join the NUT before or on the day of the strike - so have some membership forms with you if you are holding a picket. Whether you hold a picket line or not, encourage all members to attend any local march or rally on the day.

Will the NUT tell the head teacher that I'm going on strike?

The NUT is required by law to give employers 7 days' notice of the number of members it is calling upon to take action in each workplace. NUT headquarters sends this information to the employer (local authority or governing body) as required by law and also sends a copy to each head teacher or principal.

Individual NUT members do not have to tell their employer whether they personally intend to go on strike. The NUT will not be providing the names of NUT members to the employer or the head teacher. If the head teacher approaches individual teachers, the NUT representative should advise the head teacher that information will be provided by the NUT nationally. If there is no NUT representative, this is an ideal time to consider electing one!

Can our classes be covered by teacher colleagues?

The NUT expects that non-NUT teachers will not be asked to undertake the work of NUT members taking strike action. Other teacher unions' advice to members follows the usual convention that their members (if they are not themselves being called on to take action) should not undertake work normally undertaken by those who are taking strike action.

Can our classes be covered by support staff?

The same policy applies to support staff (although again their unions may also be involved in the day of action). For example, UNISON has issued advice to its members as follows:

“School support staff should not be expected to provide cover for or take classes, where this would normally be done by teachers who are on strike. In particular, Higher Level Teaching Assistants or cover supervisors should only be taking classes or providing cover where they are contracted to do so, it is timetabled or part of their normal duties. Staff should not be moved from the duties they would normally have carried out in order to cover classes and frustrate the industrial action of colleagues. Members who are under pressure to cover should contact their UNISON rep, branch or region for further advice and support. Members should not be pressured to provide cover on health and safety grounds to avoid closure of a workplace. Employers should be reviewing any risks and health and safety procedures, including evacuation of workplaces taking account of the impact of staff taking strike action.”

My head teacher says they will bring in supply teachers to cover my work on the strike day – can they do that?

The same principle applies to supply teachers accepting work to substitute for striking teachers. “Employment businesses” (eg supply agencies) which supply teachers they employ are forbidden by law from supplying teachers to cover the work of regular employees taking industrial action. Any infringement should be reported to your NUT Division or Association Secretary.

Under Regulation 7 of the Conduct of Employment Agencies and Employment Businesses Regulations 2003, it is unlawful for an employment business to supply or introduce a worker to cover the duties of someone who is on strike, or even to cover the duties of another worker who has been moved to fill a gap when someone else is on strike. You should tell your head teacher that the NUT will press for action to be taken against those agencies, which could include criminal proceedings and their licence to operate being suspended, if they breach the regulations.

I am a supply teacher – what should I do if I am sent to a school to cover strike action on a strike day?

See above. If your agency is asking you to cover work that is related to covering strike action they are likely to be in breach of the above regulations. If you are asked to cover work for anyone on strike you should refuse to do so. If you realise you have been covering work of a striking colleague without knowing then you should request to be given other work.

If you have been working at the school on a longer term basis for reasons not related to the strike action, the situation is different. In those circumstances, you are not being engaged to cover the duties of a teacher who is on strike, so that the provisions would not apply in the same way.

The head intends to cover for striking teachers by aggregating classes for sports activities and / or large groups in the hall. Is there anything we can do about this?

Head teachers must make their own judgments having conducted proper risk assessments. It would be very unwise for any head to be influenced in this judgment by a desire to try to minimise the effect of the strike. The safety of children on the premises must be the deciding factor. This is certainly how NUT head teacher members will be advised and we expect other teachers' organisations to advise their members similarly.

Can the head teacher take action against me for striking?

This action is being called by the NUT in accordance with all the relevant laws. Strike action is accepted as a legitimate means for members of a workforce collectively to express their feelings. The NUT calls strikes only very rarely and as a last resort in a dispute. There has only been one other national strike by NUT members during the last 20 years.

In any strike some people will always try to lay blame on the strikers. From the NUT's point of view, the blame lies clearly with those whose decisions have provoked teachers to take action. Head teachers who, in these circumstances, attempt to penalise striking NUT members can only be seen to be using their authority to impose their personal opinions without respect for the differing opinions of their colleagues.

As we noted earlier, all the teacher unions including NAHT and ASCL are part of the campaign against the threatened changes to the pension scheme. We do not expect such problems, therefore, but if they do happen the Union will give very strong support to members affected. Your best protection is the fact that hundreds of thousands of colleagues will be acting with you, but you also have legal protection against action being taken against you selectively and the NUT is very well equipped to assert your legal rights. .

If any members feel they are being put under pressure by a head teacher or Governing Body, contact the NUT Division or Association Secretary.

What if I come under pressure from colleagues to work on the day of the strike?

The NUT does not instruct members to strike, and we resist members being put under pressure not to strike. The decision is yours and you should be able to make it freely.

We want to tell you why in our view there are good reasons why you should join the strike. We urge you to read the literature explaining what has happened and to join your colleagues who have democratically decided what should be done through the ballot. Success in the Union's campaign of which this strike forms part will benefit all teachers, and the education service which depends on them, including those who take no part in the campaign which achieves it. Every teacher's pay and pension has to a large extent been gained through the campaigns of the NUT which when necessary have included strikes.

If any attempt is made to victimise, threaten, intimidate or otherwise bully members in respect of their following the Union's call, contact the NUT Division or Association Secretary.

THE DAY OF THE STRIKE

What should I do on the strike day?

As we said earlier, on the day of the strike you can join hundreds of thousands of other teachers in demonstrating your support for our cause and for the principles and values which brought you into teaching. Activities organised by the TUC and the NUT will be taking place all over England and

Wales. Information will be distributed locally but will also be placed on the Union's website at www.teachers.org.uk in advance of the day. Please find out about local activities and join in.

Can members of other unions show their support by going on strike too?

Only those employees who are members of the NUT or another union taking strike action on the same day should join the strike. Members of other unions or non union members who strike could be subject to disciplinary action by their employer. Anyone who wants to participate as an NUT member can legitimately do so if they join the NUT before or on the day of the strike - so have some membership forms to hand.

Can non-union members take part in the action?

No - but they can participate as NUT members if they join before or on the day of the strike.

What if I am due to be on a training course / at a job interview / at a governors' meeting on a strike day?

Taking strike action means refusing to carry out your employment duties. Attending a job interview won't fall within that, but you should check what arrangements are being made with regard to the interview - it may well be rearranged if other applicants would be in the same position as you or the establishment may be closed. Attendance at training which is related to your job will be covered by the call to take action, so you should ask for it to be rearranged. Attendance at a governors' meeting to report to governors would be covered by the action but attendance as a teacher governor would not, although you will probably not wish to attend in either capacity.

What if we have an off-site trip / school event organised for a strike day?

The NUT accepts that, in some exceptional circumstances, disruption to planned events would be undesirable. For some off-site trips or events on school premises, schools may have entered into contracts which cannot be cancelled without substantial costs. Where NUT members who are due to be involved wish to take strike action, they should inform the head teacher of their intention to take strike action. The NUT will expect any school to consider rearranging the date of the event and, if it wishes the event to go ahead as planned, to make every effort to secure alternative staffing permitting minimum requirements to be maintained without those NUT members' involvement. Only if this has not proved possible – and substantial costs would be incurred by cancellation - should those NUT members agree to forgo their right to take strike action. If the date is changed, it should be recognised that this may mean some members may not be able to attend on the re-arranged date.

Any NUT member who does as a consequence work on the day of the strike is encouraged to support the NUT by donating their pay to the local NUT association or its hardship fund or to the Teacher Support Network.

What happens if there are OFSTED or ESTYN inspections on a strike day?

The Union writes to both organisations asking that no inspections take place on that day. Should this be ignored, members are free to take action and this should not adversely affect any inspection report.

What if we have a parents' evening already arranged for a strike day?

You should seek to have the date changed. Your head teacher or principal will need to recognise that if it goes ahead NUT members who are on strike will not be present. If the date is changed, it should be recognised that this may mean some members may not be able to attend on the re-arranged date. If there are particular difficulties please seek guidance from the NUT locally.

What if there are public examinations due to take place on a strike day?

The Union does not wish to disturb pupils' examinations and timetables for strike action are drawn up with the intention of avoiding any risk of doing so. Members should therefore co-operate with the exams calendar.

IMPACT ON PAY, PENSIONS AND EMPLOYMENT

Will the NUT pay me anything towards my lost wages?

You won't be paid by your employers for a day on which you withdraw your labour. Your contract of employment anticipates that you may at some time be on strike and the Burgundy Book national agreement provides that for a strike day your normal pay will be reduced by $1/365^{\text{th}}$, one calendar day, of your annual salary for full or part time teachers. Part time teachers should not expect their employer to make deductions for any day they are not contracted to work.

The Union cannot compensate members for loss of pay in a national strike. A $1/365^{\text{th}}$ deduction in respect of the strike day is a sacrifice. For teachers on UPS3, the loss in take home pay would be around £70 after tax and other deductions. For NQTs on M1, the loss in take home pay would be some £35 to £40. Some members including those in FE and sixth form colleges may find that their contracts include provision for a higher deduction at $1/260^{\text{th}}$ of annual salary for each strike day.

The Union believes it is a sacrifice worth making. There is a lot at stake. The Government's proposed pension contribution increases would eventually cost everyone £100 a month or even more, while the proposals to make you work longer and get less would cut tens or even hundreds of thousands of pounds from your income in retirement. You can see how much you could lose via the updated NUT pensions calculator at www.teachers.org.uk/pensions. The public sector pay freeze this year and next will mean you suffer actual cuts - not just real terms cuts - in your pay.

Your NUT Association can consider arrangements to assist any member who will suffer particular hardship as a result of losing a day's pay. You should contact your local NUT secretary (whose details are on your membership card) should you wish to seek assistance.

What impact will the strike have on my teachers' pension?

Very little – any loss would probably be between £1 and £2 a year at most. Your pension is based on your pensionable salary at retirement and your total length, in years and days, of reckonable service. So for most teachers the impact of going on strike will be negligible - you will simply lose the pension you would accrue on the day you take strike action.

For example, if your pensionable salary is £36,000:

- If you joined the TPS on or before 31 December 2006, each day of strike action will reduce your annual pension by just £1.23 a year and reduce your lump sum payment by £3.70.
- If you joined the TPS on or after 1 January 2007, each day of strike action will reduce your annual pension by just £1.64 a year (there is no automatic lump sum payment).

Teachers with higher or lower salaries will be affected proportionately.

I'm in my last years of teaching before retiring: if I strike, will there be any extra effect on my pension?

Under the pension changes introduced in 2007, your pension when you retire is calculated according to the better of the following two calculations:

- your total pay received over the last 365 days of reckonable service; or
- your best three consecutive years in the last ten years re-valued in line with inflation.

If you go on strike, the day of the strike is disregarded from the periods in questions and the calculations are simply worked out by going back one day further. For teachers who are within ten years of retirement, therefore, going on strike will add only a further negligible cut in pension - in most cases as little as 10p a year or even less – and if their pension is based on the second calculation there may be no effect at all. Since the new rules for calculating pensions came into effect in 2007, the NUT has been able to withdraw its previous advice that teachers in their final years of service should not go on strike.

Will my continuous service be broken by taking strike action? How will any future redundancy payment be affected?

Continuous service is not broken by strike action, but days of strike action are not counted towards your final length of service. This means that there can be an impact on redundancy payments if the loss of those days of strike action reduces the number of full years of service that you have completed at the time that you are dismissed for redundancy. If you have worked as a teacher for exactly 20 years, for example, your length of continuous service for redundancy pay purposes would be reduced to below 20 years and your payment would be based on 19 full years not 20 full years of service.

Some employers are happy to extend service for one or more days to take account of this problem. This will be particularly important for those who know they will be dismissed on redundancy grounds from the end of the academic year. It is also possible for your employer to give you 'notice of extension' requiring you to extend your service to replace the day of strike action. If you fail to comply with this, your employer can reduce or even fail to pay you a redundancy payment. In both cases, it is in your interests to work the extra days which protect your redundancy payment, but if you are given a notice of extension you should seek advice from your NUT Division or Association Secretary.

AND FINALLY

Where can I find more information on the NUT's pensions campaign?

Go to www.teachers.org.uk/pensions to find more information and a range of resources including the NUT's pension loss calculator.

Won't striking simply damage the NUT?

The NUT's campaign in the run-up to 30 June and since then has seen many more younger teachers, female teachers and teachers from ethnic communities become involved in their Union. Our campaign is revitalising the NUT. Play your part by joining in!

We don't have an NUT representative – what should we do?

This is an ideal time to elect an NUT representative and get yourselves better organised to secure a stronger voice at your workplace. The role of NUT representative is not onerous – although it can be shared - and is very rewarding. You can rely on the full support of the Union at all levels to assist you.

What else can I do to assist the campaign?

You can find a range of suggestions and help (eg for writing to or lobbying your local MP, writing letters to your local paper, attending NUT meetings etc) at www.teachers.org.uk/pensions