

Frequently Asked Questions

The logo for Christian Educators, featuring the words "Christian" and "Educators" stacked vertically in white, sans-serif font on a solid red rectangular background.

How long has Christian Educators been in existence?

Since 1953

Does Christian Educators have members in my state?

Yes, we have Members with Coverage in all 50 states, and on military bases around the world.

How do I find answers to questions about how to live out my faith in public schools?

Visit our Resource Center to find webinars, videos, and downloadable resources that answer almost any question about how to live out your faith in public schools.

If you have trouble finding the answer you are looking for, reach out to us or use our Ask An Attorney resource.

What is the difference between signing up for the Movement and joining as a Member with Coverage?

The Movement is our free membership which connects you to information, events, and our free resources, but does not include insurance coverages or job protection benefits.

The Membership with Coverage is our paid membership, and these members enjoy the protection of \$2 million in professional liability coverage, job protection benefits, and unlimited educational and legal consultation, etc. See our membership page for more.

Do I have to be a Christian to become a Member with Coverage of Christian Educators?

Yes, in order to best accomplish our mission and vision, we do limit our membership to those who are Christians.

How much does it cost compared to union membership?

Our members save substantially over union dues, often similar to a 1% raise.

Union dues across the country vary widely by state, but average about \$800/year. Compared to our membership cost of \$259/year, this represents savings of about \$550/year.

Consider your savings over time of belonging to Christian Educators over average union dues:

10 years: over **\$5,500** in savings

20 years: over **\$11,000** in savings

30 years: over **\$16,500** in savings

If you invested that \$550/year in a retirement account earning 8% annually, you would retire with over \$60,000.

Can I be confident Christian Educators coverage will protect me if I have a need?

Yes. Unlike union protection that is provided at the discretion of a union, our members' legal protection comes through an insurance policy in their name which guarantees the benefits promised.

What happens if I have a problem? Who helps me?

If a need arises, contact the membership service center at 888-798-1124 and we will connect you with the best person to help you. Unlike a school-based union rep who may have limited training, Christian Educators professionals include actual legal counsel and consultants who are former public school superintendents who will respond quickly to your needs.

How do you help me?

If there is an issue to be resolved, first of all we pray with our members, searching for God's wisdom for the best course of action. We look for ways to reconcile first, as that is the Biblical approach. Then we continue to move down the path to resolve the problem in a God-honoring way, providing the coaching, resources, and personnel as they are needed, including connecting you to a local attorney in the case of a job action.

How does the insurance coverage compare to union coverage?

The insurance coverage we offer is provided by the Trust for Insuring Educators that insures over 60 other professional education organizations, including for example, the National Elementary Principals Association and the National Association for Music Education. While no two insurance policies are identical, our coverage is excellent and includes a \$2 million individual professional liability insurance policy, twice the amount of most unions.* The insurance also covers job action protection that provides a local attorney to represent you in the case of a job action.

*Some unions suggest that they offer \$3 million in professional liability coverage, but according to the online resource library at NEA.org, they in fact offer \$3 million for defense in civil proceedings, but actually only \$1 million in coverage of awarded damages. This compares to unlimited coverage for defense costs, and \$2 million for damages with Christian Educators.

Professional Liability Policy Comparison

Coverage for...	Christian Educators Coverage	NEA Coverage
Defense costs (attorney's fees)	Unlimited	limited to \$3 million
Damages	\$2 million	\$1 million

How can I be sure Christian Educators does not support political agendas I do not support?

Christian Educators is a religious non-profit and by the nature of our incorporation, cannot contribute to election campaigns and cannot spend a "substantial part" of our budget on lobbying. We often inform our members about issues, and allow our members to think for themselves and personally invest if they so choose.

Do I have to leave my union to become a Member with Coverage?

No, you don't have to leave the union even if you choose to become a Christian Educators Member with Coverage.

Will I lose benefits if I leave my union?

If you have a local union that has a negotiated collective bargaining agreement for your district, your wages and benefits will still be covered by the agreement even if you are no longer paying dues to the union. Collective bargaining agreements apply to all employees in the bargaining unit, which is all employees. In other words, your pay, health insurance, retirement benefits, and any other district-provided benefit (e.g. dental/eye coverage, etc.) will not be affected. If you have purchased additional insurance products through your union, you may lose access to those policies. However, Christian Educators also offers supplemental group rate insurance products to our members.

Should Christians leave teachers unions? Would it be disloyal?

Many teachers have a sense of loyalty to their local union because of relationships with other educators. This is perfectly understandable. However, many don't realize that your membership requires you to also financially support the state and national union affiliates who advance non-educational policies that likely conflict with your beliefs on issues like abortion, marriage, gender identity, race, illegal immigration, etc. Almost all of the state and national affiliate political spending goes to one political party regardless of the diverse political views of their membership. Prayerfully consider your loyalties, as the vast majority of your union dues (typically about 80%) goes to the state and national unions, rather than to your local union.

Christian Educators Executive Director David Schmus has recently written and presented on the challenges facing Christian educators belonging to unions. You can access those resources at:

- ["An Alternative To Teacher Unions"](#)
- ["Can You Trust Your Union?"](#)

If I agree that my state and national unions are working against my values, can I just belong to my local union?

No. The NEA has provisions that require members of their locals to also be members of their state and national organizations, and pay dues to them accordingly. If you were to join Christian Educators rather than a union, you would experience hundreds of dollars in annual savings—some of which you could use to support your local union if desired.

An increasing number of local teachers unions are deciding to leave the NEA or AFT to become “local only” unions. They can end their affiliation with state and national unions through a process known as decertification. Decertification allows the members of a bargaining unit the opportunity to still bargain collectively with the school district but end the payment of high dues, while allowing all to participate in the decisions impacting their employment.

If I leave my union, will I lose my voice in contract negotiations and district policies?

As a non-union member, it's possible that you will have less access to the collective bargaining process through the union, and you will typically not be permitted to vote on a union-negotiated contract. However, as a teacher in your district, you always can have input simply by reaching out to district leaders.

I've been told that none of my union dues will go to support political candidates with whom I may disagree. Is that true?

While it is technically correct that unions can only use voluntary political contributions to contribute directly to political candidates (particularly at the national level), direct political contributions represent only a fraction of what unions spend on politics. (A Wall Street Journal analysis concluded that direct political contributions are only about 25% of what public employees' unions spend on politics.) Unions spend money on politics in at least three additional ways:

First, unions can spend an unlimited amount of dues money to educate their own members and their members' families about their endorsements. This can include candidate meet and greet meetings, phone banks, mailings and union publications. When they are part of a group of unions, like the AFL-CIO or local labor councils, they can combine resources to reach out to member households of all the unions in the partnership.

Second, because of the Citizens United Supreme Court decision, unions can make “independent expenditures” of dues money to independent Political Action Committees (SuperPACs) that influence the outcome of races, but do not contribute directly to or communicate with the candidates. The NEA alone sent \$43 million to its superPAC in the 2020 election cycle, according to [opensecrets.org](https://www.opensecrets.org).

Third, public employees' unions like the NEA spend millions on salaries for political activists that often spend 100% of their time on political activity. Sometimes these union employees are "loaned" to function essentially as campaign staffers for favored candidates. So, when your union leader claims that you can "opt out" of the "political spending," they are typically only speaking about direct political contributions to candidates, not nearly the entirety of what they spend to influence elections. Ultimately, as a union member you cannot opt out of all (or even the majority) of true political spending.

Should I stay in my union and try to change it from within?

If you feel God calling you to this, then you should. After all, He raised Daniel and Esther to affect nations. But if unsure, consider that local unions have very little influence over the politics of the state and national unions. Unless you rise up to levels of state or national leadership, your ability to sway your union on the issues they support will likely be negligible. Also consider that the unions may be forced to moderate their views to retain and regain members if many teachers like you leave. But if the union keeps receiving dues, what is their incentive to change?