



THE GOLDEN SLATE

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Agricultural Teachers' Association

Start Planning for Retirement Early

By Travis Cardoso, State CATA Treasurer

When we talk about sustainability in agriculture, we think of long-term soil health, crop rotation, and resource management. However, sustainability also applies to our careers –and that means planning for retirement from the moment we start teaching.

As agricultural educators, we give everything to our programs. We teach students, coach teams, manage budgets, supervise livestock projects, and spend countless hours at fairs, field days, and conferences. We are mentors, mechanics, marketers, and sometimes miracle workers. But in the midst of all that service, we often forget to plan for ourselves.

Here is the truth: retirement planning starts in year one. Not year twenty. Not when you are burned out. Not when your knees start to ache from walking the fairgrounds. It starts now.

Disclaimer: I am not a licensed financial advisor, investment professional, or retirement planning expert. The information I share is based on personal experience, general knowledge, and publicly available resources. It is not intended to serve as financial advice or a recommendation for any specific investment strategy. Before making any decisions regarding retirement planning or investing, I strongly encourage you to consult with a certified financial advisor or other qualified professional who can assess your individual needs and goals.

Why Early Planning Matters

Retirement is not just about money—it is about options. The earlier you begin, the more flexibility you will have when it is time to make decisions about your future. Whether you want to retire early, transition into part-time consulting, or simply ensure a comfortable lifestyle, starting early gives you the power to choose.

Early planning also reduces stress. It allows you to focus on your students and your program without the looming uncertainty of “what comes next.”

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Retirement Planning Checklist for Ag Teachers

Years 1–5: Foundation Years

- Enroll in CalSTRS and understand your benefit structure
- Set up a 403(b), Roth IRA, or other retirement savings account
- Track your service credit and verify it annually
- Start a professional portfolio (certifications, leadership roles, awards)
- Document extra-duty assignments (FFA advisor, coaching, fair supervision)
- Understand your contract—especially stipends, duty days, and retirement incentives
- Meet with a financial advisor to set long-term goals
- Start budgeting for summer months if you are on a 10-month contract

Years 6–15: Growth Years

- Increase contributions to retirement accounts as salary grows
- Explore investment options and diversify your portfolio
- Document program growth and student impact for future reference
- Consider additional income streams (summer work, coaching stipends, curriculum writing)
- Stay informed about changes to retirement laws and benefits
- Evaluate life insurance and disability coverage
- Attend district or union retirement workshops
- Begin estimating retirement age and income needs
- Mentor younger teachers on retirement planning
- Consider estate planning (wills, trusts, power of attorney)
- Keep track of unused sick leave—it may count toward service credit

Years 16–25: Transition Years

- Request a CalSTRS retirement estimate
- Attend pre-retirement seminars
- Review healthcare options for post-retirement
- Plan for Medicare and supplemental insurance
- Organize your retirement documents (beneficiary forms, service records, investment accounts)
- Explore phased retirement or consulting opportunities
- Meet with HR to understand local retirement incentives



Pro Tips from the Field

1. Do not rely solely on your pension. Supplement it with personal savings and investments.
2. Start small, but start now. Even \$50/month into a Roth IRA adds up over time.
3. Use summer wisely. It is a great time to meet with advisors, attend workshops, or review your financial plan.
4. Ask questions. Talk to more experienced or retired ag teachers—they will tell you what they wish they would have done differently.
5. Keep everything. Save contracts, pay stubs, award letters, and duty logs. They may be useful later.

A Culture of Preparedness

We teach our students to plan ahead, whether it is for a livestock project, a career pathway, or a fair exhibit. Let's model that same mindset in our own lives. Retirement is not the end of the road; it is a new beginning. The best way to ensure it is a smooth one is to start preparing now.

So, whether you are in your first year or your fifteenth, take a moment to think about your future. Your future self and your family will thank you.

