

Advice for Retirees Who Sub

1. Know the Rules: 90, 120, 65

- a) **No contracts (Regular or Term) in the first 90 days** of retirement, or else you have to pay back TRAF and reapply when done.
- b) **Maximum days to sub without stopping TRAF pension: 120.** You are responsible for the count and for notifying TRAF, especially if subbing in more than one school division.
- c) **A and B are not in effect if you're 65 or older.**

2. Income Tax

- a) When subbing, make sure you tick the **“Receiving TRAF Pension”** box on the tax withholding form.
- b) Tax monies will be withheld at the **lowest bracket level**, so if you are going to sub more than just a few days per month, tell them to take off an extra 10%, 15%, or 20%, based on your expected income (total) for the year or the maximum amount allowed.

3. Before You Go

- a) Suggestions for staff you're subbing for (perhaps through their principals?):
 - i. Fully prepped lesson plan
 - ii. Seating plan with clear photos of students
 - iii. Classroom supports:
 - 1. EA
 - 2. Student medical/URIS info
 - 3. Behaviour triggers
 - 4. Bathroom rules
 - 5. Supplies location
 - 6. Photocopier #
 - 7. Laptop cart lock codes
 - 8. Planned disruptions in the day (drills, assemblies, etc.)
 - 9. Access to technology (Wi-Fi, sub password, projectors, printers, etc.)
- c) Consider printing the lesson plan (if provided).

- d) Think about lunch plans—there may not be a microwave or cafeteria.
- e) Check for an assigned or available parking spot.
- f) Pack gear for adverse weather, just in case you end up with outdoor duty.
- g) Consider any extra preparations you need to make if substituting at two or more schools in one day.

4. At the School

- a) Arrive early to be ready and to read any last-minute instructions or plans.
- b) Check with admin to see if there are interruptions in the day (drills, assemblies, etc.).
- c) Verify your breaks and lunch if they're not in the lesson plan.
- d) Get the keys.
- e) Determine if you're being asked to cover duties, other teachers, EAs, or prep periods/subjects for unfilled positions that day.
- f) Verify the location of the emergency plan in the room.
- g) Introduce yourself to the folks around you.

5. Directly Related Contract Clauses

Refer to Section 9 of the contract, available at this link: [2022–2026 MB Provincial Teachers' Collective Agreement \(PDF\)](#)