




Helping your employees learn how to get on the path to financial success can benefit you, too. When schools take advantage of Horace Mann's value-added programs to help meet educator needs, educators can focus more on what they do best: taking care of students.

 Challenges: FACING EDUCATORS	Solutions: FROM HORACE MANN	Benefits: FOR EDUCATORS, DISTRICTS AND EMPLOYERS
New teachers often struggle to pay off student loans	Student Loan Solutions	<ul style="list-style-type: none"> ✓ Less financial pressure ✓ More attractive career choice
Out-of-pocket expenses and financial challenges add to teachers' economic pressures, reduce morale and increase attrition	DonorsChoose.org Workshops and Funding Financial Success Workshops	<ul style="list-style-type: none"> ✓ Greater financial security ✓ Improved morale
Educators with inadequate retirement savings are more likely to retire later, increasing district benefit costs	State Retirement System Workshops*	<ul style="list-style-type: none"> ✓ Teachers who are better prepared for retirement

Founded by Educators for Educators®, Horace Mann aspires to be the company of choice to help our nation's teachers and school employees protect what they have today and prepare for a successful tomorrow. They believe educators are taking care of our children's futures and they deserve someone to look after theirs.

If you would like to learn more about how Horace Mann's value-added programs and customized products can help solve the challenges that you and your employees may face on a daily basis, click [here](#).