

Instructions and application for purchasing

# Vocational Work Experience (Voc-Exp) Service Credit

## INSTRUCTIONS

If you are an MTRS member certified under Chapter 74, you may be eligible to purchase up to three years of creditable service for work experience in your field prior to your preliminary/provisional licensure date. Please **read** these instructions carefully before completing the application.

### Step 1: Determine your eligibility

- 1) Are you—or were you previously—licensed/approved as a vocational technical educator under M.G.L. c. 74? .....  Yes  No
- 2) Are you—or were you previously—employed in a Chapter 74-approved vocational technical education program? .....  Yes  No  
For a list of Chapter 74-approved vocational technical education programs, see our website at [mass.gov/mtrs](http://mass.gov/mtrs).
- 3) Do you have at least ten years of “membership” creditable service in a Massachusetts public retirement system now, or will you have accumulated at least ten years of “membership” creditable service by the time you wish to purchase your voc-exp service? .....  Yes  No  
Note: “Membership” creditable service is that which required your membership in one of the Commonwealth’s state or local retirement systems and during which you contributed to that system via payroll deduction. If “no,” then you are not eligible to purchase your voc-exp service at this time; however, you may apply to purchase this service in the future, when you do meet this requirement.
- 4) At the time of your application to purchase service, will you be a “member in service” of the MTRS? .....  Yes  No  
In general, a “member in service” is someone who is: actively teaching; receiving Workers’ Compensation for total incapacity; on a sick leave; on a paid leave; or, on an authorized unpaid leave of less than one year. If you have any questions about whether you are a “member in service,” please contact us.

If you answered...

- “Yes” to ALL of these questions, you may be eligible to purchase up to three years of creditable service for your work experience. Please go to Step 2.
- “No” to any of these questions, we are sorry, but you are NOT eligible to purchase this type of creditable service.

**IMPORTANT REMINDERS:** From the time that you begin to gather your required documentation to the time that we send you an invoice, the service purchase process can take several months. If you are approaching retirement and you wish to purchase this service, you should be sure to complete and return your application **at least six months before your date of retirement, so please plan ahead.** As a reminder, service cannot be purchased after the effective date of your retirement.

**Have questions or need assistance?** Please don’t hesitate to contact our main office at 617-679-6877. We’re here to help!

#### MAIN OFFICE

500 Rutherford Avenue, Ste 210  
Charlestown, MA 02129-1628  
Phone 617-679-MTRS (6877)  
Fax 617-679-1661

#### WESTERN REGIONAL OFFICE

One Monarch Place, Ste 510  
Springfield, MA 01144-2048  
Phone 413-784-1711  
Fax 413-784-1707

#### ONLINE

[mass.gov/mtrs](http://mass.gov/mtrs)



MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM

*image courtesy of Seth Vidal, Wikimedia Commons*

## Step 2: Review these Q&A to understand the restrictions and application process

### What requirements or restrictions should I know about?

- Vocational experience service credit purchases are available only to members in service who have worked in a Chapter 74-approved vocational technical education program and have held the required license/approval under M.G.L. c. 74.
- If you do not have ten years of "membership" service with a Massachusetts public retirement system now, you may apply to purchase this service in the future, when you do meet this requirement.
- In calculating the interest for this purchase, we will use the start date of the vocational work experience for which you received your initial ESE Chapter 74 License.
- Any prior vocational work experience that is not reflected in Department of Education records cannot be verified by the MTRS, and is not eligible to be purchased.

### How can I determine if it makes financial sense for me to purchase all—or just a portion—of my voc-exp time?

Depending on how much creditable service you will have at the time of retirement, purchasing your vocational work experience service credit may or may not make financial sense for you. Please be aware that a retirement allowance can be no higher than 80 percent of your allowable final salary average, and a service purchase, once made, cannot be refunded. So, before you decide to purchase this service, or decide how much to purchase, please consider whether you expect to be at or near the 80 percent maximum at the time of your retirement *without* this purchase.

To compare your retirement benefits both *with* and *without* this service purchase, visit our website at [mass.gov/mtrs](http://mass.gov/mtrs) and use our online estimator.

## Step 3: Apply to purchase this service

If you have read and understand the Q&A in Step 2, and believe that you are eligible to apply to purchase credit for your vocational work experience service, please:

- 1) **Complete** Sections 1-3 of the application form. If you have your ESE vocational technical education license/approval card, please submit a photocopy with your application.
- 2) **Contact** the payroll or business office of one or both of the following Massachusetts public school districts, if different (see note in box, below):
  - a) the Massachusetts public school district *in which you began working in a Chapter 74-approved vocational technical education program* (the district named in line b of Section 2 of your form).
  - b) if you have ever taken a refund of your MTRS account since your employment with the above district, the Massachusetts public school district *for which you worked when you most recently established continuous membership service in the Massachusetts Teachers' Retirement System, or the Boston Retirement*

*System as a teacher* (the district named in line c of Section 2 of your form).

In both cases, explain that, for purposes of potentially purchasing your voc-exp service, you need confirmation of your starting date and salary, and that you would like to have the payroll or business officer complete Section 4 and/or Section 5 of your application. Ask each person to complete the appropriate section and then return the form to you.

Note: If you have not taken a refund of your MTRS account since your employment with the school district in which you began working in a Chapter 74-approved program, please ask the payroll or business officer of that district to complete both Sections 4 and 5.

- 3) **Make** a copy of your completed application and ESE license/approval card for your records.
- 4) **Submit** your completed **original** application pages and a copy of your ESE license/approval card to our main office (address on form). Please note that your application will not be accepted unless **ALL** sections are complete; if any required sections are not complete, your form will be returned to you for completion.

After we receive your completed application, we will review your application, verify your eligibility with ESE, determine how much service you may purchase, calculate your cost and send you an invoice. Along with your invoice, you will receive information regarding how you may pay for your purchase.

## How is the cost of my service purchase calculated?

For each year purchased, you must pay an amount equal to 10 percent of the annual salary you received for the position in which you most recently entered membership in the MTRS or the Boston Retirement System as a teacher, multiplied by the number of years (and partial years) you wish to purchase, plus interest at the rate in effect at the time of your application.

### Example:

Mary Educator worked as a computer programmer from 2000-2005 and has received a ESE Chapter 74 License for this vocational experience. She became a member of the MTRS in 2006, at a \$50,000 starting salary, and as of 2016 has 10 full years of membership service. She decides to purchase 3 years (the maximum amount) of her work as a computer programmer. Mary's cost will be calculated as follows:

■ <b>Amount of vocational work experience</b>			
Mary is eligible to purchase . . . . . 3 years (2000-2003)			
■ <b>Cost per year of vocational work experience</b> . . . . . \$5,000.00/year + Interest			
	10%		10%
x Annual salary as of most recently established creditable service with the MTRS or the Boston Retirement System as a teacher		x	\$50,000.00
Cost per year			\$5,000.00
+ Interest, from January 2000 to date of purchase		+	Interest
x Number of years to purchase		x	3 years
Cost for Mary Educator to purchase 3 years			Total Cost

Service credit purchase application  
**Vocational work experience (Voc-Exp)**

**SECTION 1**

**APPLICANT DATA**

**Instructions to applicant:**  
 Please complete Sections 1-3 then forward these 2 pages to the payroll official of the school district named in line b and, if applicable, line c of Section 2 for completion of Sections 4 and 5.

The payroll official(s) will then return these completed pages to you, and you are then responsible for forwarding the completed application to the MTRS in order to apply to purchase this service.

a) Name of applicant . . . . .

b) MTRS member number, if known. . . . .   Not known

c) Social Security number. . . . . XXX-XX-XXXX

d) Former/maiden name, if applicable . . . . .   Not applicable

e) Mailing address . . . . . Number and street   
 City  State  ZIP

f) Phone number . . . . .   Home  Cell  Work

g) E-mail . . . . .

h) Are you currently employed by a Massachusetts school district? . . . . .  No  Yes. If "yes":  
 Name of current employer . . . . .   
 Current MTRS employment status . Check one  Active  On an authorized leave of absence for not more than one year

**SECTION 2**

**SERVICE INFORMATION**

To facilitate processing, please attach a copy of your ESE Chapter 74 license, if available

If you answered "no" to line c, please have the payroll official of the school district named in line b complete Sections 4 and 5.

If you answered "yes" to line c, please have the payroll official of the school district named in line b complete Section 4, and the payroll official of the school district named in line c complete Section 5.

a) Your MA Department of Elementary and Secondary Education (ESE) license information

Ch. 74 license/approval number . . .  Date issued  /  /   
 Photocopy of Ch. 74 License is attached (preferable)

Approx. dates of trade service on which Ch. 74 license was based mm/yyyy. . . . . From  /  to  /

b) District in which you began service in a Chapter 74 program

Name of MA school district. . . . .   
 Ch. 74 approved program (e.g., automotive technology) . . . . .   
 Position title and subject name (e.g., teacher of electronics) . . . . .  Start date  /  /

c) Between your start date with the school district named above in line b, and your current employment, did you leave MA public teaching service and take a refund? . . . . .  No  Yes. If "yes":  
 Name of school district where you worked after you most recently took a refund. . . . .   
 Position title . . . . .  Start date  /  /

**SECTION 3**

**APPLICANT STATEMENT AND SIGNATURE**

I, the above-named member of the Massachusetts Teachers' Retirement System, hereby apply to purchase credit for my prior service, subject to my eligibility to do so. I understand that if I wish to purchase this service: I must apply for this service purchase while I am a member in service (either an active member of the MTRS or an inactive member on an authorized leave of absence for not more than one year); once the MTRS issues an invoice for my voc-exp service, I will have 180 days EITHER to pay the full service purchase amount OR to sign up for an installment payment plan with the MTRS; and, I will have to pay the total amount due before my date of retirement from the MTRS. I certify under the penalties of perjury that the information I have provided is true and accurate.

Signature  Date

**For our processing purposes, please answer the following questions:**

Are you also applying to purchase any other service credit? . . . . .  No  Yes

When do you plan to retire? . . . . .  1-6 mos.  7-12 mos.  1-2 years  2+ years



The following sections must be completed by a payroll official of the school district named in line b and, if applicable, line c of Section 2 on the previous page.

**SECTION 4**

**CHAPTER 74-APPROVED PROGRAM VERIFICATION**

- a) Start date in a Ch. 74-approved program . . .
- b) Name of that Ch. 74-approved program (per ESE list) . . . . .
- c) Position title and subject area on start date (e.g., teacher of electronics) . .

  
  


To be completed by a payroll official of the school district named in line b of Section 2: Please provide information verifying the applicant's service in a Chapter 74-approved program with your school district. If the applicant answered "no" in line c of Section 2, please also complete Section 5 below. If the applicant answered "yes," skip Section 5 and return this page to the applicant.

I certify that the information I have provided above is true and accurate.

Signature of payroll department official . . .

Date  /  /

- Name . . . . .
- Title . . . . .
- School district . . . . .
- Phone . . . . .
- Fax . . . . .
- E-mail . . . . .

  
  
  
  
  


**SECTION 5**

**SALARY VERIFICATION**

To be completed by a payroll official of the school district named in line c of Section 2, if applicable: Please provide information verifying the applicant's salary on his or her most recent initial start date in a position eligible for membership in either the MTRS or Boston Retirement System as a teacher.

Please provide the applicant's salary information during his or her first year of membership service with your school district.

- a) Start date of applicant's service with your school district in a position subject to membership in the MTRS or the Boston Retirement System . . . . .
- b) Position / title on start date . . . . .
- c) Annual contract rate . . . . . % of full time

  
  
 %

I certify that the information I have provided above is true and accurate.

Signature of payroll department official . . .

Date  /  /

Please return completed form to the applicant, not the MTRS.

If you have any questions about completing this form, please contact the MTRS at 617-679-6877

If you also completed Section 4 above, please check this box and do not duplicate your contact information below. Thank you!

- Name . . . . .
- Title . . . . .
- School district . . . . .
- Phone . . . . .
- Fax . . . . .
- E-mail . . . . .