

HOW TO

Earn TRS Service Credit



WHY SERVICE CREDIT IS IMPORTANT

Service credit is important in determining eligibility for TRS benefits including TRS-Care. Service credit affects the amount of a service or disability retirement benefit. In the event of your death, service credit can also affect benefits paid to your beneficiary.



WHAT TO KNOW

TRS service credit is calculated on the standard school year: Sept.1 – Aug. 31.



EARNING SERVICE CREDIT

When employed in a TRS-eligible position, you can earn one year of service credit by:

Working or receiving paid leave for 90 days during the school year.

OR

If you work less than five days a week, you can earn service credit by working 4 ½ months. However, during that time, you must work or receive paid leave for at least eight days each month. You must also work or receive paid leave for an additional five days outside of the four full calendar months.



FINAL FALL SEMESTER

At retirement, you may earn a year of service credit if you work or receive paid leave for each day of the full fall semester in the last year before retirement (even if that semester is less than 90 days). The Final Fall Semester rule does not apply to TRS-covered employers that do not have semesters.

Disclaimer: This document provides general information only. TRS plan terms are governed by state law, the TRS Board of Trustees, and federal law. If questions arise, the laws and rules control.

Find more resources on the TRS Website: www.trs.texas.gov

