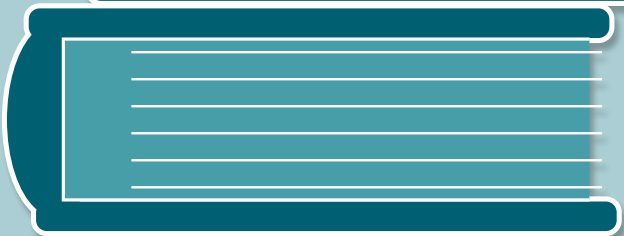




# Service Credit Guidelines

For members enrolled in the  
**Defined Benefit Plan**  
**Combined Plan**



**2023|2024**

## Table of Contents

Service Credit Guidelines .....	1
Full-time public teaching service (kindergarten through 12th grade).....	2
Part-time public teaching service (kindergarten through 12th grade).....	3
Full-time college or university service .....	6
Part-time college or university service .....	7
Summer school service .....	12
Any teaching or administrative service occurring before Sept. 1, 1971 .....	14
Nonteaching periods (leaves of absence).....	14
STRS Ohio Resources.....	15

## Also included in this publication

Service Credit Decision Tree .....	10–11
------------------------------------	-------

Service credit earned for employment as a teacher or administrator in Ohio public schools, colleges, universities and institutions determines eligibility for benefits under the STRS Ohio Defined Benefit and Combined Plans and is one factor used to calculate benefits.

Service credit is reported to you each October on the *Annual Statement of Account*, but is subject to audit and correction before retirement. You should review the account statement every year to ensure the correct service credit and contributions have been reported from your employer(s). Notify STRS Ohio of any discrepancies so that STRS Ohio can review, and if necessary, adjustments can be made before retirement.

In general, a member earns a year of service credit for each year of actual employment as a teacher or administrator contributing to STRS Ohio. Proportionate credit is earned for part-time employment as a teacher or administrator. You may receive a maximum of one full year of service credit for each STRS Ohio fiscal year. If you have credit in the Ohio Public Employees Retirement System or the School Employees Retirement System and participate in the Defined Benefit Plan, the maximum credit for all three systems combined is still one year in a fiscal year. On-call days where the member is not called to work do not count toward earned service credit.

STRS Ohio members may purchase service credit for certain types of past employment and leaves of absence when a member was not actually employed as an Ohio public teacher and contributing to STRS Ohio. Information about the types of purchasable service that qualify and the eligibility requirements can be found online at [www.strsoh.org](http://www.strsoh.org) where you can also view and print a *Purchasing Service Credit* brochure.

---

This brochure is a summary written in plain language for use by STRS Ohio members. It is not intended as a substitute for the Ohio Revised Code or the Ohio Administrative Code or for any state or federal law or regulation, nor will its interpretation prevail should a conflict arise between it and any law or regulation. More information may be obtained by contacting STRS Ohio toll-free at 888-227-7877.

---

## Full-time public teaching service (kindergarten through 12th grade)

For STRS Ohio's purposes, a member is considered to be **full time** when the member's contract:

- Begins and ends on the first and last day of a 365-day calendar year or the first and last day of the normal academic school year; and
- Provides compensation equal to 100% of the full-time salary as defined by the employer's salary schedule for an individual teaching all day, every day of the school year.

### Full-time service occurring on or after Sept. 1, 1971

In determining total credit for benefit purposes, 120 or more days of full-time contributing service as a teacher or administrator for a single employer constitutes 1.00 year of service credit. (Employment must begin no later than the beginning of the academic school year and all 120 or more days must be paid at the full-time daily rate under contract.)

If fewer than 120 full-time days of teaching occur or employment begins after the school year starts, the annual service credit is determined using the part-time service rules.

#### Examples:

**A full-time teacher who began work on the first day of school and received compensation for 120 or more full-time days during the year (July 1–June 30) would receive 1.00 year of service credit. Assuming all 120 days were completed by the end of February in the final year of teaching, the member could retire on the first day of March with a full year of credit.**

**A full-time administrator who began work on July 1 and received compensation for 120 or more full-time days during the year (July 1–June 30) would receive 1.00 year of service credit. Assuming all 120 days were completed by the end of December in the final year of service, the member could retire on the first day of January with a full year of credit.**

## Part-time public teaching service (kindergarten through 12th grade)

**“Part-time” service** means employment on any basis other than full time.

### Part-time service occurring on or after Sept. 1, 1971

A full year of service credit is earned if a part-time teacher has met the following requirements:

- Taught for one employer for at least 90 days in a fiscal year (or 500 hours if the actual number of days of service is not available from the employer's records).
- Employment relationship has been in effect for a period of time at least equal to 120 days during the academic year.
- Total compensation for the year is an amount at least equal to the first step of the state minimum salary schedule. (See Page 9 for a year-by-year list of state minimum salaries.)

#### Example:

**A teacher is employed Aug. 26 through Feb. 24, which spans at least 120 workdays, and worked 115 days. The teacher earned \$37,000 and the state minimum salary was \$35,000. Service credit = 1.00 year.**

Beginning July 1, 2019,\* if the requirements above are not met, annual service credit is the lesser of the following:

- Actual days or partial days of service divided by 180; or
- Hours of service divided by 1,000 if actual number of days is not available from the records; or
- Actual compensation divided by \$12,000.

\*Prior to July 1, 2019, if total compensation is less than the first step of the state minimum salary schedule, annual service credit is the greater of:

- Actual days or partial days of service divided by 180; or
- Hours of service divided by 1,000, but only if the actual number of days of service is not available from the employer's records; or
- Actual compensation for the year divided by the amount specified as the first step of the state minimum salary schedule.

**Example:**

A teacher is employed Aug. 26 through Feb. 24. The teacher has had a 120-day relationship with the employer and has worked 95 days. The teacher earned \$12,000 and the state minimum salary is \$35,000. Service credit is .53 of a year which is the lesser of the following (hours do not apply):

- $95 \text{ days} \div 180 \text{ days} = .53 \text{ of a year}$
- $\$12,000 \div \$12,000 = 1.0 \text{ year}$

**Example:**

A teacher worked 74 days and earned \$4,500. Service credit is .38 of a year which is the lesser of the following:

- $74 \text{ days} \div 180 \text{ days} = .41 \text{ of a year}$
- $\$4,500 \div \$12,000 = .38 \text{ of a year}$

**Example:**

A teacher worked 440 hours and earned \$6,200. (Payroll records do not reflect the actual number of days employed.) Service credit is .44 of a year, which is the lesser of the following:

- $440 \text{ hours} \div 1,000 \text{ hours} = .44 \text{ of a year}$
- $\$6,200 \div \$12,000 = .52 \text{ of a year}$

The table below summarizes how part-time service credit is calculated.

<b>Calculating Part-time Service Credit</b> (Effective July 1, 2019)			
<b>Days Worked</b>	<b>Days in Employment Relationship</b>	<b>Is Salary Greater Than State Minimum?*</b>	<b>Service Credit Calculation</b>
$\geq 90$	$\geq 120$	Yes	1.00
$\geq 90$	$\geq 120$	No	Lesser of: Days $\div$ 180 or Actual Compensation $\div$ \$12,000
$\geq 90$	$< 120$	N/A	Lesser of: Days $\div$ 180 or Actual Compensation $\div$ \$12,000
$< 90$	N/A	N/A	Lesser of: Days $\div$ 180 or Actual Compensation $\div$ \$12,000

\*For a chart of past and current state minimum salaries, please see the table on Page 9.

## Full-time college or university service

For STRS Ohio's purposes, a member is considered to be **full time** when the member's contract:

- Begins and ends on the first and last day of a 365-day calendar or the first and last day of a school year of at least two semesters; and
- Provides compensation equal to 100% of the full-time salary as defined by the college or university's compensation for full-time workload.

### Full-time service (contract based on percentage of full-time equivalent workload) occurring on or after Sept. 1, 1971

Two semesters of full-time contributing service as a faculty member for a single employer constitutes 1.00 year of service credit in determining total credit for benefit purposes. (Split summer sessions do not apply.) This rule assumes that the actual number of days employed is not available from employer payroll records.

If fewer than two semesters of teaching occur, the annual service credit is determined using the part-time service rules.

### Full-time service (contract based on days) occurring on or after Sept. 1, 1971

This generally applies to administrative service contracts where members are awarded contracts based on days.

In determining total credit for benefit purposes, 120 or more days of full-time contributing service for a single employer constitutes 1.00 year of service credit. (Employment must begin no later than the beginning of the school year.)

If fewer than 120 days of service occur, the annual service credit will be determined using the part-time service rules.

#### Example:

A full-time administrator who began work on July 1 and received compensation for 120 or more full-time days during the year (July 1–June 30) would receive 1.00 year of service credit. Assuming these 120 days were completed during December in the final year of service, the member could retire on the first day of January with a full year of service credit.

## Part-time college or university service

**"Part-time"** service means employment on any basis other than full time.

### Part-time service (contract based on full-time equivalent workload) occurring on or after Sept. 1, 1971

Service credit earned on a contract, which is issued as a percentage of full-time equivalent (FTE), is determined in accordance with the actual contracted workload percentage averaged over two semesters during the year. (Assumes actual number of days employed is not available from employer payroll records.)

Semester examples:

- Contract for 50% of FTE for two semesters:  
 $(50\% \times 2 \text{ semesters}) \div 2 \text{ semesters} = .50$  of a year of service credit.
- Contract for 75% of FTE for two semesters:  
 $(75\% \times 2 \text{ semesters}) \div 2 \text{ semesters} = (.75) = 1.00$  year of service credit.\*

### Part-time service (contract based on days) occurring on or after Sept. 1, 1971

A full year of service credit is earned if a part-time professor has met the following requirements:

- Taught for one employer for at least 90 days in a fiscal year (or 500 hours if the actual number of days of service is not available from the employer's records).
- Employment relationship has been in effect for a period of time at least equal to 120 days during the academic year.
- Total compensation for the year is an amount at least equal to the first step of the state minimum salary schedule. (See Page 9 for a year-by-year list of state minimum salaries.)

\*Prior to July 1, 2019, if total compensation is less than the first step of the state minimum salary schedule, annual service credit is the greater of:

- Actual days or partial days of service divided by 180; or
- Hours of service divided by 1,000, but only if the actual number of days of service is not available from the employer's records; or
- Actual compensation for the year divided by the amount specified as the first step of the state minimum salary schedule.

**Example:**

A professor is employed Aug. 26 through Feb. 24, which spans at least 120 workdays, and worked 115 days. The professor earned \$37,000 and the state minimum salary was \$35,000. Service credit = 1.00 year.

Beginning July 1, 2019,\* if the requirements above are not met, annual service credit is the lesser of the following:

- Actual days or partial days of service divided by 180; or
- Hours of service divided by 1,000 if actual number of days is not available from the records; or
- Actual compensation divided by \$12,000.

**Example:**

A professor is employed Aug. 26 through Feb. 24, which spans at least 120 workdays, and worked 99 days. The professor earned \$5,280. Service credit is .44 of a year, which is the lesser of the following (hours do not apply):

- $99 \text{ days} \div 180 \text{ days} = .55 \text{ of a year}$
- $\$5,280 \div \$12,000 = .44 \text{ of a year}$

**Example:**

A professor worked 75 days and earned \$7,500. Service credit is .42 of a year, which is the lesser of the following:

- $75 \text{ days} \div 180 \text{ days} = .42 \text{ of a year}$
- $\$7,500 \div \$12,000 = .63 \text{ of a year}$

**Example:**

A professor worked 440 hours and earned \$8,000. (Payroll records do not reflect the actual number of days employed.) Service credit is .44 of a year, which is the lesser of the following:

- $440 \text{ hours} \div 1,000 \text{ hours} = .44 \text{ of a year}$
- $\$8,000 \div \$12,000 = .67 \text{ of a year}$

\*Prior to July 1, 2019, if total compensation is less than the first step of the state minimum salary schedule, annual service credit is the greater of:

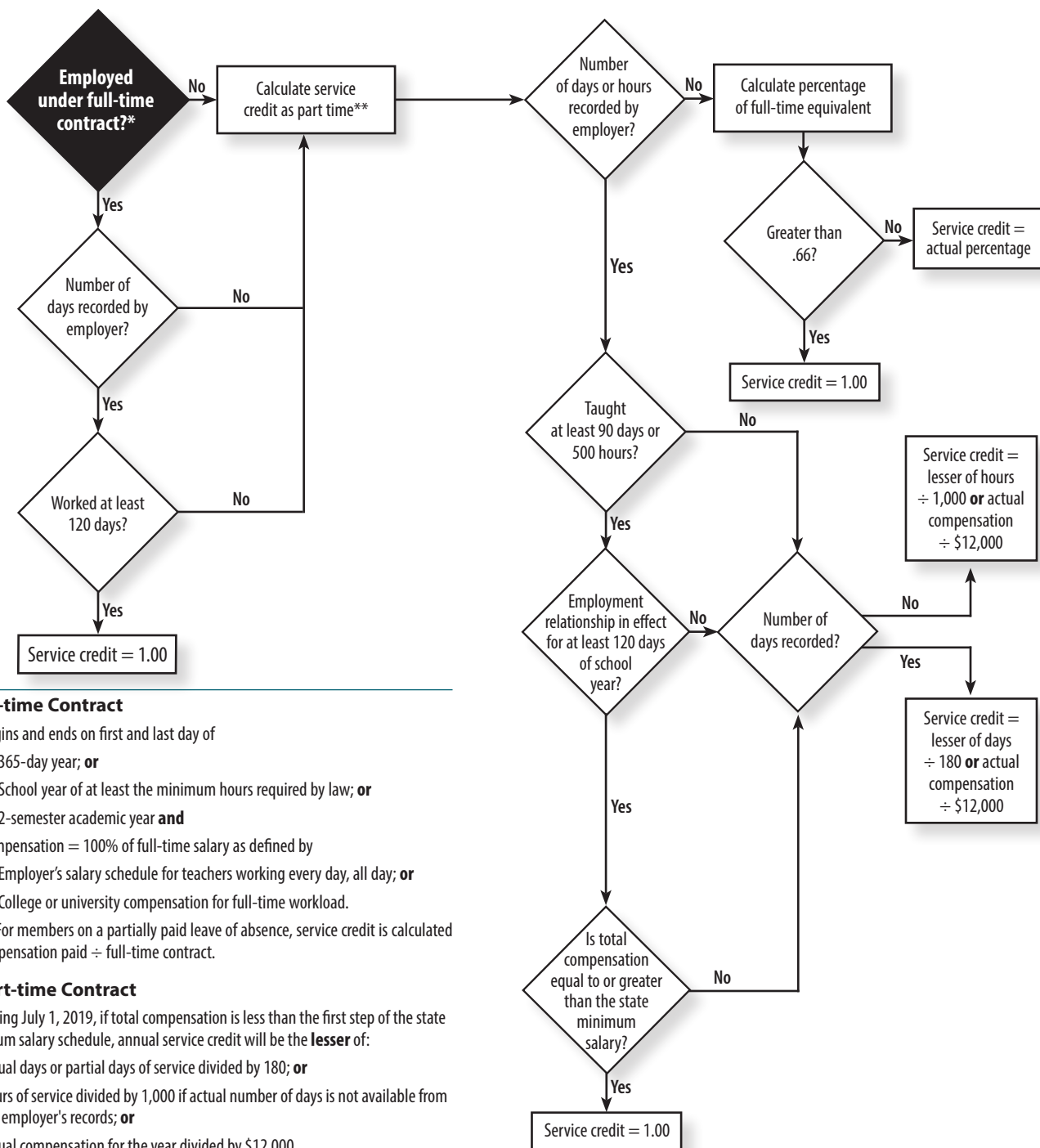
- Actual days or partial days of service divided by 180; or
- Hours of service divided by 1,000, but only if the actual number of days of service is not available from the employer's records; or
- Actual compensation for the year divided by the amount specified as the first step of the state minimum salary schedule.

**Ohio Administrative Code  
Rule 3307: 1-2-01  
Service Credit Calculation**

**No Experience — Bachelor's Degree**

Fiscal Year	State Minimum Salary	Fiscal Year	State Minimum Salary
1971–1972	\$5,800	1997–1998	\$17,000
1972–1973	6,400	1998–1999	17,000
1973–1974	6,400	1999–2000	17,000
1974–1975	6,400	2000–2001	17,000
1975–1976	7,400	2001–2002	20,000
1976–1977	7,900	2002–2003	20,000
1977–1978	8,400	2003–2004	20,000
1978–1979	8,900	2004–2005	20,000
1979–1980	9,500	2005–2006	20,000
1980–1981	10,100	2006–2007	20,000
1981–1982	10,500	2007–2008	20,000
1982–1983	11,500	2008–2009	20,000
1983–1984	12,100	2009–2010	20,000
1984–1985	12,700	2010–2011	20,000
1985–1986	13,700	2011–2012	20,000
1986–1987	14,800	2012–2013	20,000
1987–1988	14,900	2013–2014	20,000
1988–1989	15,100	2014–2015	20,000
1989–1990	16,000	2015–2016	20,000
1990–1991	16,700	2016–2017	20,000
1991–1992	16,700	2017–2018	20,000
1992–1993	17,000	2018–2019	20,000
1993–1994	17,000	2019–2020	30,000
1994–1995	17,000	2020–2021	30,000
1995–1996	17,000	2021–2022	30,000
1996–1997	17,000	2022–2023	30,000
		2023–2024	35,000

# Service Credit Decision Tree — Effective July 1, 2019



## \*Full-time Contract

- Begins and ends on first and last day of
  - 365-day year; **or**
  - School year of at least the minimum hours required by law; **or**
  - 2-semester academic year **and**
- Compensation = 100% of full-time salary as defined by
  - Employer's salary schedule for teachers working every day, all day; **or**
  - College or university compensation for full-time workload.

**Note:** For members on a partially paid leave of absence, service credit is calculated as compensation paid ÷ full-time contract.

## \*\*Part-time Contract

Beginning July 1, 2019, if total compensation is less than the first step of the state minimum salary schedule, annual service credit will be the **lesser** of:

- Actual days or partial days of service divided by 180; **or**
- Hours of service divided by 1,000 if actual number of days is not available from the employer's records; **or**
- Actual compensation for the year divided by \$12,000.

This decision tree is based on Administrative Code Rule 3307:1-2-01. It is not intended as a substitute for the Ohio Revised Code or the Ohio Administrative Code or for any state or federal law or regulation, nor will its interpretation prevail should a conflict arise between it and any law or regulation.

On-call days where a member is not called to work do not count toward earned service credit and will not be used in the calculation of service credit.

### Summer school service

Members who teach during a summer session between two full-time school years ordinarily do not earn additional service credit, but they do make contributions to STRS Ohio. Some teachers who are not otherwise earning a full year of service credit for the school years before and after a summer session may be granted service credit as follows, although no more than a year of service credit can ever be earned for a year beginning July 1 and ending June 30.

Service credit for summer is based on a .50 for a semester. Split summer sessions are prorated so that the maximum credit allowed for all summer sessions is .50 for a semester. Service credit calculations are based on the university calendar rather than an individual faculty member’s schedule.

Summer service split by the fiscal year change (July 1) is prorated between the two fiscal years. Service credit earned before July 1 is credited to the previous fiscal year. Service credit earned July 1 and after is credited to the next fiscal year. See the examples on Page 13.

Service credit earned during summer sessions is added to service credit earned during the academic year to determine total service credit for the fiscal year. Therefore, service credit earned July 1 and after can be added to other FTE credit for that year and, if the total credit exceeds .66, the service credit for the year will be 1.00 year.

Service credit based on days for summer employment cannot be combined with service credit based on FTE for the academic year to determine total service credit.

**Note:** STRS Ohio has established general maximum credit limit guidelines for summer sessions which have been divided into shorter units (see the table below). Specific situations may vary.

Session Length	Maximum Credit (Cap)
9–16 weeks	.50
5–8 weeks	.25
3–4 weeks	.12
1–2 weeks	.06

#### Example:

##### Service credit prorated between fiscal years using weeks

A member wants to work the summer semester before retiring. He is teaching a three-credit hour course for the entire 10-week session from May 19–July 31. The member works six weeks (May 19–June 30) during the 2022–2023 fiscal year and four weeks (July 3–31) during the 2023–2024 fiscal year. Based on an FTE of 12 credit hours per semester, prorated summer service credit using weeks would be calculated as follows:

##### 2022–2023

$$\frac{3 \text{ credit hours}}{24 \text{ FTE (12 x 2 semesters)}} \times \frac{6 \text{ weeks}}{10 \text{ weeks}} = .08 \text{ service credit}$$

##### 2023–2024

$$\frac{3 \text{ credit hours}}{24 \text{ FTE (12 x 2 semesters)}} \times \frac{4 \text{ weeks}}{10 \text{ weeks}} = .05 \text{ service credit}$$

#### Example:

##### Service credit prorated between fiscal years using compensation earned

A member teaches a three-credit hour course during a summer session from May 17–July 21, 2023, and earns \$6,000. The member earns \$3,600 in the 2022–2023 fiscal year ended June 30, 2023; the remaining \$2,400 is earned July 6–21 in the 2023–2024 fiscal year. Based on an FTE of 12 credit hours per semester, prorated summer service credit using compensation earned would be calculated as follows:

##### 2022–2023

$$\frac{(\$3,600 \div \$6,000)}{24 \text{ FTE (12 x 2 semesters)}} \times 3 = .08 \text{ service credit}$$

##### 2023–2024

$$\frac{(\$2,400 \div \$6,000)}{24 \text{ FTE (12 x 2 semesters)}} \times 3 = .05 \text{ service credit}$$



## Any teaching or administrative service occurring before Sept. 1, 1971

Service credit shall be the greater of:

- Percentage of annual contract earned;
- Full or partial days employed divided by 180; or
- Hours paid divided by 1,000.

## Nonteaching periods (leaves of absence)

Service credit granted for nonteaching periods is determined by comparing the amount you earn to the amount you would have earned for full-time employment if the nonteaching period had not occurred. Contributions must be made on a full year's salary for a full year of credit to be granted.

Nonteaching periods include unpaid sick leave, professional leaves and sabbatical leaves with partial pay. Leaves with no pay for teachers (kindergarten through 12th grade) are also included under this section of the law.

### Example:

If a teacher is on a partially paid leave of absence and earns \$10,000 in a year in which the full-time earnings would have been \$35,000, the teacher will earn .29 of a year of service credit ( $\$10,000 \div \$35,000$ ).

Further information about purchasing credit for leaves of absence as well as a *Purchasing Service Credit* brochure are available at [www.strsoh.org](http://www.strsoh.org).

## By phone: 888-227-7877 (toll-free)

Our dedicated team of member service representatives is available to answer your questions when you need them.

- Call Monday–Friday, 8 a.m.–5 p.m.

When you need more detailed information, our benefits counselors can provide you with one-on-one consultation in our Columbus office, through a teleconference, videoconference or during field counseling sessions.

## On the Internet: [www.strsoh.org](http://www.strsoh.org)

A quick way to access information is through STRS Ohio's website, where you will find the items below and much more.

- Benefit information (while teaching and in retirement)
- Online Personal Account information
- Videos and on-demand webinars
- Benefits counseling and seminar information
- STRS Ohio publications and forms
- Benefit calculators

## By email:

- Go to [www.strsoh.org](http://www.strsoh.org) and select “Contact” from the top menu.

## Email news service

STRS Ohio updates members about legislation, benefits and other issues affecting the STRS Ohio membership through our email news service — *eUPDATE*. All members with an email on file receive the *eUPDATE*.



---

## Publications available

The following STRS Ohio publications are available on the STRS Ohio website at [www.strsoh.org](http://www.strsoh.org).

- *Account Withdrawal*
- *Annual Comprehensive Financial Report*
- *Death Benefits*
- *Disability Allowance*
- *Disability Benefits (Combined Plan)*
- *Disability Retirement*
- *Employment After Retirement*
- *Preparing for Retirement*
- *Purchasing Service Credit*
- *Service Credit Guidelines*
- *Service Retirement and Plans of Payment*
- *Summary Annual Financial Report*
- *Survivor Benefits*
- *Understanding Your STRS Ohio Benefits — Plan Summary*

STATE TEACHERS RETIREMENT SYSTEM OF OHIO  
275 East Broad Street • Columbus, OH 43215-3771  
888-227-7877 • [www.strsoh.org](http://www.strsoh.org)

