TFFR Reporting 101

Teachers' Fund for Retirement

November 19, 2025

10:00 a.m., CT

WHAT IS TFFR?

- The Teachers' Fund for Retirement (TFFR) is a defined benefit plan for North Dakota public school educators.
- Public schools and state institutions are required by law to identify employees eligible for TFFR's pension program, report their salaries, and collect and pay the member and employer contributions.
- The TFFR Board of Trustees has statutory responsibility, and the North Dakota Retirement and Investment Office administers the program.

BUSINESS MANAGER RESPONSIBILITIES

Identify Employees Eligible for TFFR	Report Eligible Salary	Collect & Pay Contributions
▪ Licensed by ESPB, www.nd.gov/espb ▪ Under Contract or Written Agreement	▪ Earnings for Performance of Duties ▪ Do Not Report Ineligible Salary	▪ Member – 11.75% (Active & Retired) ▪ Employer – 12.75%

See state statute, [NDCC 15-39.1-23]

Salary

TERMS & DEFINITIONS

- Bonus
- Contract
- Employee Contributions
- Employer Contributions
- Dual Member
- Last Day Worked & Total Hours
- In-Staff Substitute Teacher
- Salary

REPORTABLE SALARY

- Where to find Pay Codes?
  - TFFR Employer webpage, www.rio.nd.gov/teachers-fund-retirement-employers
  - Select the "*My*TFFR Business Partner Resources" accordion
  - Scroll to "Pay Code Definitions"

My TFFR BUSINESS PARTNER
ND RETIREMENT & INVESTMENT OFFICE

TFFR PAY CODE DEFINITIONS

Pay code	Duty	Definition
Pay code 1	Main teaching and/or administrative duties	Contracted teachers, administrators, superintendents, principals, directors, etc. Includes contracts, written agreements, board minutes or something in writing.
Pay code 2	Extra-curricular duties	Coaching, music, drama, advisor, monitor, supervisor, athletic director, etc. Not tournament manager or athletic director if listed on the extra-curricular schedule in the master negotiated agreement.
Pay code 3	Technology Coordinator	Only those titled as Technology Coordinators are reportable.
Pay code 4	Summer School/Drivers Education	Summer school programs, including drivers' education. Summer School/Drivers Ed salary is reportable in the fiscal year in which the pay is earned. Summer salary earned in the month of June is required to be reported in the month of June. Summer salary earned in the months of July/August needs to be reported in July/August for the next fiscal year.
Pay code 5	In-staff subbing	Subbing performed by a teacher contracted with the reporting district. Includes third party agreements.
Pay code 6	Teacher education	Professional development, curriculum development, mentoring, staff training and meetings, etc.
Pay code 7	Academic and career support programs	Adult education, dual credit, ESOL, etc.
Pay code 8	Assessments, tutoring, kindergarten prep	Hearing, speech, academic, and other assessments, etc.
Pay code 9	Grant writing	Time spent specifically on grant writing and duties directly attributable to grant writing. Any percentage of the grant given to administrators/teachers is not reportable.
Pay code 10	Travel between schools	Only time spent traveling during work hours is reportable. Does not include student transport.
Pay code 11	Paid leave	Paid annual, sick, funeral, personal, maternity, etc. Unused SL or AL is not reportable.
Pay code 12	Other	New positions - if outside the other pay codes, can report here. Example: COVID pay. Notify TFFR for approval prior to including any reportable salary under this code.

NON-REPORTABLE SALARY

All members

- Amounts received in lieu of previously employer provided benefits or payments.
- Bonuses – retention or signing.
- Bus driving.
- Early retirement incentive or severance pay.
- Fringe benefits – allowances, meals or lodging.
- Insurance programs.
- Janitorial pay.
- Referee pay or ticket taking.
- Teacher's aid pay.
- Unused sick, personal or vacation leave.

Retired members only

- Extracurricular.
- Professional development.
- In-staff subbing.

VISA EMPLOYEES (J-1 and H-1B)

- Non-immigrant visa issued by the United States
- All applicants must meet eligibility criteria and English language requirements
- Must be sponsored either by a university, private sector, or government program

Employer Payment Plan

MODEL 1

Employer Remittance of All the Member Contributions as Salary Reduction

Contract/Additional TFFR Salary Earned by the Member	$60,000.00	
Retirement Salary	$60,000.00	
Tax-Deferred Member Contributions Withheld from Member's Pay and Remitted by the Employer as a Salary Reduction	$ 7,050.00	(Retirement Salary of $60,000 x 11.75%)
Employer Contributions	$ 7,650.00	(Retirement Salary of $60,000 x 12.75%)

MODEL 2 – FULL (ALL)

Employer Payment of All the Member Contributions as Salary Supplement

Contract/Additional TFFR Salary Earned by the Member	$60,000.00	
Retirement Salary	$67,988.67	(Contract Salary of $60,000/.8825)
Tax-Deferred Member Contributions Paid by the Employer as a Salary Supplement	$ 7,988.67	(Retirement Salary of $67,988.67 x 11.75%)
Employer Contributions	$ 8,668.56	(Retirement Salary of $67,988.67 x 12.75%)

MODEL 2 – PARTIAL

Employer Payment of a Percentage of Member Contributions as Salary Supplement

Contract/Additional TFFR Salary Earned by the Member	$60,000.00
Retirement Salary	$65,217.39 ($60,000/.92*)
Tax-Deferred Member Contributions Paid by the Employer as a Salary Supplement	$ 5,217.39 (Retirement Salary of $65,217.39 x 8%)
Tax-Deferred Member Contributions Withheld from Member's Pay and Remitted by the Employer as Salary Reduction	$ 2,445.65 (Retirement Salary of $65,217.39 x 3.75%)
Employer Contributions	$ 8,315.22 (Retirement Salary of $65,217.39 x 12.75%)

* Employer agrees to pay member contributions of 8%

MODEL 4 (STATE AGENCIES & INSTITUTIONS

The State agrees to pay 4% of the member contribution as a salary supplement; remaining 7.75% of the member contribution is deducted as a salary reduction.

Contract/Additional TFFR Salary Earned by the Member	$60,000.00
Retirement Salary	$60,000.00
Tax-Deferred Member Contributions Paid by the Employer as a Salary Supplement	$ 2,400.00 (Retirement Salary of $60,000 x 4%)
Tax-Deferred Member Contributions Withheld From Member's Pay and Remitted by the Employer as Salary Reduction	$ 4,650.00 (Retirement Salary of $60,000 x 7.75%)
Employer Contributions	$ 7,650.00 (Retirement Salary of $60,000 x 12.75%)

My TFFR BUSINESS PARTNER
ND RETIREMENT & INVESTMENT OFFICE

Organization Details

Home | Previous | Collapse | Welcome johnson, jania

Name : Phone Number : Email :

Other Details

Organization Type - Organization Sub-Type | Postal Addresses | Contacts | Benefit Programs | Banks | Employer Model Election Details

Model must be entered for each FY and becomes effective 07/01.

New | Delete

Employer Model Details

	Model Name	Start Date	End Date	ER Pick-Up Percent	Model Taxation	ER Pick-Up Paid By
☐	Model 2 - Partial	07/01/2016		6.00%	Pre-Tax	Employer
☐	Model 2 - Partial	07/01/2015	06/30/2016	3.00%	Pre-Tax	Employer
☐	Model 1	07/01/2005	06/30/2015	0.00%	Pre-Tax	

Employer Model Election Impacts

Tier Name	ER Contribution Percent	EE Contribution Percent	ER Pick-Up Percent	Net EE Contribution Percent
Tier 1 Grandfathered	12.75%	11.75%	6.00%	5.75%
Tier 1 Non-Grandfathered	12.75%	11.75%	6.00%	5.75%
Tier 2	12.75%	11.75%	6.00%	5.75%

Employer Reporting

MONTHLY REPORTING

- All participating TFFR Employers are required by law to make monthly payments and submit monthly reports
- Payment of member and employer contributions are due by the 15th of the month
- The employer is responsible for ensuring the information in the report is correct
- ACH payments

Online Reporting

Manual Reporting

ACH Payment

PENALTY FOR LATE PAYMENT/ REPORT

TFFR is required by law to take action if an employer is late with reports, forms, or payments

Penalty is $250 and interest of 1% per month on the amount due

ADJUSTMENTS TO REPORTED SALARY

- Make current year adjustments (same fiscal year) on a monthly contribution report
- Make prior year adjustments (different fiscal year) on monthly contribution report with Add Payroll Detail button, choose adjustment and the fiscal year to which correction applies
- Pay special attention at year end for salary reported in the wrong fiscal year
- If you have questions, submit a Contact Us ticket

FISCAL YEAR-END REPORT

All member records **must be closed** by reporting compensated hours and last date worked.

Final report of the year, typically your June report, is due no later than **July 15.**

Report salary when **earned,** not when paid.

Do **not** report unused sick, personal or vacation leave.

FISCAL YEAR-END HOURS

- Include **last day worked** and **total hours**.
  - Full-time teachers – maximum number of hours is 700.
  - Part-time teachers – number of days x hours per day = total hours.
  - Reemployed retired teachers – report actual hours excluding extracurricular, professional development and in-staff subbing.

- Expense any remaining contract hours on fiscal-year end report.

My TFFR BUSINESS PARTNER
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Employer Payroll Detail Maintanance

Home | Previous | Collapse | Welcome Volkert, Tami

Record displayed.

Read Only : Employer Payroll Detail is Processed or Voided or the associated Employer Payroll Header record is Submitted.

Reset

Employer Payroll Detail

Employer Payroll Header

Organization Name : All Star School
Employer Payroll Header ID : 123
Status : Processed

Benefit Program : Teachers' Fund for Retirement
Month Begin Date : 03/01/2025
Month End Date : 03/31/2025

Employer Payroll Detail

Employer Payroll Detail ID : 12345

Employer Model : Model 2 - Full

* SSN : 123-45-6789
Status : Processed

* First Name : JOHN
Middle Name :
* Last Name : DOE

* Transaction Type : Regular
* Reported Retirement Earnings : $4,543.62
Calculated Retirement Earnings : $4,543.59

* Exceeded IRC 401(a)(17) Limit : No
Last Date Taught :
Hours Worked :

* ND Teaching License Number : 987654
ND Teaching License Expiration Date : 06/29/2027
Total Eligible Earnings : $4,009.72

Pay Code Detail

Pay Code	Eligible Earnings
Main teaching and/or administrative duties	$3,687.50
Extra-curricular duties	$322.22

REPORTING REMINDERS: DEADLINES

- Reports are due the 15th of the following month (i.e., June report is due by July 15).
- Only one report can be submitted per day.
- If reports, forms or payments are late.
  - $250 penalty plus interest of 1% of the amount due per month
  - May result in loss of foundation aid payments
  - See state statute, NDCC 15-39.1-23

If your final report of the year is your May report, contact RIO so we can confirm that your reporting cycle is done for the fiscal year.

REPORTING REMINDERS: SUMMER SALARIES

- Report salary **when earned**, not when paid.
- **Contracts recommended** for summer school and driver education.
- **Include** professional development that occurs in the summer.

REPORT TROUBLESHOOTING

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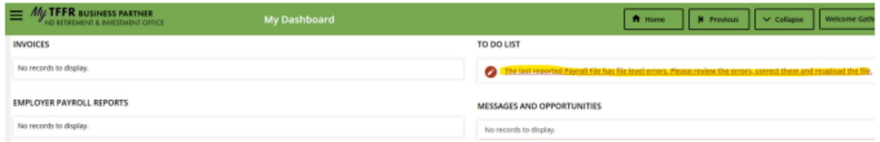
REPORT TROUBLESHOOTING

Employer Self-Service File Level Errors

Follow these steps to locate and resolve file-level errors in Employer Self-Service.

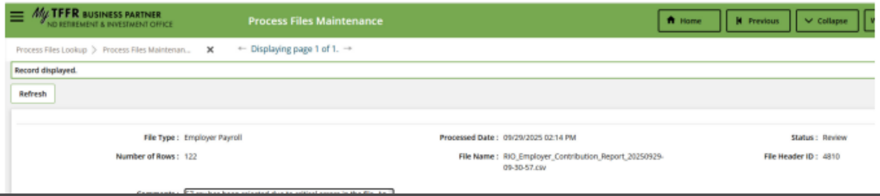
Step 1: Access File-Level Errors

From your dashboard, click the **error message link** under the **To Do List**.



Step 2: View Ignored Errors

Click the **Ignored** link.



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Employer Self-Service Adjustments

Step 1: Upload the Current Report

Begin by uploading your current report to the system.

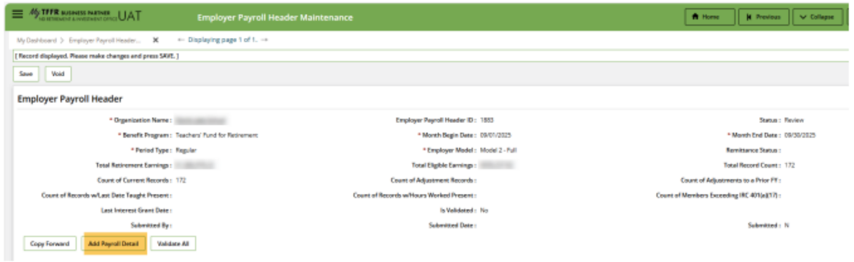
Step 2: Validate the Report

Once the report appears on your dashboard, review it for errors. Correct any errors and suppress any warnings until the report is valid.

Note: Your report must be valid before adjustments can be entered.

Step 3: Add Payroll Detail

When your report is valid, click **Add Payroll Detail** (as shown below).



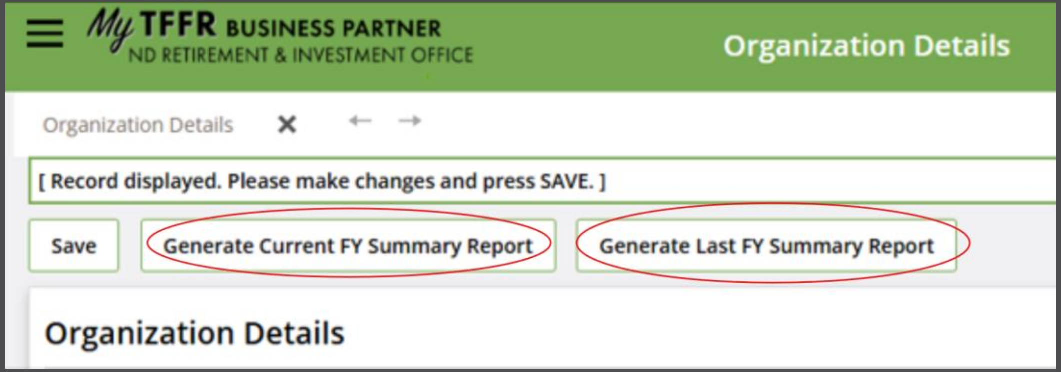
File Level Errors and Adjustments handout is available on TFFR Employer webpage > MyTFFR Business Partner Resources > Troubleshooting & Support.

EMPLOYER SUMMARY REPORT

- Includes all reported members and contributions for fiscal year ended June 30
- Review the following to Verify Accuracy:
  - Contract/Additional TFFR Salary
  - Retirement Salary
  - Taxed Member Contributions
  - Tax-Deferred Member Contributions
  - Employer Contributions
  - Last Date Worked
  - Total Hours
- Contact RIO if you find any discrepancies

HOW TO PRODUCE A SUMMARY REPORT

1. From your My TFFR Dashboard, select the hamburger menu (☰) in the upper-left corner.
2. Scroll down to Organization Information and select Organization Details.



3. At the top of the page, choose **"Generate Current FY Summary Report"** or **"Generate Last FY Summary Report."** *See the screenshot for reference.*

These reports are commonly used by external auditors to verify annual contribution totals.

Employing a Retired Teacher

EMPLOYING A RETIRED TFFR MEMBER

Retired members must have a one-month break in service before returning to work with a TFFR employer.

- Cannot have any written pre-existing agreement indicating re-employment after retirement.

Employers are required to notify RIO within 30 days of the retiree’s return to TFFR-covered employment.

EMPLOYMENT AFTER RETIREMENT

- Under both federal and state law, a teacher must terminate employment in order to be eligible to retire and receive retirement benefits. Therefore, at the time of retirement, there can be NO written pre-existing agreement indicating re-employment after retirement.

<u>General Rule – Annual Hour Limit</u>

- After 30 days has passed from the teacher's first retirement benefit, they may return to TFFR covered employment for a maximum number of hours in a fiscal year (July 1 – June 30), depending on the length of the contract.
    - 9-month contract = 700 hours
    - 10-month contract = 800 hours
    - 11-month contract = 900 hours
    - 12-month contract = 1,000 hours
- Teacher continues to receive TFFR benefits.
- Non-contracted substitute teaching, extra-curricular duties, and professional development are excluded.
- Employee and Employer contributions are required to be paid.

EMPLOYMENT AFTER RETIREMENT EXCEPTIONS

Exception A: Critical Shortage Area

- A one-year waiting period is required.
- ESPB determines the critical shortage areas each year in the spring. For 2023-24, all subject areas are critical; Administration is not.
- Each year, teachers must re-apply for this exception.
- Teacher continues to receive TFFR benefits.
- Employee and Employer contributions are required to be paid.

Exception B: Benefit Suspension and Re-calculation

- After 30 days from the teacher's retirement date, they may return to TFFR covered employment and exceed the annual hour limitation.
- TFFR benefits will be suspended the first of the month following the month they reach the annual hour limit.
- TFFR benefits will be re-calculated.
- Employee and Employer contributions are required to be paid.

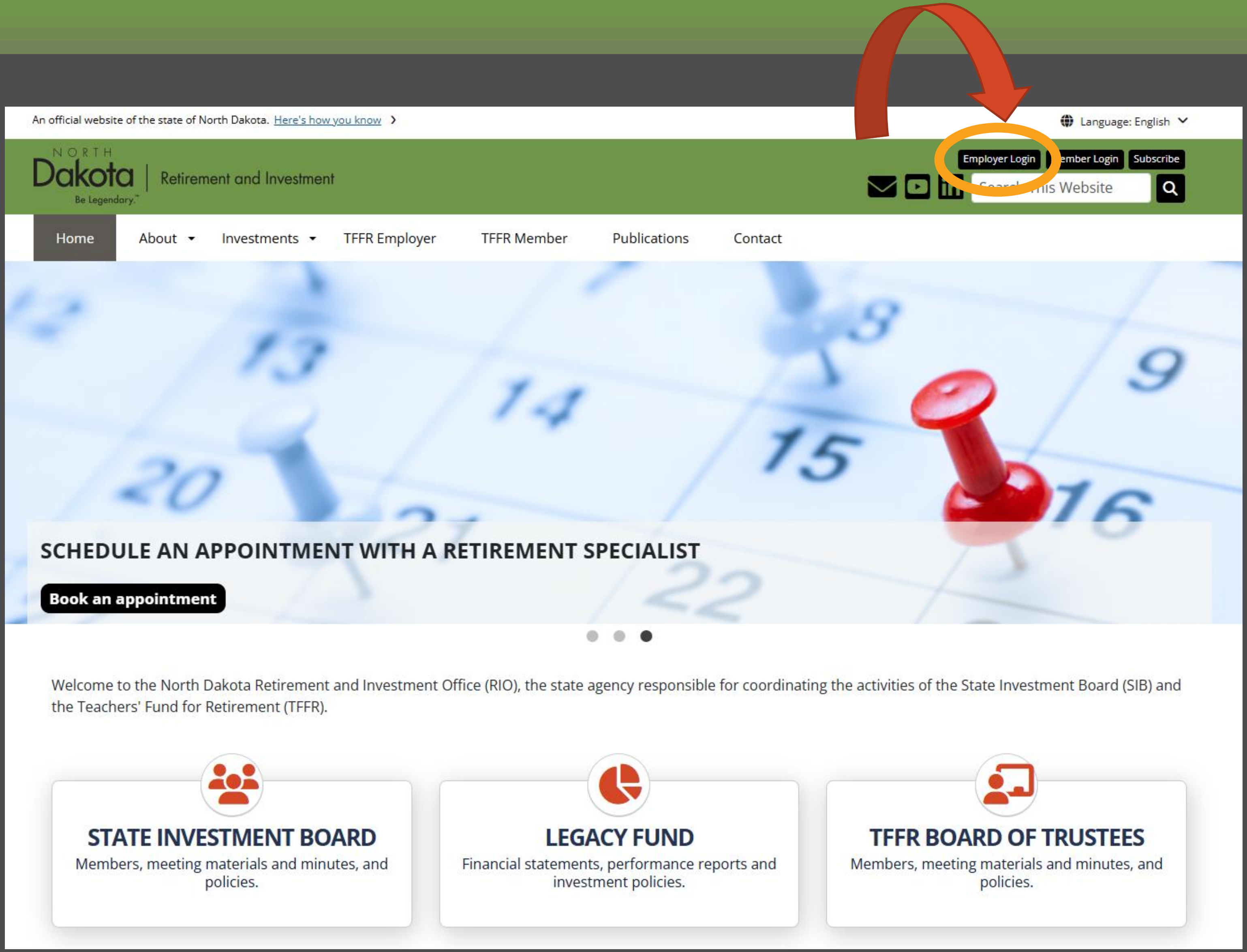
RETIRED TEACHER: WHAT TO REPORT AND PAY

Duty	Report Hours	Report Salary (and Pay Contributions)
Teaching	Yes	Yes
Supervising	Yes	Yes
Administration	Yes	Yes
Contracted Subbing	Yes	Yes
Non-contracted Subbing	No	No
In-Staff Subbing	No	No
Extra-curricular	No	No
Professional Development	No	No


Any
Questions

Resources

MyTFFR EMPLOYER SELF SERVICE



EMPLOYER RESOURCES

Website, www.rio.nd.gov

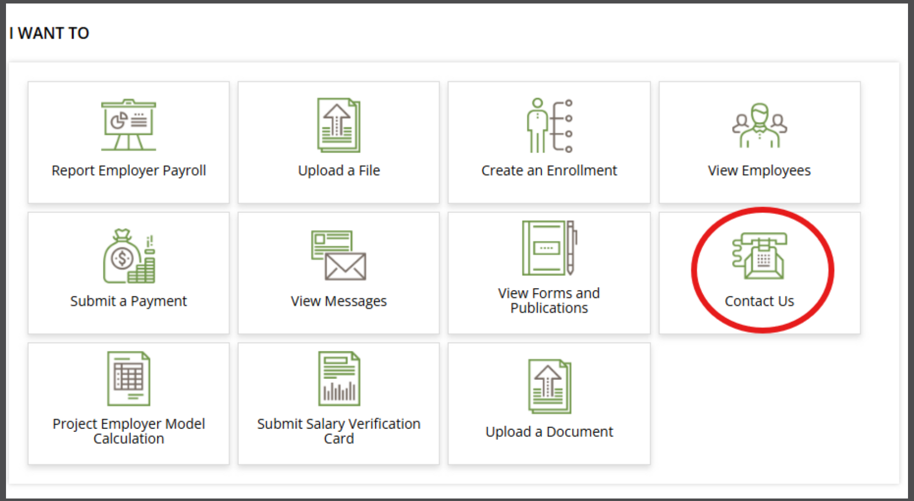
- Homepage
  - Newsletters (TFFR Business Partner)
  - Upcoming events - employers and members
- TFFR Employer page
  - Presentations (previously recorded)
  - Employer guide, reporting and audit info (GASB 68), forms and FAQs

Newsletters, program updates and event notices

Conferences and workshops

NEED ASSISTANCE?

- Resources are available on RIO's website, www.rio.nd.gov
  - Select the TFFR Employer tab
    - TFFR Employer Guide and *My*TFFR Employer Self-Service Handbook tiles
    - "*My*TFFR Business Partner Resources" accordion
  - Select Publications tab for recent newsletters and email updates
- *My*TFFR dashboard, use the "Contact Us" tile to request assistance
  - Creates a support ticket accessible by multiple RIO staff
  - Ensures faster response time



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