## **ISTA/NEA Money Trail** Teachers' Premiums ISTA manipulates CSR balance reports. ISTA Health Care Plans ISTA uses certain corporations' CSR balance to pay claims from other Unused health claims corporations. deposited into school corporations' CSR. ISTA uses CSR funds to pay off long-term ISTA commingles all disability. school corporation CSR accounts. ISTA invests CSR in risky alternative securities.

<sup>\*</sup>CSR – Claims Surplus Reserves, money not used to cover health care cost that ISTA said it would invest to reduce future health care cost or other school district expenses.