

Financial and Personal Losses

Potential vs. Actual Income

The decision of the Lee County School District to deny me employment (past, present, and future) has prevented me from earning a living; which includes, paying my bills and saving for retirement.

During the past 17 years (2010-2026), I should have earned an average of about \$46,000 per year, for a total of approximately \$782,000. Based on my annual tax returns during the same 17-year period, I actually earned far less, totaling roughly \$199,000. This results in an income loss of approximately \$583,000.

(See Table 1 below for a complete year-by-year income break down.)

I should have 17 years of teaching experience (as of 2026); however, due to the actions/decisions of the LCSD, I have “zero teaching years” within the district – therefore, my current salary is now based as if I was a first-year teacher. If you consider that I could/should have had at least a 20-year teaching career, then you could project three more years of lost income. If I earned an average annual salary of about \$52,000 during these three years, then an additional \$156,000 could be added to my income losses.

Lack of Income

With my actual income being below the poverty line (well below for a college-educated homeowner), I had to rely on a family member to supplement my income, so I could pay my bills – I was fortunate to have this option. For six years (2015-2019 & 2022), this family member was able to provide me an extra \$1,500 per month or about \$18,000 per year – for a total of roughly \$108,000.

Because of the LCSD’s refusal to change my employment status with the district, I have not been able to find new employment. As a result, the same family member has had to basically pay my bills for me – which is humiliating, but sadly necessary so I don’t lose my home. Beginning in January of 2025, I received \$2,500 per month or about \$30,000 for 2025. This “financial assistance” continues for 2026, for a projected total of roughly \$20,000.

Combined, the decisions/actions of the LCSD have unnecessarily cost my family member a total of approximately \$158,000 (108,000 + 30,000 + 20,000).

Credit Score & Debt

With a lack of income, I fell behind with paying my mortgage and I am close to maxing out all of my credit cards. Before I lost my job in October of 2024, I had never missed a mortgage payment and was planning on being able to pay off all my credit cards by the summer of 2025.

As a result of being unemployed, my credit score has been negatively impacted. During 2025, my FICO credit score went from 683 in May to 609 by December. (See Charts 1 & 2 below.) My credit score was over 700 in May of 2014, when I bought my home.

Personal (Opportunity) Cost

The decisions/actions of the LCSD have also cost me personally. With my limited income, I was not able to invest or save for retirement. As I approach my mid-50's, my retirement account is basically nonexistent – the LCSD “wasted” my most important income-generating years. With my reduced income, my opportunity/ability to travel, visit family, or socialize with friends was also limited. The financial stress of not having enough income has also affected me emotionally and physically.

Table & Charts

Chart 1

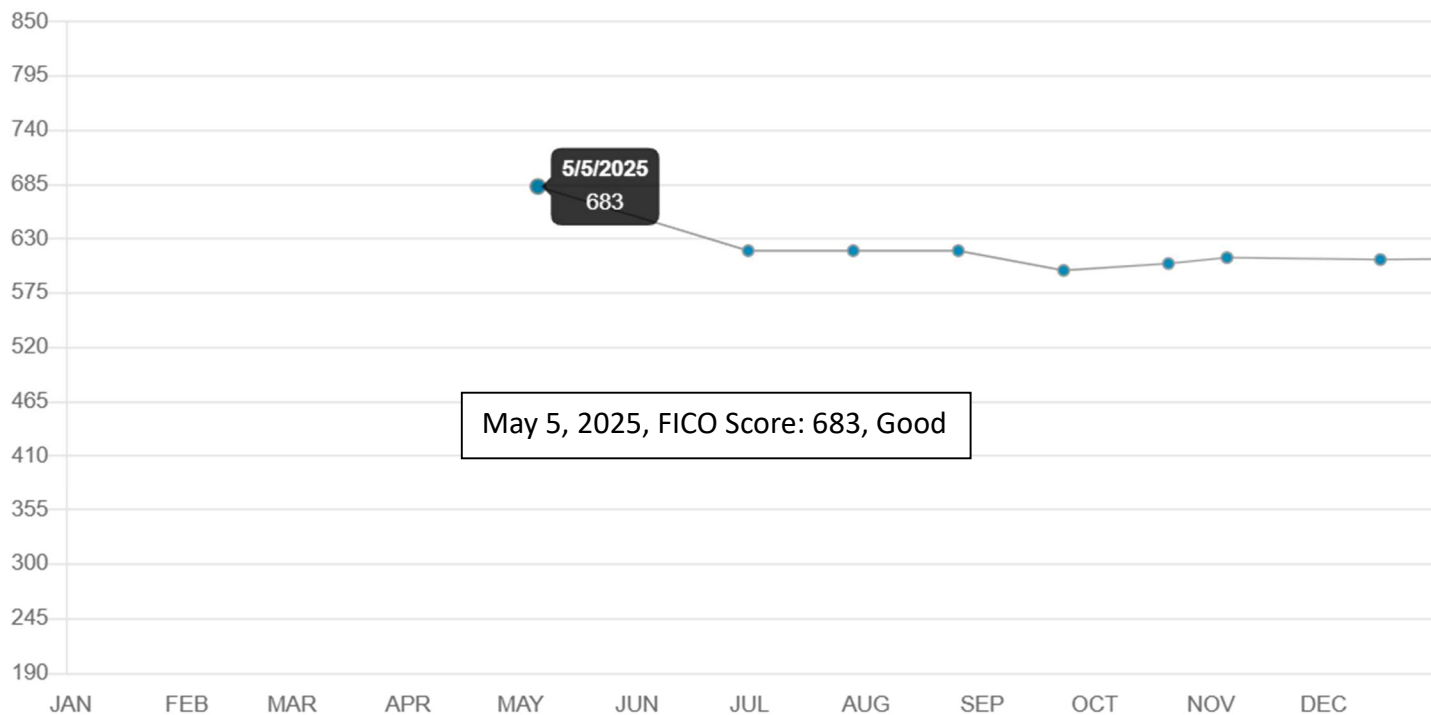


Chart 2

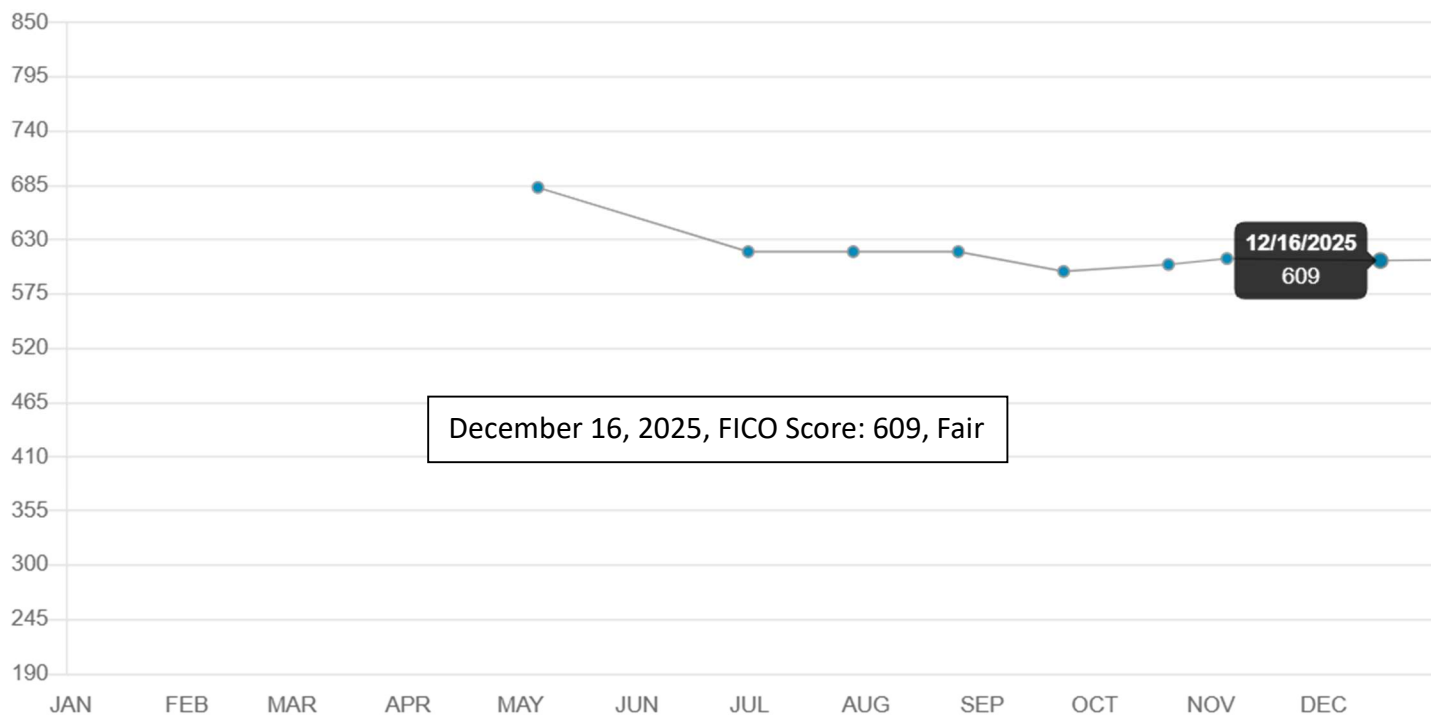


Table 1: Year-by-Year Income Breakdown (2010-2026)

Year	Annual Income		Comments on Income Earned
	Should Have Earned (Approx.)	Actually Earned (Tax Return)	
2010	\$38,000	\$8,880	LCSD, Full-time math teacher, 62-days, \$740/week (approx.)
2011	\$39,000	\$4,860	LCSD, PE Paraprofessional, 90-days, \$54/day
2012	\$40,000	\$13,438	LCSD, PE Para, 92-days, \$54/day, \$4,968 (approx.); Math tutor, 57-days, \$770/week, \$8,470 (approx.)
2013	\$41,000	\$27,443	PACE, Sub. teacher, \$120/day, 6-months, \$12,120; Math teacher, charter school, 5-months, \$15,323
2014	\$42,000	\$25,753	Full-time math teacher, 6-months, charter school
2015	\$43,000	\$7,538	Non-teaching Intern, \$12/hour, 6-months
2016	\$44,000	\$13,609	Intern, \$12/hour, 6-months, \$9,734; Substitute teacher, \$114/day, \$3,875, LCSD
2017	\$45,000	\$10,251	Substitute teacher, \$114/day, LCSD
2018	\$46,000	\$10,581	Substitute teacher, \$114/day; Full-time teacher, 20-days, LCSD
2019	\$47,000	\$8,602	Full-time math teacher, 39-days, LCSD
2020	\$48,000	\$16,094	Covid Unemployment Benefits
2021	\$49,000	\$10,945	Covid Unemployment Benefits
2022	\$50,000	\$6,544	Non-teaching job, \$15/hour, laid-off after 6 months
2023	\$51,000	\$8,303	Substitute teacher, \$16/hour, charter school
2024	\$52,000	\$26,328	Full-time math tutor, \$20/hour, charter school
2025	\$53,000	\$0	Denied employment by LCSD; Could have earned \$47,500 from charter school
2026	\$54,000	\$ -	No Income yet; still unemployed
Totals			Income Lost (Approx.)
17 years	\$782,000	\$199,168	\$582,832
Average	\$46,000	\$11,716	\$34,284

Table 2: Total Financial Losses

	Year(s)	Amount	Subtotal	Total
Income Lost (Actual/Approx.)	17	\$34,284	\$582,832	
Income Lost (Projected/Future)	3	\$52,000	\$156,000	
				\$738,832
Financial Assistance (Family)				
2015-2019 & 2022	6	\$18,000	\$108,000	
2025 & 2026	1.75	\$30,000	\$52,500	
				\$160,500
Personal/Other (Estimate)				
Retirement Savings	17	\$6,000	\$102,000	
Investment Opportunities	17	\$1,000	\$17,000	
Credit Card Debt & Interest Rates	17	\$2,500	\$42,500	
				\$161,500
Emotional Distress (Estimate)				\$100,000
Total Financial Losses				\$1,160,832