About us

Teachers Mutual Bank is a purpose-driven bank; we believe profits should do good in the world.
That’s why we invest our profits back in to our members and the education sector.
We are committed to creating a better world for our members, the teaching community, the planet and the people on it. We believe profits should help create a brighter future.

We lead by example and are committed to being a responsible business, as we believe it’s the way business should be run, and that it should be driven by ethics. Sustainability is not part of our business, it’s why we do business. Sustainability is integral and integrated into what we do every day.

We want the next generation to live in a better world so we invest in putting teachers at the heart of everything we do. We create opportunities for teachers and the community to flourish.
We provide scholarships for young teachers, support teacher development and provide grants to schools to help teachers educate students about the environment.
After all it’s why we exist, to support teachers who do one of the most important jobs in the world.

About the Future Teacher Scholarship

Our Future Teacher Scholarships provide financial assistance to university students studying to become teachers, so they can focus on their future and not worry about their finances.

Teachers Mutual Bank believes teachers do one of the most important jobs in the world and understands the need to support and nurture our future teachers. Since its launch in 2009 the Future Teacher Scholarship program has provided a total of $215,000 to 42 deserving students.

In 2015 we asked applicants to submit an essay on the subject ‘Teaching – why it’s more than just a job’

We were overwhelmed by their passion. We found 7 winners.
These are their stories…

“We want to help ease the load and allow aspiring teachers to focus on their university studies” says Steve James, CEO of Teachers Mutual Bank.
Christopher Burton

Master Of Teaching (Primary),
University Of Western Sydney, NSW

About Christopher Burton

For Christopher, you could say that education is in his blood, having been raised by his mother who is a School Learning Support Officer (‘Teacher’s aide’). He observed her positively model how to juggle the challenges of raising a family and managing finances, while also being dedicated to helping teachers get the most out of their students.

This inspired Christopher to pursue his own career in teaching, which he says has been his “dream profession for as long as (he) can remember.” His dedication is evident in the way that he speaks about teaching, seeing it as not just a ‘job,’ but rather as an “opportunity to not only educate children, but also to inspire them and to provide an opportunity for them to experience personal transformation.” This passion drove him to commence his Bachelor of Arts (Pathway to Teaching Primary) degree in 2014, and this year he commenced his Master of Teaching (Primary) degree, both via the University of Western Sydney.

Christopher lives in the Blue Mountains and had previously attended the Kingswood UWS campus. However, for the duration of the Masters degree he has to commute to the Bankstown campus, as this is the only UWS campus that offers this degree. This travel – along with the pressures associated with his teaching practicums and his course work at university – means that he has had reduced the hours he works in a casual role. “Receiving the scholarship has significantly helped towards completing my studies,” Christopher said. “I am committed to doing my absolute best at university… and the financial support will allow me to achieve even greater results, as I will no longer have to worry about my ability to cover the expenses that I face as a university student.”

Christopher’s essay

Teaching is regarded as one of the most important professions in the world; however, the work of teachers and their contribution to society is often underestimated. Many people see teaching as ‘just a job.’ Arguably, however, teaching is more than just a job. It is a way of life, and an opportunity to not only educates children, but also to inspire them and to provide an opportunity for them to experience personal transformation.

Opinion on the status of teaching – as simply a routine job or something more – is divided. Those who argue that teaching is just a job usually assert that, like many other jobs, teaching simply involves “a certain set of skills [that are] to be mastered and performed” (Hogan, 2003, p. 208). While teaching does certainly involve the mastery and performance of a set of skills, the best teachers do more than just this – they view teaching as a way of life, and in doing so, inspire and motivate their students (Hogan, 2003; Bernhardt, 2012). As noted by Hartcher (2012): “teaching is not just another occupation,” but “a vocation. A calling.” Furthermore, teachers do not just convey information to their students. They are frequently required to perform multiple roles in the classroom in addition to regular teaching, such as being a mentor and an advisor. Teachers may also be required to act as a bridge between cultures in schools with significant cultural diversity.

Teaching is also more than just a job because of the integral role that it plays in the nurturing of the next generation of Australians. This is because teachers provide building blocks for the rest of their students’ lives, from ‘life skills’ through to the development of higher-order intellectual skills such as critical reflection. Effective teachers dedicate their professional lives to not only teaching children the content required by the curriculum, but also to providing opportunities for their students to develop a love of learning and experience personal transformation through learning. Teachers also have the ability to empower their students and provide them with the opportunity to challenge their own pre-conceived ideas and beliefs, as well as those of others around them (Bernhardt, 2012).

The commitment and passion of these teachers to their students, school and education in general is often underestimated. Teaching is sometimes viewed as an ‘easy’ job with purportedly short hours and long holidays. However, this is not an accurate description of the teaching profession. To be an inspirational teacher is a very difficult task, and requires life-long dedication. Effective, productive teaching requires considerable preparation, development of teaching resources, and critically, reflection about teaching strategies and the individual needs of students in tandem with the requirements of the education system in which they are engaged.

Finally, teaching is undoubtedly one of the most important professions in society. However, teaching is more than ‘just a job.’ The dedication and passion required to become a truly great teacher results in teaching being a way of life. Its impact in opening minds to new possibilities, assisting social mobility, and developing creative solutions to contemporary problems should never be underestimated.
Teaching is a rare profession; there is more to it than what is on the lesson plan. As a teacher, I am a surrogate parent, helping raise a well-balanced child. As a teacher, I am a story teller, a joke cracker and an actor, inspiring curiosity and sparking wonder. As a teacher, I am an event planner, a travel agent and a first aid giver. As a teacher, I am a role model, a mentor and a counsellor.

Teaching isn’t something you do, it’s an innate desire, hardwired and forever compelling. My personal aspirations to teach stem from childhood, where I would spend the holidays coercing my younger siblings into being my students. It was then that I realised an invaluable lesson; Teaching would feed my spirit, my passion and my wellbeing. Nobody goes into teaching for the money, yet it is the best paid job in the world. There is no other profession in the world that allows us to shape the future of children, mould their minds toward future success.

Teaching is more than just a job, it’s a calling. Teaching is a rare profession; there is more to it than what is on the lesson plan. As a teacher, I am a surrogate parent, helping raise a well-balanced child. As a teacher, I am a story teller, a joke cracker and an actor, inspiring curiosity and sparking wonder. As a teacher, I am an event planner, a travel agent and a first aid giver. As a teacher, I am a role model, a mentor and a counsellor. When a student comes to school hungry and tired; I feed him and give him a quiet place to sleep, as I know that he cannot learn until these basic needs are met. To my students, I am their champion, always there guiding them into the future they are meant for.

A teacher never works 9-5. When you are truly passionate about something, an hour feels like five minutes, and a teacher works countless hours guiding their students throughout a successful education. One trait of a teacher that often goes unseen is that a teacher never stops thinking about their students. A teacher will often lose sleep as they have that lightbulb moment at 3am, realising there is a better way to teach that lesson the next day, and then staying up in order to prepare. It has been said that if you love what you do, you don’t work a day in your life and this is truly how I feel about teaching.

From my days as a young child playing ‘schools’, until now, and into the future still, there is nothing else in this world for me. As a teacher, I strive to inspire students to build confidence, self-efficacy and resilience, as these are aspects I have found detrimental to my own success thus far.

About Kim Denholm

It’s hard not to be moved by Kim’s story, she is a true inspiration. In Kim’s own words, she “grew up in a low socio-economic area, existing on threshold of poverty”. Opportunity and support were limited and the stresses that go along with this life were not easy to take a break from. As a teen she found her own educational journey ended early, before completing high school.

Her life changed forever in 2009 when she gave birth to her beautiful daughter. From that point on Kim resolved to break the cycle of poverty. She enrolled in a university preparation course as a stepping stone to go on and start her Bachelor of Education (Primary) at Edith Cowan University in 2010. All the time with the goal of bettering herself and creating future opportunities for herself and her daughter and fulfilling her lifelong goal.

Deciding on a teaching degree was a natural choice for Kim, recalling hours spent ‘playing school’ when she was just a child. Through her degree Kim hopes to “inspire students to build confidence, self-efficacy and resilience, as these are aspects I have found detrimental to my own success thus far.”

As a single parent and student, Kim finds that finances are a struggle. She constantly needs to manage the challenge of supporting her daughter, fitting in casual work and achieving the results she desires in her study. Kim says the Future Teacher Scholarship will “immensely relieve my financial situation” and it means she will “be able to afford the relevant course materials” to be able to complete her final year of study.
Bethany Harvey

Bachelor of Teaching (Primary) and Bachelor of Arts,
Newcastle University, NSW

About Bethany Harvey

Bethany’s original profession of choice was a circus clown. You’ll be pleased to know she changed her mind! Like many teachers before her – all it took was the passion of one dedicated educator to inspire a lifelong love of learning. From this grew the desire to become a teacher herself and instil that love learning in others. Reading her essay, Bethany’s passion for teaching is overwhelming and something to inspire teachers and non-teachers alike.

In 2012 Bethany commenced a Bachelor of Teaching (Primary) and Bachelor of Arts at Newcastle University. She jokes “I thought I was obsessed with teaching before I started university, however I was not prepared for the manifestation my obsession would grow to”. All the while she is has been working in the same casual role she has held since she was 15, where she is now in a staff supervisor role. However her hours vary because of her commitment to her university study meaning income is varying and unreliable.

The Future Teacher Scholarship couldn’t come at a better time for Bethany who is in her final year of studies. She is about to commence a 10-week prac placement and it means she will be able to “continue on with the dedication I have had for my studies since my first year of university which will hopefully result with me finishing my degree with distinction” and finally make her dreams a reality.

Bethany’s essay

Teaching is more than just a job – it is an obsession.

Up until the age of seven my career of choice was circus clown. Thankfully my seven year old self decided that perhaps becoming a circus clown wasn’t the best life choice for me and decided to switch to primary teaching instead. I’m not entirely sure where this desire to become a teacher came from, perhaps from the love of my year one teacher Mrs Fulbrook, or perhaps it was a child’s instinct. This decision however would prove to be one of the best things that ever could have happened to me and was the start of my obsession with teaching.

I loved primary school and rose every morning excited for school. I admired all my teachers and always tried my best as I knew that I needed to work hard if I wanted to become a primary teacher like the ones I adored. This love for school continued on into high school, and as the years went by I worked harder and harder as I knew that I needed to do well in my HSC so I could get into university to study teaching. Thankfully I received a high enough ATAR and was accepted into the University of Newcastle to study a Bachelor of Teaching (Primary)/Bachelor of Arts.

I thought I was obsessed with teaching before I started university, however I was not prepared for the manifestation my obsession would grow to. As each semester passed, and the more courses I completed I found that my love of education and teaching was growing more than I ever thought possible. My knowledge and passion for teaching was becoming uncontrollable to the point where it now consumes my life. When most 20 year olds go clothes shopping they are looking at the latest fashions and the nicest high heels to wear out to the club. However when I go shopping all I look for is outfits that would look appropriate in the classroom, and what shoes are going to be the most comfortable when I’m teaching a lesson. When most 20 year olds go to a bookshop they are looking at the latest adult novels. When I go to a bookshop I go straight to the children’s section to check out the latest picture, junior fiction and junior non-fiction books. When most 20 year olds access the internet they are browsing various social media sites. When I access the internet I am browsing through educational research papers and downloading lesson plans and resources.

Although I am only beginning my fourth year the prospect of graduating and getting a job as a teacher excites me beyond belief. I cannot wait to enter what I believe to be the noblest profession and begin to teach children for hopefully the rest of my life.
Melissa Hollman
Bachelor of Education (Secondary), and Bachelor of Exercise and Movement Science,
Queensland University of Technology, QLD

About Melissa Hollman
When we received her application ‘busy’ was the word that most accurately summed up Melissa, who is due to complete her Bachelor of Exercise and Movement Science and Bachelor of Education (Secondary) this year. She has a work load of around 5 subjects a semester, and also manages to fit in 3 full days of work a week at the same time. On top of this she has volunteered for 3 research projects for the School of Exercise at the Queensland University of Technology focussing on alternative physical education techniques. Physical education is clearly a passion for Melissa and her dedication to her studies have seen her achieve very high grades in her courses, which is backed up by a natural affinity for teaching. Melissa recognises how important it is for students to have a committed teacher when “during the fundamental years of growth … teachers have infinite opportunities to influence and sculpt the mannerisms, attitudes, values and beliefs of all the students”.

This year she plans to travel to remote and rural areas for the practical placements “for personal and professional development along with increased career opportunities and diverse and rich learning experiences”. Because she will be based remotely, sadly for Melissa this also means she will need to resign from her employment, so the Future Teacher Scholarship grant could not come at a better time.

Melissa’s essay
What are the first three words that come to mind when you hear the word teacher? Did you say job, money and children? Perhaps even the word “holidays” slipped out of your mouth. Being a teacher encompasses all of these components but it’s far more than a job or a way to make money. Teaching is an incredible opportunity to change the lives of others and sculpt future generations. That is why if you were to ask me what a teacher represents, I would answer power, influence and responsibility.

Power is the capacity or ability to direct or influence the behaviour of others (The American heritage Stedman’s Medical Dictionary, 2014) which can take time. Who spends a significant amount of time with “our future”? Think about it. During a school term a student will spend over 30 hours a week with teachers – sometimes a little more if they have extra-curricular commitments or detention. My point is that during your fundamental years of growth, the years when you are most easily influenced, you spend a significant portion of your time around teachers. This provides teachers infinite opportunities to influence and sculpt the mannerisms, attitudes, values and beliefs of all the students that they interact with. In other words, teachers have enormous POWER.

What makes a teacher even more powerful is the vast scope of people that they network with; colleagues, parents, children, organisations such as sporting teams - the list goes on. Whether it be guiding students to discover and explore the world or conversing with parents and colleagues alike to create engaging and educational experiences, teachers are instrumental in the growth and development of future generations. Point two: Teachers are INFLUENTIAL. This is why every interaction a teacher has with a student needs to remain positive as it can have a lasting influence on their life. As Voltaire said, “with great power comes great responsibility”.

Although a teacher’s role covers many professions such as an authoritarian, a role model, guidance counsellor, mediator, life coach, listener and helping hand, teacher’s RESPONSIBILITIES remain the same. They have an obligation to build, maintain and strengthen relationships and provide nurturing and supportive classroom environments for students to grow and develop intellectually and emotionally. They also have a commitment to use their power and influence positively in their ever-changing and challenging roles. In short, teachers have a responsibility to make a difference in the futures of ALL of their students.

Being a teacher is an opportunity of a lifetime that affords unlimited influence, power and responsibility. This combination allows teachers to shape the mentalities of future generations and embed them with the knowledge and confidence necessary to become successful, self-sufficient learners. Yes, teachers receive money to complete these tasks, but if you consider teaching just a job, you should choose another profession.

The Art of Teaching
The lack of grass between my toes, with rain it starts and continues to grow. Alike the students, the teachers feed, the knowledge they plant with the smartest of seeds.

Teaching is an incredible opportunity to change the lives of others and sculpt future generations. That is why if you were to ask me what a teacher represents, I would answer power, influence and responsibility.
Katarzyna Palko

Bachelor Special Education (Primary) and Bachelor of Disability Services,
University of New England Armidale, NSW

About Katarzyna Palko

Starting a tertiary education degree was a natural progression for Katarzyna. She comes to her studies with a well-established career in learning support services and social work, having worked extensively with adults and children requiring disability support for a number of years. It is something she finds incredibly rewarding and says “seeing smiling children in class every day, makes me feel like I’m doing something great”.

By enrolling in the Bachelor Special Education (Primary) and Bachelor of Disability Studies at the University of New England Armidale, Katarzyna hopes to even further develop her skills and to broaden her knowledge of innovative program approaches to take back to the classroom and incorporate into her teaching.

Her commitment to education in her chosen field is impressive. On top of her experience, Katarzyna has also been studying a Diploma of Early Childhood Education and Care, we’re not sure how she fits it all in! Like so many mature age students, Katarzyna juggles raising her two teenage children as a sole parent, work commitments along with her studies which she will complete in 2017.

In becoming a Special Educator Katarzyna says “my main priority is to guide young students in fostering their self-esteem and help them develop through building relationships with quality and respect”.

Katarzyna’s essay

As a future Special Education teacher my main priority is to guide young students in fostering their self-esteem and help them develop through building relationships with quality and respect. In sharing the wealth of opportunities and possibilities that education can provide to help to young students to achieve their highest potential. In the disability services I willingly applied myself in day to day support of social education of young individuals with intellectual disabilities.

For me, teaching is an incredible experience that I look forward to everyday and on a more personal level, is my love to teach. To serve and support children with special needs as their mentor, confidant, instructor and facilitator of social, emotional and creative development. I enjoy my work tremendously and apply myself with professionalism, integrity, enthusiasm and with a high level of awareness to the needs of children with special needs. For me seeing the smiling children in class every day, makes me feel like I’m doing something great. I take pride and pleasure in educating others and being completely dedicated to them. I hope to learn and expand my wisdom surrounding the aspect of education, through research, assignments and field experience.

Teaching is a profession of constant innovation, effective communication, quick problem solving and much more. It takes energy, ingenuity, insight, knowledge and most of all patience and compassion to lead children through the journey of learning and understanding of the world. Individuals like me enter the education profession because we want to make a difference in children’s lives and it is my responsibility do add a positive contribution to this world.

I would like to take this opportunity and thank you for giving me this opportunity to express my love and passion for teaching. I would also like to congratulate tour organisation for the commitment and contribution you make to the community of future teachers. Thank you for your continues effort in supporting future teachers on their endeavor of becoming highly skilled professionals.

In conclusion, I hope that I have presented my feelings well how I see teaching more than just a job. I have known for many years that it is the right profession for me. I couldn’t imagine myself doing anything else and being truly happy. I hope that the student’s that I have privilege of teaching will look to me not only as the teacher, but also as their mentor and friend. I believe that I can make a difference in children’s lives and it is my responsibility do add a positive contribution to this world.

For me, teaching is an incredible experience that I look forward to everyday and on a more personal level, is my love to teach. To serve and support children with special needs as their mentor, confidant, instructor and facilitator of social, emotional and creative development.
About Ben Shoard

It is immediately clear that the relationship and connection between students and teachers is something Ben is passionate about. In his essay he references Rita Pierson’s celebrated TEDX talk ‘Every kid needs a champion’ who believes that students will not learn from someone they don’t like, or someone who they think does not like, or believe in them. Luckily for Ben he seems to have the magic element of ‘likeability’ and has already demonstrated a natural rapport with students, which was recognised during his recent prac placement.

Ben began his studies in 2012 and is looking to complete both a Bachelor of Education from the University of Canberra and a Bachelor of Science from the Australian National University. It is difficult to fault Ben’s dedication, as while he is studying in Canberra, he is actually based in Goulbourn with his wife Melissa. This means a 180km round trip to attend his lectures and tutorials at the two universities. While he manages the last of his studies, he has had to give up part-time work, which was increasingly becoming a challenge to schedule in around his course work load.

The positive experiences with passionate connected teachers in his past have set Ben on the path to carry on the legacy and go on to inspire and encourage a whole new generation of students to achieve their goals. We have all the confidence that Ben will go on to be great teacher when he concludes his studies at the end of this year.

Ben’s essay

While at school several teachers influenced my life decisions strongly. My favourite teachers were approachable, knowledgeable and passionate about their subject. Since leaving school and attending university, I have found several lecturers and tutors have these same qualities, all of whom stand out as high quality educators to me. How someone teaches makes all the difference.

Professional standards require that teachers are knowledgeable in their individual field. So in a sense knowing the material is just part of the job. However, the teachers that have stood out to me throughout school have gone beyond what they need to know. Instead they look for information to add onto the side, promoting more interest in the topic. For example, applications of material in mathematics, or current research in science. Simply teaching material out of a text book gets the job done, but does not engage students effectively.

Every teacher I have looked up to throughout school has been easily approachable, taken the time to get to know me and make me feel important within their classroom. I had a lecturer in first year, who knew every student out of about 250 by name. Every email was answered and his office had an open door policy. Approachability makes learning from someone much more enjoyable. Rather than having an expert stand in front of a class of unknown faces delivering material.

Passion is possibly one of the most inspiring parts of learning. Having a person who is genuinely excited about the material they are presenting creates a sense of interest, no matter what the material is.

My mathematics teacher at high school presented information with such passion, it was impossible not to listen to what he had to say.

One point of a strong teacher that until recently I had not considered was made by Rita Pierson (2013, link at bottom of page). The point is that students will not learn from someone they don’t like, or someone who they think does not like, or believe in them. Whether a student is likeable or not, the teacher should always seem to like and boost the student, encouraging learning. Likeability is a strong tool in education, created by all of the above mentioned attributes.

With education, it is possible for a student to become whatever they want to be. To quote Nelson Mandela, “Education is the most powerful weapon which you can use to change the world.” With education it is possible for any student, regardless of background to make the most of their life.

These points make a good teacher, though teaching itself is powerful. A lecturer I had during my first year of my education degree made the point that a teacher is powerful. This power makes teaching more than a job, makes it one of the most dangerous jobs in the world. The influence a teacher has over young minds is paralleled only by parents. This is why teaching is more than just a job, it is also a great responsibility.
Paul Smith
Master of Education (Primary),
University of South Australia, SA

About Paul Smith
2014 was definitely a busy one for Paul. As if commencing his Masters of Education (Primary) from the University of South Australia wasn’t enough, he also welcomed his first child. He certainly gets a high grade for time management and juggling multiple priorities!

Paul is a passionate future teacher who takes a holistic approach to the profession. For him it is a number of things that make a teacher; influence, responsibility, team work, dedication and reputation. He truly understands that it is more than just a job for so many dedicated educators where “there are no meaningless days”. He understands that it is not only the relationships with the students, but also within the teaching community, other teachers and parents which are important.

Part of Paul’s studies, which he will complete in 2016, includes two five-week intensive blocks of study and practical placement. For Paul, like is the case for so many students, part-time and casual work was too inflexible to schedule in around this essential time for his studies. As a result Paul has been restricted to getting by with just the basic resources for his course while building a list of valuable teaching resources he would like to take with him to the classroom.

Paul hopes to use part of the Future Teacher Scholarship to “build my own teaching toolkit to help me establish myself as a quality practising teacher.”

Paul’s essay
Teaching is not just a job; it’s an influence. There are no meaningless days as a teacher. What begins in the classroom can spread across the school and into the homes of the pupils. The butterfly effect that a teacher can create impacts both the present and the future, and continues long after we have left this world.

Teaching is not just a job; it’s a responsibility. Your pupils and their parents put their full trust in you to realise the potential of the next generation. Today’s teachers not only develop a child’s academic success, but also their social consciousness and emotional resilience. Their future is in your hands as much as it is in theirs.

Teaching is not just a job; it’s a team. Teachers help teachers as well as students. Sharing experiences, stories and ideas are what makes it a true caring profession. Genuine solidarity with your fellow professionals is something that every teacher must build.

Teaching is not just a job; it’s the people profession. Building great relationships with a range of people is what it’s all about. The success of your class depends on building strong relationships with each child, every day of the year. And while we may teach, it is important that we also learn about each child’s life outside of the classroom. This involves building connections with the parents, siblings, extended families and caregivers of your children.

Teaching is not just a job; it’s a lifestyle. You don’t start at 9 and finish at 4 – It starts and ends when your head is on your pillow.

You plan lessons on your holidays, on the weekend and on the toilet. You must be Janus-like at all times, preparing for your upcoming lessons while simultaneously reflecting on the lessons that have gone before.

Teaching is not just a job; it’s a public service. Your workplace is not the school, it is in your community.

Teachers help teachers as well as students. Sharing experiences, stories and ideas are what makes it a true caring profession. Genuine solidarity with your fellow professionals is something that every teacher must build.

When you leave the school’s premises you remain a teacher and a public figure. While not quite a Big Brother contestant, you are still spotted, discussed and waved at in public. You are expected to be pleasant and look presentable at all times.

Teaching is not just a job; it’s a reputation. Your workplace is not the school, it is in your community.

Teaching is not just a job; it’s a movement. Teachers must always represent their profession with dignity so that they receive the respect they deserve. They must unite for the common good of teachers, the high standards of education and the benefit of each child’s future.

Teaching is not just a job; it’s a calling. It’s this passion that inspires you to strive for breakthroughs in the lives of thousands of people throughout your career.
Need more information?
Call 13 12 21 or visit csr@tmbank.com.au