

# NITP

NATIONAL INSTITUTE  
OF TRANSITION PLANNING, Inc.

Course Title: FERS Benefits and Financial Planning for New Employees  
Target Audience: FERS Employees with 0-5 years of service  
Length: 1 Day (Approximately 6 hours of instruction time)

This course is designed for new Federal employees to inform them of important decisions to be made at the beginning of their Federal careers. They will learn to maximize retirement savings, learn the “ins and outs” of the TSP, and understand their FERS benefits. Topics covered:

## FERS Benefits

- Creditable Service
- Deposit/Redeposit
- Annual and Sick Leave
- COLA's
- Survivor Benefits
- Social Security
- Leaving Federal Service before Retirement
- Death Benefits before Retirement

## Financial Planning

- The TSP
  - FERS Matching Contributions
  - Overview of the Funds – C, F, G, S, I and L
  - Fund Allocations
  - Borrowing from the TSP
  - Roth TSP
- Establishing Financial Goals
- Managing and Staying Out of Debt
- Buying an Affordable Home
- How to Choose the Right Mortgage
- Pros and Cons of Paying Down a Mortgage
- College Funding
- Child Care Considerations
- Investments

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