

COURSE OUTLINE

NITP

National Institute of
Transition Planning, Inc.

TITLE: **FERS Benefits and Financial Literacy
for Early-Career Employees**

LENGTH: 1 day or approximately 6 hours of instruction time

AUDIENCE: FERS Employees with 1-5 Years of Federal Service

This course will focus on FERS Benefits and Financial Literacy for early-career employees.

The following topics will be covered, but not limited to:

FERS Benefits (Half Day Presentation)

- 3-Tiered Retirement Plan (FERS, TSP, Social Security)
- Creditable Service
- Deposit/Redeposit
- Annual and Sick Leave
- Insurances
- Resigning before Retirement
- Death in Service

Financial Literacy (Half Day Presentation)

- Establishing Financial Goals, Developing a Budget
- Managing Debt
- Understanding Diversification and Dollar-Cost Averaging
- Investments beyond the TSP – Cash, Bonds, Stocks
- IRAs, Roth Conversion
- Thrift Savings Plan
 - The Basics
 - Borrowing from the TSP
 - Overview of the Funds
 - Roth TSP
 - Determining Allocation between Funds
- Estate Planning Basics