

COURSE OUTLINE

NITP

National Institute of
Transition Planning, Inc.

TITLE: Mid-Career Planning for FERS Employees

LENGTH: 2 days or approximately 12 hours of instruction time

AUDIENCE: FERS Employees with 5-20 Years of Federal Service

This two-day course is designed to provide FERS employees with a comprehensive look at their Federal Benefits and then an understanding of financial planning concerns and options.

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

Federal Benefits *(Full Day Presentation)*

- FERS Benefits
- Creditable Service
- Deposit/Redeposit
- Disability
- Annual and Sick Leave
- Social Security
- Insurance Needs to include FEGLI, FEHB, FSA, FedVIP
- Resigning Before Retirement
- Death in Service

Financial Planning *(Full Day Presentation)*

- Establishing Financial Goals
- Developing a Budget
- Managing Debt – Credit Cards and Equity Lines of Credit
- Pros and Cons of Paying Down a Mortgage
- TSP
 - Borrowing from the TSP
 - Overview of the Funds, including the L-Fund
 - Determining Allocation between the Funds
 - Roth TSP
 - Investment Options Beyond the TSP
- IRAs – Traditional and Roth
- Funding College
- Estate Planning Basics