

# COURSE OUTLINE

# NITP

National Institute of  
Transition Planning, Inc.

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

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**LENGTH:** 1 day or approximately 6 hours of instruction time

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**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
- Military Deposit
- Annual and Sick Leave
- Federal Insurances
- eOPF
- 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
- 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