

COURSE OUTLINE

NITP

National Institute of
Transition Planning, Inc.

TITLE: Financial Planning for Federal Employees

LENGTH: 1 day or approximately 6 hours of instruction time

AUDIENCE: All Federal Employees

The following topics will be covered in this one-day seminar designed to provide the employee with an overview of financial goal setting:

- Establishing Financial Goals
- Developing a Budget
- Managing Debt – Credit Cards and Equity Line of Credit
- Strategies for Successful Saving
- Pros and Cons of Paying Down a Mortgage
- TSP
 - The Basics
 - Borrowing from the TSP
 - Overview of the Funds including the L-Fund
 - Roth TSP
 - Determining Allocation between Funds
 - Withdrawal Options
- Investments Beyond the TSP – Cash, Bonds Stocks
- Understanding Mutual Funds
- Understanding Diversification and Dollar-Cost Averaging
- Funding College Education
- Long-Term Care Options