

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:

Federal Benefits

(Half Day Presentation)

- FERS Benefits
- Creditable Service
- Service Computation Dates
- Civilian and Military Deposits
- Annual and Sick Leave
- Survivor Benefits
- Federal Insurances
- eOPF
- Resigning before Retirement
- Death in Service

Financial Literacy

(Half Day Presentation)

- Establishing Financial Goals
- Developing a Budget
- Calculating Net Worth
- Managing Debt
- Investment Strategies
- Thrift Savings Plan
 - Traditional vs. Roth
 - Contribution Limits
 - Investment Options - The Funds
 - Loan and Withdrawal Options
- Traditional and Roth IRAs
- Roth Conversions
- Insurance Planning
- Estate Planning Basics