

# 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:

## **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
- 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