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
- Calculating Net Worth
- Managing Debt
- Investment Strategies
- Pros and Cons of Paying Down a Mortgage
- Thrift Savings Plan
  - Traditional vs. Roth
  - Contribution Limits
  - Investment Options - The Funds
  - Loan and Withdrawal Options
  - Options at Retirement or Separation
- Investments Beyond the TSP
- Understanding Mutual Funds
- Traditional and Roth IRAs
- Roth Conversions
- Funding College Education
- Insurance Planning
- Estate Planning Basics