



MISCELLANEOUS

FINANCIAL PLANNING SEMINAR (1 day)

The following topics will be covered in this three hour seminar designed to provide employees with an overview of financial goal setting:

Establishing financial goals

- Setting retirement goals
- Developing a budget
- Managing Debt-Credit Cards
- Pros and Cons of paying down a mortgage
- TSP
 - Borrowing from the TSP
 - Overview of the funds including the L-Fund
 - Determining allocation between funds
- Understanding diversification and dollar-cost averaging
- Long-Term care options

FLEXIBLE SPENDING ACCOUNTS (FSA) 3 hours

The Federal FSA program allows eligible Federal employees to pay for certain personal expenses and save Federal and state income, Social Security and Medicare taxes. This class will cover the three types of FSAs – Health Care, Limited Expense Health Care and Dependent Care.

Topics Covered:

- What is Flexible Spending Account?
- Who is eligible?
- How participation affects future Social Security and Medicare benefits
- What you need to know if you change agencies
- How to enroll
- Period of coverage
- The grace period
- “Use It or Lose It” rule
- Fees
- How much to contribute
- How to submit a claim
- Open Season

DRESS FOR SUCCESS WORKSHOP – 2 hours

Image matters will engage you in an educational and interactive experience that will benefit you for a lifetime.

Participants will:

- Understand the elements of first impressions and the impact of personal appearance in business
- Understand how color and color combinations create a powerful, credible, approachable, and/or creative look
- Understand the continuum of the level of “dressiness”; from business dress to business casual.

What's appropriate in your business environment?

- Identify the four levels of business casual and which ones are appropriate for your culture.
- Identify the colors that complement your natural coloring. Learn the difference between, "Nice suit" and "You look terrific"
- Learn how to conduct yourself with poise and confidence in any business setting

RETIREMENT PLANNING SEMINAR (3 days)

As the employee looks forward to retirement, many questions arise. The seminar discusses, in depth, considerations necessary for planning a smooth transition into retirement. The topics listed below will be presented in an upbeat but realistic format: Adequate time will be given to questions.

Objectives:

- CSRS, Offset, FERS, Benefits, Law Enforcement, Optional
- FEGLI, FEHBP
- Disability
- Creditable Service
- High-Three Average Salary
- Deposit/Redeposit
- TSP (Withdrawal Options Included)
- Annual and Sick Leave
- Annuity Calculation
- Best date to retire
- COLA'S
- Calculating Part-Time Service
- Survivor Benefits
- Long-Term Health Care
- Social Security and Medicare

RETIREMENT PLANNING REFRESHER – 3 hours

This 3 hour mini-course is designed to provide the employee within six (6) months of retirement a review of items of importance. The class focuses on "last minute" changes that may have occurred in retirement and benefit laws, retirement decisions yet to make, and provides the opportunity to ask questions that may have arisen.

Topics covered:

- How to apply for retirement and when
- Forms to be completed
- TSP withdrawal options
- FEGLI and FEHB after retirement
- LTC program
- Overview of Medicare and Social Security
- Any recent law changes affecting retirement

THRIFT SAVINGS PLAN (TSP) – 3 hours

This 3 hour mini-course provides an overview of the Federal Thrift Savings Plan Program. Topics covered will appeal to those with a basic through advanced knowledge of the TSP.

Topics covered:

- The very basics of the TSP
- Coordination of the CSRS or FERS Retirement Plan with the TSP
- Deferral opportunities

- Overview of the funds and what type of investments are in each
- The Lifecycle (L) funds
- Determining allocation and options between funds
- Loan program
- TSP and its relationship to IRAs
- Withdrawal options including transfers to IRAs and annuity purchase
- TSP beneficiaries
- TSP and death benefits
- Thoughts on investing in turbulent financial times