Institute for Financial Awareness

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Federal Benefits Workshop Topics

Federal Benefits 101

- Why & what federal employees need to plan for
- Basic options for insurance
- How to calculate my pension
- Retirement eligibility guidelines
- Common mistakes made in the TSP

Pre-Retirement Planning for Federal Employees

- States that don't tax federal pensions
- Jumpstart survivor benefits
- How to calculate FERS/CSRS pension benefits
- Roth & catch-up TSP
- Health insurance for spouse and family
- Social Security windfall elimination, supplement, and integration

Public Service Student Loan Forgiveness Program

- How to qualify for the program
- What is qualifying employment?
- The types of Federal loans that qualify
- Repayment plans
- Repayment plans
- How to apply

Federal Insurance Programs Unraveled

- OASDI
- Medicare
- FEHBP
- Medicaid
- FLTCIP
- FEGLI
- Social Security supplement

Federal Leave & Earnings Statements

- How to interpret your statement line-by-line
- Selecting the proper options for benefits
- Managing your tax withholdings
- Where does all my money go?
- Hidden opportunities within your paycheck
- Disability and Social Security

Estate Planning

- Dealing with death and estate taxes
- Wills and trusts
- Probate and your estate
- Choosing an executor
- Lifetime giving exclusion
- Unlimited marital deduction
- Tax-free inheritance

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Federal Benefits Workshop Topics

Federal Benefits Best Kept Secrets

- Macro Manager
- FERS/CSRS
- Rules of the game
- FEGLI/FLTCIP/LTD
- Pension and SBP
- Taxes and exit strategies

FEHB, TRICARE & MEDICARE -

- Differences between Medicare, FEHB and Tricare
- Different parts of Medicare
- Medicare for retirees
- Medicare Enrollment
- FEHB Suspension

Retirement Planning for Federal Employees

- Where and when to retire
- MRA calculations
- TSP income options
- Pension maximum
- When to draw Social Security
- Health insurance vs. Medicare

Social Security 101

- Understanding the basics of Social Security
- How to optimize your benefits
- Advantages of applying after full retirement age
- How are your benefits calculated?
- How cost-of-living adjustments affect your Social Security

IRA, TSP, & 401k Rollovers

- Consolidating assets
- IRS section 525
- Accessing your retirement accounts for current needs
- Saving/avoiding taxes
- Leaving IRAs behind/stretch IRA

Taxes & the IRS

- Do I need a tax advisor
- Tax avoidance
- Tax-deferral vs. tax deductible vs. tax free

Why you shouldn't wait to get your refund

Understanding Your TSP

- Eligibility and limits
- Allocation options
- Roth vs. traditional
- Retirement distributions
- TSP Modernization Act
- When rollovers and loans make sense

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