This course will focus on FERS Benefits and Financial Literacy for early-career employees.

The following topics will be covered, but not limited to:

**FERS Benefits** (Half Day Presentation)
- 3-Tiered Retirement Plan (FERS, TSP, Social Security)
- Creditable Service
- Deposit/Redeposit
- Annual and Sick Leave
- Insurances
- Leaving Federal Service before Retirement
- Death before Retirement

**Financial Literacy** (Half Day Presentation)
- Establishing Financial Goals, Developing a Budget
- Managing Debt
- Understanding Diversification and Dollar-Cost Averaging
- Investments beyond the TSP – cash, bonds, stocks
- Understanding Your Credit Score
- Thrift Savings Plan
  - The Basics
  - Borrowing from the TSP
  - Overview of the Funds
  - Roth TSP
  - Determining Allocation between Funds