Why Take This Training?

With the help of these courses designed specifically for federal employees, you will be able to:

- Write a financial plan guided by a **Certified Financial Planner**TM professional.
- Describe financial goals for now and retirement.
- Estimate federal retirement and other future income to see if you will need more.
- Compare tax-saving account benefits (e.g., TSP, IRAs, TSP Roth 401(k) coming in 2011).
- Calculate potential savings growth and additional savings needed.
- Learn how to choose investments (TSP and others).
- Evaluate potential risks and returns of cash, bonds, stocks, and international investments and their related TSP funds (G, F, C, S, and I).
- Select investments for your TSP and other savings that are most suitable for your short-,intermediate-, and long-term goals and plan your asset allocation.
- Evaluate TSP L Funds and decide if you will use them.

In late-career courses, you will also be able to:

- Evaluate withdrawals from TSP, IRAs, Roth IRAs, and other savings.
- Plan how to have tax-efficient lifetime income.

Don't wait – now is the time to develop your financial plan and make it work for you!

Get started today by selecting a career link below that best describes you.

Early-Career	Mid-Career	Late-Career
Get off to the right start.	**Don't procrastinate.**	**Can you afford to retire?**
Time is on your side – small investments will have time to grow.	It will be hard to catch up – maximize savings now.	Learn how to invest for inflation-adjusted lifetime income.