



## *It's a New Year! Time to Check in on Your Financial Planning*

The arsenal of DMason Financial courses has been updated to include changes for 2015. This is a good time of year to see if you have maximized your savings for this year and look ahead to how you can do that next year. DMason financial provides federally mandated training in financial literacy and retirement planning. They believe U.S. civilian employees and members of the military can take full advantage of their federal benefits and become smart money managers and investors with the training and tools their courses provide.

### **Plan Your Savings Strategy with the New TSP**

#### **120 — For all federal employees and members of the military**

This course provides interactive, self-paced, online training in the Thrift Savings Plan (Traditional and Roth), retirement, and financial planning. Get a step-by-step guide for you to begin a plan for saving and investing to meet your financial and retirement goals.

### **New Employee Orientation**

#### **121 — For employees in the Federal Employees Retirement System**

#### **122 — For employees in the FERS Special Retirement System**

This course provides interactive, self-paced training in Federal benefits. New employees will learn about FERS or FERS Special (choose the appropriate course from those listed above), Social Security, Thrift Savings Plan, annual and sick leave, flexible spending accounts (FSAs), and insurance.

## Early-Career TSP, Retirement, and Financial Planning

**106 — For employees in the Federal Employees Retirement System (hired after January 1, 1987, or those who switched from CSRS to FERS)**

**107 — For employees in the FERS Special Retirement System (includes firefighters, law enforcement officers, air traffic controllers, military reserve technicians, members of Congress, and Congressional employees)**

Investing wisely in the Thrift Savings Plan (TSP) is key to Federal Financial and Retirement Planning and critical in these difficult economic times. Put money and time to work. Develop your own personal financial plan with a step-by-step guide written by a CERTIFIED FINANCIAL PLANNER. You'll learn how to choose investments for your TSP and other savings; which types of investments to use for short-, intermediate- and long-term goals; and how different tax-saving accounts (e.g., TSP, TSP Roth, IRAs, EE and I bonds) can help your savings grow.

## Mid-Career TSP, Retirement, and Financial Planning

**109 — For employees in the Federal Employees Retirement System**

**110 — For employees in the FERS Special Retirement System**

Planning and critical in these difficult economic times. Don't procrastinate. Develop your own personal financial plan with a step-by-step guide written by a CERTIFIED FINANCIAL PLANNER. Evaluate your savings to see if you need to save more or change investments. You'll learn how to choose investments for your TSP and other savings; which types of investments to use for short-, intermediate- and long-term goals; and how different tax-saving accounts (e.g., TSP, TSP Roth, IRAs, EE and I bonds) can help your savings grow.

## Late-Career TSP, Retirement, and Financial Planning

[101 — For employees in the Civil Service Retirement System](#)

[102 — For employees in the CSRS Special Retirement System](#)

[103 — For employees in the Federal Employees Retirement System](#)

[104 — For employees in the FERS Special Retirement System](#)

Learn how to invest for inflation-adjusted lifetime income. Develop your own personal financial plan with a step-by-step guide written by a CERTIFIED FINANCIAL PLANNER. Evaluate your potential retirement income to see if you need to save more. Learn how to choose investments for your TSP and other savings; which types of investments to use for short-, intermediate- and long-term goals; and how to choose withdrawals from TSP and other savings to create a tax-efficient cash flow for retirement.

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