

# *Fed Advantage*

## Financial Management for Federal Employees

### **Section 1 – Introduction: Six Keys to Financial Success**

- A Lifetime of Earnings
- Roadblocks to Financial Success
- Six Keys to Financial Success

### **Section 2 – Risk Management**

- Property and Casualty Insurance
- Liability Insurance
- Medical Insurance (FEHB)
- Long Term Care Insurance
- Disability Income Insurance
- Life Insurance (FEGLI)

### **Section 3 – Cash Management**

- Assessing Your Current Situation
- Beware of Cash Flow Traps
- Managing Your Debt
- Building a Liquidity Fund

### **Section 4 – Investment Planning**

- Investment Philosophies
- Rules for Successful Investing
- Investment Strategies
- Investment Options
- Thrift Savings Plan – TSP
- Asset Allocation Questionnaire

### **Section 5 – Tax Management**

- Tax Management
- How Taxes Work
- Tax Favored Investing
- Tax Saving Opportunities

### **Section 6 - Retirement Planning**

- Overview
- Sources of Income
- Distribution
- Envision Your Retirement
- Risks You Face In Retirement
- Other Expense Considerations
- Identifying Your Sources of Retirement Income
- Close the Gap. . . Know Where Your Money Is

### **Section 7 – Estate Planning**

- Overview of Estate Planning
- Estate Distribution Techniques
- Other Considerations
- Where Are Your Important Documents?

### **Glossary**

### **Resources**

### **Federal Benefits Data Collection Form**

