



SWAIN CONSULTING

Helping Federal Government Employees and others achieve financial security throughout their lifetime.

June 2026



Helping You Achieve Your Financial Goals

Greetings!

Understanding Your Terminal Paycheck

Federal Government employees retiring from service receive a final paycheck for annual leave up to 240 hours. This is known as your “Terminal Paycheck.” You are entitled to a lump-sum payment for all accrued and accumulated annual leave, paid at your standard hourly rate.

Remember that lump-sum leave payouts are subject to Federal Income Tax, Social Security, Medicare, and state/local taxes. Because a lump-sum payout is for leave, no FERS or CSRS retirement contributions are deducted from this specific check.

This check will be your final paycheck until your pension kicks in – which could take 60-90 days. It is best to have 240 hours of annual leave banked before deciding to retire.

Want to know more? Contact us today at Stevie@swainconsultingllc.com

Click the Book An Appointment button below.

Rethinking retirement...

Stevie Swain

"Is it time to fulfill that dream of starting your own business? Many retirees view their golden years as the time to put their hard-earned savings to work and start a business they have long wanted to explore. From tutoring and coaching to selling handmade goods, offering unique tours, freelance writing, tax preparation, and even dog sitting, the possibilities are endless. Make your dreams come true during retirement."



Hot News!

Reclassifying Federal Employees to "At-Will"

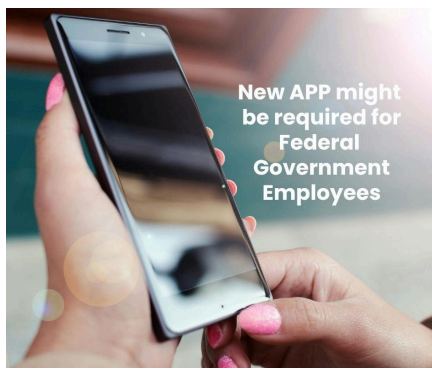
The Trump administration is reportedly preparing to reclassify hundreds of positions at the Department of Health and Human Services (HHS) to at-will status, potentially stripping many employees of traditional civil service protections.

This change means that federal employees in these roles could be fired more easily without the civil service protections traditionally afforded to most federal government employees.

These executive orders were part of a broader effort to provide more flexibility in hiring and removing political appointees in sensitive policy positions. For more information, click on the button below.

[Learn More](#)

Becoming Financially Smart



New APP for Federal Government Employees

The federal government plans to install a new app for federal government employees, surprising many officials.

The FAA will automatically install it on all FAA-issued iPhones and iPads, per White House orders. Launched in March, the app provides real-time updates from the White House via the App Store and Google Play.

Critics like Engadget criticize its biased news content and lack of unfavorable data. Privacy and cybersecurity concerns have been raised; for instance, decompilers found Android tracking location every 4.5 minutes and sharing data with third parties. An analysis of the iOS version showed GPS tracking despite claims it does not collect location data, and the app removes privacy banners with minimal security.

The White House claims the app is safe and denies it requests user locations.

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Save Money Today! Check your Subscriptions.

In today's fast-paced world, where technology and convenience are at the forefront of our daily lives, it's all too easy to overlook the small, recurring expenses that silently chip away at our finances.

These costs, often scattered across various services and platforms, can accumulate quickly without us even realizing it. From streaming services like Netflix and Spotify to gym memberships, magazine subscriptions, and multiple app payments, these regular outgoings can become a significant financial burden over time.

Conducting a regular audit of your subscriptions is an essential step towards achieving better financial health and stability. Read more about this using the link below:

[Read More](#)



Soul Talk - A Graduation Gift

"Let go and let God." That's the heartbeat of Soul Talk, Volume 4: Soul Stirring Stories of Women Who Let Go and Let God. Don't miss this powerful collection that showcases the resilience, determination, and tenacity of 23 women, including Stevie Swain, who, through cultivating a deeply intimate relationship with God, overcame the drama and trauma of their lives. It makes a lovely Mother's Day gift.

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