SWAIN CONSULTING

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

August 2026

Helping You Achieve Your Financial Goals

Greetings!

Retiring Early? Pay Attention to the Timing!

If you're a federal government employee considering early retirement, you might wonder how to do so without losing benefits like health insurance or a full pension. These benefits aren't automatic and depend on meeting specific criteria; some early retirements don't qualify.

To retire fully, you need to meet one of these: reach Minimum Retirement Age: age 57 with 30 years of service; age 60 with 20 years; or age 62 with five years of service.

The MRA+10 option allows retiring at around 57 with 10 years of service, **BUT** each year you retire before 62 cuts your pension by 5%. For instance, retiring at 57 results in a 25% permanent reduction to your pension.

Early retirement options like Voluntary Early Retirement Authority (VERA) or Voluntary Separation Incentive Payment (VSIP) may be available, often when agencies reduce workforce. VERA allows retirement at age 50 with 20 years of service, or any age with 25 years. VSIP may be a lump sum payout to encourage leaving.

Retire well.. you deserve it. Contact us today to discuss your retirement plan. We can walk you through the pros and cons of all these options.

Interested in learning more? **Click here.** Or, contact us today at **Stevie@swainconsultingllc.com**

Click the Book An Appointment button below.

Book An Appointment

From the Desk of...

Stevie Swain

"We are getting a true sense of what politics means in our world today. From inflation to taxes, from conflicts across the globe to our own cities, our political leaders are vitally important to the lives of all of us. With that in mind, I invite you to pay attention, look at news reports with a discerning mind, and vote your conscience. But most of all, VOTE. Check your registration today before the November election season."

Hot News! Hot News! Hot News! Hot News!

12 Weeks of Paid Leave?

Senate Democrats have introduced legislation to extend paid leave benefits to federal government employees for medical and family caregiving needs, mirroring a House bill introduced last month.

Both bills would guarantee 12 weeks of paid leave per year for federal government employees in situations already covered by the unpaid Family and Medical Leave Act (FMLA). These include a serious health condition affecting the employee or a family member and a qualifying emergency arising from a family member's military deployment. Other differences between the bills center on domestic violence, pregnancy loss, and other hardships.

The paid leave benefit in both bills would supplement, rather than replace, an employee's accrued annual or sick leave, and employees would not be required to exhaust those balances first. Employees would need at least 12 months of federal service to qualify.

For more inforamtion, click on the link below, or contact Stevie Swain at **Stevie@Swainconsultingllc.com**.

Learn More

Becoming Financially Smart

Ready for College? Let's Talk Money

They're off to college! You've spent years getting them ready for this moment.

But did you talk to them about money?

Many parents forget to talk about the importance of money along with those other 'adult' topics to discuss.

Why?

If your darling had trouble with money before college, you can assume that they will have it 10x worse at college.

Sit down with them before you buy out Target with all that cute dorm decor. They need to understand the reality of money before daily coffee runs clean out their incidentals account.

What is the Biggest Spending Regret?

The single biggest spending regret reported by adults is impulsive emotional spending and accumulating high-interest debt. When it comes to specific large purchases, items with high hidden maintenance costs and rapid depreciation cause the most pain, for example:

Timeshares: Over 80% of buyers regret them due to rigid booking rules and escalating annual maintenance fees.

Boats and RVs: High upfront costs are compounded by expensive storage, insurance, upkeep, and fast depreciation.

Luxury or oversized vehicles: Buying expensive cars results n massive value loss while sitting idle.

Read More

Soul Talk - A Gift to Yourself

“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.

Order Now

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