



SWAIN CONSULTING

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

May 2026



Helping You Achieve Your Financial Goals

Greetings!

Voting Rights - Cornerstone of Democracy

There has been a lot of discussion lately about voting rights, which are fundamental to our democracy, as they ensure every voice is heard. Without this right, democracy falters, leading to inequality and injustice.

Voter suppression, through tactics like restrictive voter ID laws, limited polling access, and roll purges, disproportionately impacts marginalized groups, hindering their voting rights.

As challenges to this principle persist, we must remain vigilant and work to ensure that all eligible voters can participate, because voting rights are essential to a fair and just society.

Do your civic duty. Review the candidates and the issues. Think about what's important to you and your community. And then, VOTE. And vote not just during the presidential election years, but every year.

Click the Book An Appointment button below.

Book An Appointment

Rethinking retirement...

Stevie Swain

"As you retire, think about giving back to your community. Volunteering is an excellent way to use your time and skills for a good cause, and it offers a deep sense of purpose and social connection. ."



Hot News!

No Raises for Federal Government Employees in 2027?

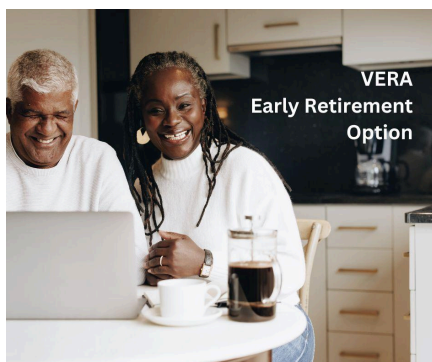
Federal Government Employees may face no raises in 2027, as President Trump's 2027 budget proposal makes no mention of a pay increase. A final decision will come in a few months, but if current trends hold, employees could see a pay freeze or a minimal increase.

The average federal salary is \$113,201.00 according to the data from the Office of Personnel Management (OPM). In 2026, the pay raise was 1%, with no increase to locality pay. Consecutive small or zero raises may upset the workforce despite high salaries.

For more information, contact us today.

Learn More

Becoming Financially Smart



VERA - is it time?



Known as early outs and buyouts, VERA (Voluntary Early Retirement Authority) lets Federal Government Employees retire early, sometimes with a cash incentive. While offering a VERA or VSIP is a valuable opportunity, it requires careful financial planning.

You need to assess if your reduced pension, TSP balance, and savings can support a longer retirement. If the numbers work and you're ready to move on—whether to full retirement or another career—an early out can secure your pension and benefits early. But if the math doesn't add up, the short-term bonus might not be worth the long-term income reduction.

Contact us to review your financial position today.

[Read More](#)

Fun, yet Scary, Facts about Retirement

Did you know that most people are NOT prepared for retirement? Even with all the articles, news stories, and warnings from your uncle, most people still ignore it. Until they are in their 50s.

Don't be that person.

Many people often think that it's too late to save for retirement. But it's never "too late." You just might have to be more aggressive in your planning and saving.

The bottom line: how much should you have saved for Retirement? Experts say about 10x your salary.

Read more about it. Click on the link below.

[Read More](#)

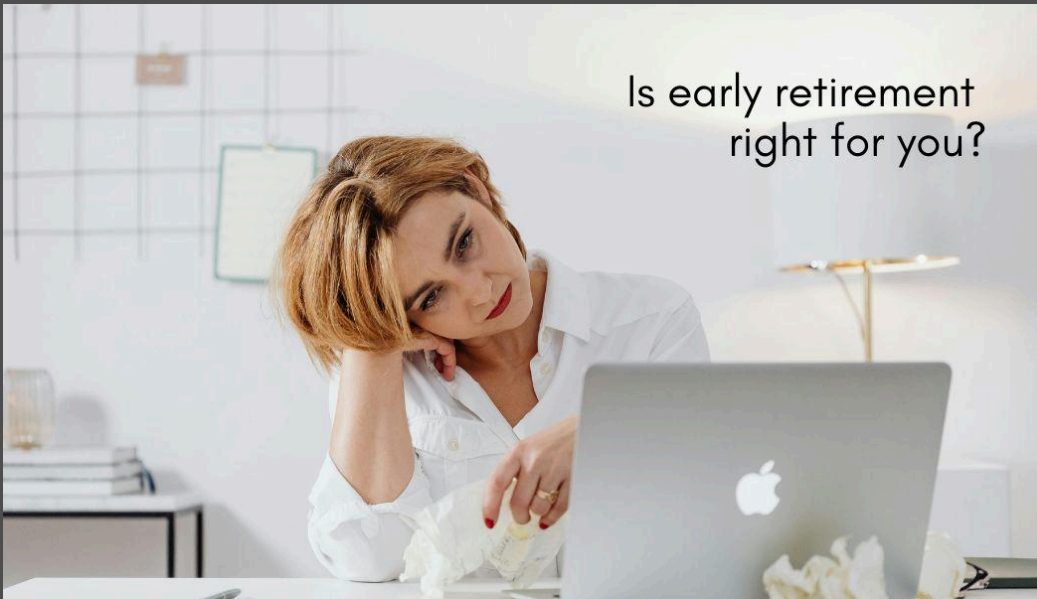


Soul Talk - A Mother's Day Gift

“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.

[Order Now](#)

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right for you?

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