



SWAIN CONSULTING

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

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Helping You Achieve Your Financial Goals

Greetings!

Navigating Your Retirement Timetable

It is no secret that the Office of Personnel Management (OPM) is incredibly backed up and notoriously slow to process pension and retirement applications for Federal Government Employees.

In practice, this means if you retire today, you may not receive your full pension check for six months or even longer, depending on your situation. While you cannot control OPM, you can take steps to prepare and comfortably wait out that gap.

The absolute best way to shorten this waiting period is to submit a flawless application. Digital applications processed through the Online Retirement Application take an average of 40 to 46 days to complete. In contrast, traditional paper-based applications can take 77 to 90 days or longer.

Note that your Thrift Savings Plan (TSP) will not be immediately accessible upon retirement. Only after this registration is complete and processed will you begin taking withdrawals.

Ideally, you should maintain three to six months of living expenses in a liquid savings account before you officially retire. This emergency fund will cover your day-to-day bills until your annual leave payout arrives.

Sounding complicated? It can be. Call us today and we'll walk you through best practices to make sure your journey into retirement is an easy and understandable one.

Contact us today at Stevie@swainconsultingllc.com

Click the Book An Appointment button below.

Book An Appointment

From the Desk of...

Stevie Swain

We're approaching Election Day! It is your right and your duty to vote. So many people have fought for others to have this privilege. Yet so many of us take this right for granted or don't think it makes any difference. But your vote does matter. It's essential that we vote as if our lives and the world depend on it — because they do. The only sure way to shape the future is to create it ourselves. If our votes didn't count, then why are people trying so hard to stop people from voting? Check your voter registration and your voting location today. And remember to vote on November 3rd. Go to <https://vote.gov/> for more information.



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

Key Shifts Threaten Federal Unions

A lot is happening to the federal workforce at once. Agencies have stripped collective-bargaining rights in many places. The rules governing adverse actions are shifting. Federal Government unions risk irrelevance because they rely primarily on slow legal challenges rather than adapting their strategies as collective bargaining rights erode and aggressive new personnel rules take hold.

Key shifts that are threatening Federal Unions include:

- **Eroding Collective Bargaining**
- **Bypassing Independent Boards**
- **At-Will Conversions**
- **New RIF and Performance Rules**
- **Slow Legal Strategy**

It's time for a new playbook. Employees and members need to take more control over their own situation. Every Federal Government Employee — member or not — should be paying attention. The federal workplace has already changed. The only real question left is whether federal unions can stay relevant, because defending yesterday isn't the same as representing tomorrow.

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

Learn More

Becoming Financially Smart



Want to Start Saving Money? Here are some tips:

We are all looking for ways to save a bit of money for that dream vacation or just to have a rainy-day fund for unexpected disasters. Here are some helpful hints to get you started:

- **Record spending:** Write down every purchase for a month using a notebook, spreadsheet, or free app to see where your money goes.
- **Use the 50/30/20 rule:** Allocate 50% of your income to needs, 30% to wants, and 20% to savings and your future self.
- **Focus on big expenses:** Cut major costs like rent, housing, or car insurance



Are You An Unmarried Divorced Spouse?

If you were married for at least 10 years before divorcing, you may be able to collect a Social Security benefit based on your ex-spouse's earnings record, up to half of their full benefit. Your ex doesn't need to know, and it doesn't reduce their check.

Here are the 5 key requirements for divorced spouse benefits:

1. Your marriage must have lasted at least 10 years.
2. You must be currently unmarried.
3. You must be at least 62 years old.
4. Your ex-spouse must be entitled to Social Security retirement or disability benefits.
5. If you're entitled to your own Social Security benefit, it must be less than what you'd receive as a divorced spouse. Social Security

before worrying about small items like daily coffee.

- **Automate your savings.** Each month have a specific amount deducted from your paycheck in to a saving account. If you don't see it, you probably won't spend it.

automatically pays you the higher amount.

Sound intriguing? Click on the link below for more information.

[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.

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