



## SWAIN CONSULTING

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

April 2026



## Helping You Achieve Your Financial Goals

Greetings!

### **Understanding G Funds**

The Government Securities Investment Fund (G Fund) is a unique, ultra-safe investment option that guarantees no loss of principal and earns interest rates. Its primary goal is capital preservation, making it a common choice for risk-averse individuals or those near retirement. However, the biggest drawback is that the interest earned often doesn't keep pace with inflation (the rising cost of living). This means that while the number of dollars you have doesn't go down, your purchasing power may decrease over time. Moving your funds into the G Fund, instead of watching your investment shrink as stock funds decline, might be the smarter option. Talk with a financial professional and review all the pros and cons of this investment strategy.

---

**Click the Book An Appointment button below.**

[Book An Appointment](#)

---

## Rethinking retirement...

### Stevie Swain

*"As you approach retirement, make sure to consider your income streams. Make a plan for how you will draw down your assets. Consult your financial advisor to develop a sustainable withdrawal strategy that accounts for inflation and market volatility."*



## Hot News!

### New VERA Offers for 2026

If you are feeling anxious about the state of the federal workforce, you are not alone. Between the new "Schedule Policy/Career" implementation and looming budget cuts, the vibe in many offices is uncertain — leaving plenty of Federal Government Employees wondering if their agency is offering an early out.

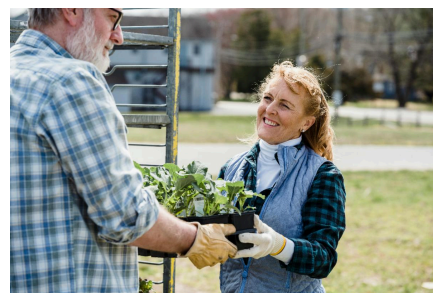
The Office of Personnel Management (OPM) has granted broader restructuring authorities to several departments in 2026. Additionally, newer tools like the voluntary deferred resignation arrangement (commonly referred to as the "DRP") are changing how agencies approach downsizing.

Read this post for the latest on VERA (Voluntary Early Retirement Authority) and VSIP (Voluntary Separation Incentive Payment) offers and what you should consider before taking an early out offer.

For more information, contact us today. We'd be happy to walk you through your options.

[Learn More](#)

## Becoming Financially Smart



**Summer Jobs  
for everyone**

## Thinking about buying your first home?

Buying your first home is an exciting milestone—one filled with possibility, pride, and, let's be honest, a fair amount of uncertainty. Whether you're dreaming of a cozy starter home or a place to grow into over time, the process can feel overwhelming at first. The good news? With the right preparation and mindset, you can move forward with confidence and clarity.

Here are some tips:

- Review your financial situation
- Save money for the down payment and expenses
- Get Mortgage pre-approved
- Understand loan options
- Always do the home inspection
- Plan! Plan! Plan!

For more details, read the complete article by clicking on the button below.

[Read More](#)

Many people look to the summer as a time to boost their income with short-term seasonal employment.

This year, with the 250th Anniversary of the USA and the World Cup coming to many cities across the country, many more part-time summer jobs will be available.

Many part-time roles, including child care, pet care, recreation, catering, and tutoring, offer flexible hours and require little experience.

Outdoor and travel-friendly jobs at campgrounds, camps, hotels, and parks appeal to people seeking engagement and income.

Click the article below from AARP to get a list of jobs that might be something you might consider this summer.

[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](#)

*Feel free to share this newsletter with your friends and colleagues.*



What is your  
retirement dream?

[HOME](#)

[WHAT WE DO](#)

[BLOG](#)

[CONTACT US](#)



## SWAIN CONSULTING

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

*Email:* [Stevie@SwainConsultingllc.com](mailto:Stevie@SwainConsultingllc.com)

*Phone:* 513.418.3882



Swain Consulting LLC | 5252 Barkwood Drive | West Chester, OH 45069 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!