



SWAIN CONSULTING

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

February 2026



Helping You Achieve Your Financial Goals

Greetings!

Time to Schedule a Meeting?

What is the purpose and benefit of connecting with me?

As your Federal Government Benefits Specialist, I'm here to share knowledge, education, and information you won't find anywhere else. Your review goes beyond just crunching numbers for retirement. My goal is to help you create a solid financial retirement plan, and together, we'll find opportunities to put more money back in your pocket. If there's a way to redirect funds to benefit you in retirement, I'll show you.

I've helped hundreds of Federal Government Employees retire confidently, earning between \$1,000 and \$2,000 more per month in retirement than they would if they just collected a paycheck every two weeks. Reach out to me for a review— the sooner, the better.

Waiting until it's time to retire is too late. This service is completely free for those of you who serve the federal government. Is this worth an hour of your time? Book an appointment today.

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

[Book An Appointment](#)

Rethinking retirement...

Stevie Swain

Prioritize your physical health: neglecting your well-being can quickly drain your retirement savings and decrease your quality of life. Adopt a healthy lifestyle with regular exercise, a balanced diet, and preventive medical care. Staying healthy will help you enjoy your retirement to the fullest!



Hot News!

New Legislation Introduced to Prevent Government Shutdowns

Legislation has been introduced to pay all federal employees in the event of a partial government shutdown during the current fiscal year, according to FedSmith (*Feb 3, 2026*).

The *True Shutdown Fairness Act* was introduced in the House (H.R. 7322) by Congressman James Walkinshaw (D-VA). It is companion legislation to a bill introduced last fall in the Senate (S. 3165) by Senator Chris Van Hollen (D-MD).

The bill would pay all federal employees, military servicemembers, and federal contractors during any shutdowns in fiscal year 2026, which runs through the end of September 2026.

It also ensures that a government shutdown cannot be used to carry out a reduction in force (RIF). This was something done by the Trump administration during the last shutdown which garnered strenuous objections from some lawmakers. For more information on these and other bills proposed in Congress, click below.

[Learn More](#)

Becoming Financially Smart



Another Government Shutdown?

As conversations continue in Washington, a government shutdown could bring a lot of uncertainty and understandable concern. Even though no one knows if a shutdown will happen—or how long it might last—taking a little time to prepare now can go a long way toward easing stress later. Small, thoughtful steps can help you feel more in control, protect your finances, and ensure your household’s basic needs are covered. Click below to find a checklist to help you and your family get organized, plan ahead, and feel more confident navigating any disruptions that may come your way.

Click the link below to learn more.

[Read More](#)



Calculating Your Credit Score

Years ago, the way banks calculated your credit score was largely a mystery to the everyday person.

Then, thanks to the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act, that information, along with many other financial practices, changed dramatically, essentially requiring more accountability and transparency in the banking industry.

Are you concerned about your credit score? Go online today and request a report. Then click on the link below to see how these are calculated and what you can do to upgrade your numbers.

Click the link below to learn more

[Read More](#)



Soul Talk - Available Now!

“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 who, through cultivating a deeply intimate relationship with God, overcame the drama and trauma of their lives.

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