



## The Top Regrets of Federal Employees in 2025



### Top Regrets of Federal Employees in 2025

#### Welcome

- » About today's topic
- » Our audience today
- » Q&A – the ProFeds Support Team standing by
- » Handouts – available for download
- » Recorded – how to get the replay
- » Stay until the end!

### Top Regrets of Federal Employees in 2025

#### Your ProFeds Presenter



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- » Developer of the FedImpact Retirement Workshop
- » Host of the FedImpact Podcast



#### Support Team

- » Standing by for your questions

### Top Regrets of Federal Employees in 2025

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Your “do-over” list to regain control in 2026

## Agenda

- » **UNCERTAINTY:** Uncover the financial decisions you've been avoiding
- » **LACK OF CONTROL:** Regain control so you're not at the government's mercy
- » **PREPARATION:** Get clear about your numbers and all of your options
- » **READINESS:** Ready yourself to step into retirement with everything you've earned

## The 8 ProFeds Planning Principles

- » #1: It's never too late, too early or too often to plan.
- » #2: When you know your numbers, your financial decisions become obvious.
- » #3: You are free to choose, but you are not free from consequence.
- » #4: If you don't make a decision, someone will make it for you.

## The 8 ProFeds Planning Principles

- » #5: It's okay to not like the government's solution to your problem.
- » #6: The hard conversations are always worth having.
- » #7: Retirement is complex – seeking professional help is admirable.
- » #8: Nobody should care more about your retirement than you do.





## Do-Over #1:

### Know Your Options

#### Know Your Options

- » In January 2025, federal employees received an offer unlike any we had seen before
- » Many didn't know how to respond because they were unclear on their own eligibility for certain benefits, such as:
  - Am I eligible to retire (with or without a VERA)?
  - Does my military time count (and is it too late)?
  - Can I keep my FEHB?
  - What choices do I have for FEGLI?



## Do-Over #2:

### Know Your Numbers

#### Know Your Numbers

- » OUR TRAINING MOTTO: "When you know your numbers, your decisions become more obvious"
- » How much does it take to run your everyday household?
- » If you left government service today, how close would your pension come to meeting that need?
- » How might other sources of income fill in the gap?



## Do-Over #3: Know Who to Ask for Help

### Know Who to Ask for Help

- » Many federal employees found themselves asking “where is HR and why aren’t they helping me?”
- » Have you ever called TSP, SSA or the IRS to ask for help on retirement strategy?
- » Do you have a “water cooler expert” in the office that likes to give unsolicited advice?
- » These aren’t the right people to ask for financial planning help because they’re not financial planners



## Do-Over #4: Have Access to Cash

### Have Access to Cash

- » During the shutdown, the lack of spendable cash led to a domino effect of other problems
- » For most, TSP is not easily accessible while working (or with serious consequences)
  - Hardship withdrawals: adds a 10% early withdrawal penalty
  - TSP loans: you are double taxed when you take loans
- » Build your emergency fund to have ~6 months of expenses that are easily accessible



## **Do-Over #5:**

### **Make Important Decisions Early**

#### **Make Important Decisions Early**

- » Hastily making decisions rarely leads to a happy outcome (especially when you can't undo them!)
- » Ideally, you do all of the planning (to know what decisions you are going to make later), so when the times comes, it's just a formality to put it in writing on your retirement application:
  - Survivor Benefit Plan decisions
  - FEGLI life insurance decisions



## **Do-Over #6:**

### **Keep Copies of Everything**

#### **Keep Copies of Everything**

- » Losing access to government systems may leave you vulnerable because you can't get to important information or documents
- » Each year, plan to go into your electronic Official Personnel File (eOPF) and download a copy for your records: [FedImpact.com/eOPF](https://FedImpact.com/eOPF)
- » Keep other documents like copies of civilian/military service deposits, and beneficiary elections



## Do-Over #7:

### Trust (But Verify)

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- » Your agency may give you access to systems that allow you to run “estimates” of your federal retirement
- » These estimates often make HUGE assumptions that can greatly alter your eligibility to retire and the calculation of your pension
- » Verify your creditable service: [FedImpact.com/certify](https://FedImpact.com/certify)
- » The FedImpact Report gives you a chance to verify the numbers that you \*think\* you have
  - Available to workshop attendees: [FedImpact.com/attend](https://FedImpact.com/attend)



## Do-Over #8:

### Know What's Next

### Know What's Next

- » Not knowing what comes “next” after leaving government service, can leave you to feel lost
- » Get clarity on what that next stage of your life can look like, so you know what to look forward to
- » The concept of “Freedom FROM” vs. “Freedom TO”



## Do-Over #9:

### Be in the Driver's Seat

#### Be in the Driver's Seat

- » One of the most concerning feelings federal employees had in 2025 is that they felt they lost control
  - Their job security
  - Their professional identity
  - Their financial future
  - Their prospects for a rewarding retirement



## Do-Over #10:

### Own Your Future

#### Own Your Future

- » Nobody should care more about your financial future than you do!
- » What can YOU do right now to fortify, steer and protect your future (HINT: this will be different for everyone)
- » Choose your hard:
  - Pain of discipline
  - Pain of regret

## WRAP-UP & NEXT STEPS

### Wrap-Up

- » Your financial mindset influences your financial outcome more than you know!
- » When you know your numbers, your financial decisions become obvious
- » Choose your hard (pain now or pain later)
- » Being in the driver's seat is way better than being a handcuffed passenger in the trunk



### Retire with confidence.

- » Attend a workshop:
  - In-person training
  - No cost to attend
  - Covers all of the federal benefit topics and decisions to be made
  - One-on-one help available
- » See all the details at: [FedImpact.com/Attend](https://FedImpact.com/Attend)

### Handouts and Replay



- » Handouts
  - Download
  - Emailed
- » Replay
  - Link will be emailed to all registered participants



## Next Webinar



- » Next webinar topic!
  - **Your Guide to All Things Roth TSP in 2026**  
Your money going in, coming out — and how to leverage both
- » Sign-up at:  
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## Thank you for joining us

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