COURSE SYLLABUS

Federal Employee Retirement Benefits for Administrators: CSRS & FERS Introduction

Build the expertise to advise federal employees on CSRS and FERS retirement benefits. This course helps HR professionals understand eligibility, service crediting, and TSP management to provide accurate and confident guidance.

> Group classes (Washington, DC) and onsite training are available for this course.
> For more information, email onsite@graduateschool.edu or visit: https://sdfm.graduateschool.edu/courses/federal-employee-retirement-benefits-for-administrators-csrs-fers-introduction



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Course Outline

Module 1: CSRS Basic Benefits

- Introduces the Civil Service Retirement System (CSRS), a defined-benefit pension system, and its key terminology, including how to credit federal service toward CSRS retirement eligibility.
- Explains the criteria for CSRS retirement eligibility and outlines the method for calculating a CSRS annuity (pension) benefit.
- Covers CSRS retirement procedures and entitlements, such as the application process, survivor benefits for family members, and special provisions (e.g., voluntary contributions program and early retirement options).

Module 2: FERS Basic Benefits

- Defines key Federal Employees Retirement System (FERS) terminology and outlines FERS's three-tiered structure (FERS pension, Social Security, and TSP), including how to credit federal service toward FERS retirement.
- Details the eligibility requirements for FERS retirement (minimum retirement age and years of service) and explains how to calculate the FERS basic annuity benefit.
- Discusses the FERS retirement application process, along with FERS survivor benefits and special retirement provisions (such as those for law enforcement officers and air traffic controllers).

Module 3: Determining Retirement Coverage

- Outlines how various employment events (new hires, rehires, transfers) and legal rules impact a federal employee's retirement plan coverage (CSRS, CSRS Offset, FERS including FERS-RAE/FRAE, or Social Security).
- Explains the criteria and regulations (including the five-year rule and mandatory Social Security coverage) for determining whether an employee is covered under CSRS or FERS.
- Guides the process of correctly identifying an employee's retirement coverage, including recognizing cases where coverage is excluded or special conditions apply.

Module 4: Phased Retirement

- Describes the eligibility criteria and agency requirements for an employee to participate in phased retirement.
- Examines how phased retirement affects an employee's work schedule and benefits (receiving a partial annuity while working part-time).
- Discusses how phased retirement ends, including the transition to full retirement and the final pension calculations when the employee fully retires.

Module 5: Thrift Savings Plan Basic Overview

- Highlights the purpose and key features of the Thrift Savings Plan (TSP), the federal government's 401(k)-like retirement savings program.
- Explains TSP contribution rules for employees, including annual contribution limits and agency matching, and outlines enrollment procedures for new hires and rehires.
- Details the processes for handling TSP accounts when an employee separates or dies in service, and reviews the withdrawal options available to TSP participants.