Leaving government employment

Planning your transition

1 Before separation

Gather key documents:

- ☐ SF-50 (essential for re-employment)
- ☐ Paystubs, performance reviews, awards, commendations
- ☐ Letters of employment, leave records, union agreements
- ☐ Direct deposit pay advice

Prepare for uncertainty:

- ☐ Know your rights (consult HR, union, or attorney)
- ☐ Set up news alerts for federal employment updates
- ☐ Update your resume with quantifiable achievements
- ☐ Build a three- to six-month emergency fund
- ☐ Prioritize mental health and stress management

Evaluate options:

- ☐ Consider Deferred Resignation Program (DRP)
- ☐ Explore Voluntary Early Retirement Authority (VERA) eligibility
- ☐ Understand pros/cons of early retirement (e.g., TSP penalties, COLA delays)

2 During separation

Understand your exit terms:

- ☐ DRP: full pay/benefits until September 30, 2025
- ☐ VSIP: one-time buyout up to $25,000
- ☐ VERA: immediate pension, health insurance, annuity
- ☐ Involuntary: severance based on service + age multiplier

Build your support team:

- ☐ Inside: union rep, HR, supervisor, co-workers
- ☐ Outside: attorney, career coach, benefits consultant
- ☐ Financial: financial advisor, tax expert, family

Review finances:

- ☐ Adjust your budget
- ☐ Plan for housing changes (sell/rent)
- ☐ Prepare for insurance transitions

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After separation

If retiring:

- ☐ Confirm Federal Employees Health Benefits (FEHB) eligibility
- ☐ Calculate Federal Employee Retirement System (FERS) pension
- ☐ Plan TSP withdrawals
- ☐ Factor in Social Security timing

If job searching, try resources like:

- We the Action
- Work for America
- Federal Employee Education & Assistance Fund
- FormerGov Directory
- Temporary Continuation of Coverage for temporary health coverage

Call us today

888-296-0410

Leaving government employment is a major transition. Whether you're retiring, shifting careers, or exploring new directions, thoughtful planning is key. By understanding your options, using available resources, and seeking out trusted advice, you can move forward with greater clarity.

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