How to Know When It’s Time To Go

By Tammy Flanagan

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Over the next couple of weeks, I’ll be exploring a topic of perennial interest—picking the best date to retire. But before I do that, I thought it would be worth taking a quick look back at the subject of deciding whether and when to leave government.

So here, in case you missed them (or just want a quick refresher), are links some of my recent columns that address issues related to moving on from a federal career—especially during these turbulent times.

**Thinking About Getting Out of Government? Here’s What You Need to Know**

I always try to point out the value of working long enough in government to retire and be eligible for lifetime health benefits and other advantages enjoyed by federal retirees. But some employees are going to leave government service before they are eligible for immediate retirement. If you're in this group, here are some things you should know before you leave.

**With Cuts on the Table, Is It Time To Go?**

With significant cuts to retirement benefits included in the president’s budget, some employees are asking if they should move up their retirement date to August or September so they can leave before the new fiscal year begins on Oct. 1. Nothing has changed yet, but operating under an abundance of caution, it’s probably a good idea to have your ducks in a row just in case you decide to move up your retirement date.

**Benefits Cuts and the President’s Budget**

I typically don’t write about proposed changes to benefits in my column until they become law. But since there may be more support in Congress than in years past for changes to everything from cost-of-living allowances to pension calculations, it’s worth exploring them.

**The Perils and Pitfalls of Retiring Really Early**

There are some specific issues that federal employees need to carefully consider before pursuing a strategy of aggressively saving and investing in the hope of retiring at a young age. These include everything from deferred retirement benefits to health insurance.

**Can You Retire at 45?**

More than a few federal employees have seriously explored ways to retire at much younger than the typical age. They can achieve their goal by following four steps. But be forewarned: They're not easy.
Should You Take a Buyout?

As the Trump administration looks to trim the size of the federal workforce, agencies across government are beginning to offer separation incentives to their employees. Here’s a look at the pros and cons of taking a buyout.

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