

Greatest Hits of 2013

By Tammy Flanagan

January 3, 2014

Later this month, I'll present my annual index of past columns. (Here's [last year's index](#).) In the meantime, here are some of the most popular columns I wrote in 2013, in case you missed any of them:

What Is Your Full Retirement Age? (Nov. 14)

Ask someone what their full retirement age is and you are likely to get a variety of answers. The response will depend on whether you are referring to the Civil Service Retirement System or the Federal Employees Retirement System, or maybe it is the age when people plan to begin withdrawing from their retirement investments. There is also Social Security's full-benefit retirement age.

What does this magic age really have to do with the age you plan to stop working?

7 Signs You're Not Ready To Retire (Oct. 18)

If you were one of the many federal employees who weren't able to work during the 16-day government shutdown, you may have given some thought to the question, "Should I stay or should I go?" If you are eligible to retire, did you think that maybe now is the time to call it quits?

How do you know when it's your time to retire? A good place to start is knowing when it's *not* a good time to move on.

Retirement 101: Start Planning Now (Sept. 20)

I recently had the pleasure of teaching a class for federal employees who have worked in government for less than five years to help them prepare for their retirement. This is when employees should learn about how their retirement benefits are designed to work. A number of the employees in my class weren't aware that they even had a basic retirement benefit in addition to Social Security and Thrift Savings Plan.

How Baby Boomers Are Retiring (Aug. 23)

One of the benefits of getting older is that your friends start to retire. My good friend Georgia left the State Department at the end of 2011 after more than 38 years of federal service. Georgia is one of many people in government -- and across the American economy -- who have made the decision to move into retirement. And now we're beginning to get more information about exactly how baby boomers in particular are faring in their golden years.

You Can Afford to Retire! 2013 Edition (July 26)

This is an update of a [column I wrote in 2006](#). With many employees enduring salary reductions due to furloughs, some are wondering what to do. Some of them are in a position to retire comfortably -- and don't even know it.

10 Things You Probably Don't Know About Federal Retirement (July 19)

How much do you know about the federal retirement system? Do you think you could pass not only introductory and intermediate courses on retirement, but Retirement 301, too? If so, you'd have to get decent scores on all of the retirement quizzes I've offered over the years.

Even if you do have deep knowledge of retirement rules, practices and procedures, there might be a few things you don't know. Here are 10 things only the true experts know about retiring from a federal career.

How Much Money Do You Need To Retire? (June 28)

For many years, magazines, newspapers and other media have promoted a rule of thumb for retirement planning: To retire comfortably, you must be able to replace 80 percent of your pre-retirement income. Over my years of teaching pre-retirement classes, I've observed that many employees are closer to the 80 percent threshold than they think, once they add up all of their sources of retirement income.

Best Dates to Retire 2014 (May 2)

It's that time of year again. Are you thinking about retiring next year? This column is designed to help you find the most advantageous date for your departure. Keep in mind that setting your specific retirement date is not the same as deciding when you can afford to retire or for that matter, when you are mentally prepared to retire.

Pre-Retirement To-Do List (April 26)

Are you one of the growing number of federal employees who are preparing to retire in the near future? If so, here's a list of things that you should do to get ready.

A New Retiree's To-Do List (Feb. 1)

Don't you hate it when you get an email or other correspondence that starts out, "This is a friendly reminder..."? It usually means you're close to your credit limit or your payment hasn't arrived on time. If you are a recent retiree, you may wish you could send the Office of Personnel Management a friendly reminder that you need your first retirement check to pay your monthly bills and you'd like what you're entitled to, not some lesser "interim" amount.

Unfortunately, the reality is that it can take OPM five to eight months to process your retirement application. In the meantime, here are a few things you can do to be sure your employee benefits continue while you're awaiting final processing of your retirement.

(Image via pixelfabrik/Shutterstock.com)

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<http://www.govexec.com/pay-benefits/retirement-planning/2014/01/greatest-hits-2013/76187/>