

**APRIL – FINANCIAL LITERACY MONTH**

April is Financial Literacy Month. The Office of Personnel Management (OPM) has listed the following government partners that offer financial educational information for employees. Below is a list of the partners and their websites.

Federal Deposit Insurance Corp (FDIC)

[www.fdic.gov/consumers/education](http://www.fdic.gov/consumers/education)

DOL Employee Benefits Security Admin [www.savingmatters.dol.gov](http://www.savingmatters.dol.gov)

DOL Women's Bureau [www.dol.gov/wb](http://www.dol.gov/wb)

GSA Federal Citizen Information Center [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

Federal Trade Commission [www.ftc.gov](http://www.ftc.gov)

Social Security Admin [www.ssa.gov](http://www.ssa.gov)

Securities and Exchange Commission [www.sec.gov/investor](http://www.sec.gov/investor)

**RETIREMENT BILL (HS-1804) UPDATE**

Bill HS-1804, which passed the House of Representatives and is moving on to the senate, has some items of interest for federal employee.

First Item: FERS and Sick Leave

Currently, FERS employees do not get credit for any unused sick leave at the time of retirement. So rather than it counting towards your annuity, sick leave is lost. Under HS-1804, any unused sick leave would be converted to months and days to be used to computed in the FERS annuity.

Second Item: Refunded Retirement Contributions

Currently, if you are a FERS employee and resign and leave federal service and you take a refund of your FERS contributions, upon your return to federal service, you cannot make the repayment back. Therefore, you

lose all the time during that period. For example, you work as a FERS employee for three years (Jan 1999 – Jan 2002), and then you decide to leave federal service and work in the private sector. You request a refund of your FERS contributions for the three years. Then in Jan 2005, you return to federal service as a FERS employee, and work until age 62 and retire in Jan 2011. The only time that will count towards your annuity will be the Jan 2005 - Jan 2011 time, not the three prior years. Why? Because you requested a refund for the Jan 1999-Jan 2002 time and under the current law, you cannot repay that amount to receive credit.

Under HS-1804, you would be able to make that repayment for those three years and have them count towards your FERS annuity computation.

Third Item: TSP Changes

The bill would automatically enroll new federal employees with contributions ranging from 2%-5%. It would also allow federal employees to make after tax contributions to their TSP (similar to a Roth IRA), that would grow tax free.

**EPAP – PROGRESS REVIEW REMINDER**

The FY09 performance rating cycle is October 1, 2008 through September 30, 2009. At least one formal mid-year progress review is required approximately mid-point during the rating period to evaluate progress and communicate performance. Progress reviews must be completed if the employee has been performing under a signed EPAP for a minimum of 90 calendar days.

During the mid-year progress review, rating officials should discuss and evaluate progress and communicate the employee's performance as compared to established standards, make any recommended revisions to critical elements/performance standards, identify training needs, identify performance deficiencies, and include strategies for improving performance if deficiencies have occurred. Confirm completion of the progress review by signing Page 1, Part B, of the EPAP form.



## Areas of Concern:

- Employee performance plans should include creditable measures of performance described at a minimum at the Fully Successful level.
- At least one critical element should align with and support organizational goals and targets.
- Whenever supervisors observe employee performance that is “unsatisfactory” on any critical element, they must promptly initiate special efforts to bring about improvements.

If you have any questions concerning performance issues, please contact Sheri Kososik at ext. 5527.

## **EMPLOYEE ASSISTANCE PROGRAM**

EAP Consultants Inc. is a free employee assistance online resource. This free online resource is available to permanent and temporary BLM/BIA/NPS-NIFC employees and their families. This website contains articles on information such as financial planning, stress, fitness, purchasing a car, etc. Also, on the website there are calculators and forms available for use. To check out the articles, calculators and forms on the EAP Consultants Inc. website, visit: [www.eapconsultants.com](http://www.eapconsultants.com)

Click on “Member Access”, then “HelpNet”  
Password: nifc

You can also contact EAP Consultants Inc. 24 hours per day at: 1-800-869-0276.

You will need to identify yourself as a “NIFC” employee.

For questions regarding EAP, contact Sheri Kososik at X5527.

## **HR CONTACT INFORMATION**

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## **NEW HIRES**

Richard Moore	FA220
Ellen Coonts	FA340

## **DEPARTURES/RETIREMENTS**

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Dawn Graham

