COURSE SYLLABUS

AI For Federal Employee Retirement (Self-Paced)

Learn to use AI tools responsibly to plan your federal retirement, including FERS and CSRS annuities, TSP withdrawal options, survivor-benefit elections, Social Security, and Medicare. In four hands-on hours, you will practice crafting safe, PII-free prompts and verifying every AI answer against official OPM, TSP, and SSA sources.

> Group classes in Live Online and onsite training is available for this course. For more information, email onsite@graduateschool.edu or visit: https://www.graduateschool.edu/courses/ai-for-federal-employee-retirement-self-paced

support@graduateschool.edu • (888) 744-4723

Course Outline

Module 1: Understanding AI and Responsible Use (~45 minutes)

- Define artificial intelligence, machine learning, and large language models in plain, non-technical terms.
- Distinguish between what AI can and cannot reliably do for federal retirement research.
- Identify the federal policies that govern responsible AI use, including Executive Order 14179 and OMB Memoranda M-25-21 and M-25-22.
- Explain why personally identifiable information must never be entered into public AI tools.
- Recognize AI hallucinations and apply strategies to verify outputs, including why retirement rules change over time.
- Survey the AI tools currently available to federal employees and typical agency usage rules.

Module 2: Using AI to Understand FERS and CSRS Eligibility and Annuity Computations (~60 minutes)

- Use AI to identify retirement types and eligibility under FERS and CSRS and to apply Minimum Retirement Age rules.
- Apply AI to interpret creditable service, the high-three average salary, and how the basic annuity is computed under each system.
- Explore how AI can help estimate an optimum retirement date and model the effect of different separation dates.
- Distinguish how FERS and CSRS computations, cost-of-living adjustments, and special-provision rules differ.
- Verify AI-generated estimates against OPM.gov, the OPM retirement calculators, and your own service records.

Module 3: Using AI for TSP, Survivor Benefits, Social Security, Medicare, and Taxes (~60 minutes)

- Use AI to compare TSP withdrawal options, including installments, annuity purchase, and partial and lump-sum withdrawals.
- Investigate survivor-benefit elections under FERS and CSRS and how court-ordered annuities can affect them.
- Use AI to think through Social Security claiming timing, including the repeal of WEP and GPO under the Social Security Fairness Act.
- Coordinate Medicare enrollment timing with FEHB and PSHB coverage in retirement.
- Use AI to summarize how federal annuities, TSP payments, and Social Security benefits are generally taxed.
- Verify AI outputs against tsp.gov, SSA.gov, Medicare.gov, and OPM.gov.

Module 4: Practical Application Workshop

- Apply AI tools to scenario-based retirement exercises, including near-term retirement, mid-career planning, and survivor planning.
- Practice crafting effective, PII-free prompts for retirement questions.
- Compare AI-generated outputs against official OPM, TSP, and SSA resources.
- Evaluate AI responses for accuracy, completeness, and appropriate limitations.
- Recognize when to bring in an Agency Benefits Officer, HR specialist, or licensed financial professional.
- Develop a personal action plan of AI-assisted next steps, including the retirement application process and the Online Retirement Application (ORA).

4 — Learning Objectives HTML Copy

- Explain what AI, machine learning, and large language models are in plain, non-technical terms.
- Apply federal policy and agency guidance for responsible, PII-safe AI use to everyday retirement research.
- Use AI tools to research FERS and CSRS eligibility, annuity computations, and optimum retirement dates.
- Model TSP withdrawal options and coordinate Social Security and Medicare timing with AI assistance.
- Evaluate AI-generated retirement information for accuracy, completeness, and appropriate limitations.
- Verify AI outputs against authoritative sources, including OPM.gov, tsp.gov, SSA.gov, and Medicare.gov.
- Construct effective, PII-free prompts for common retirement questions and decision scenarios.
- Recognize when AI research should be supplemented by an Agency Benefits Officer, HR specialist, or licensed professional.
- Develop a personal, AI-assisted retirement action plan.