

AI For Federal Employee Retirement

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>



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Course Outline

Module 1: Understanding AI — What It Is and How to Use It Responsibly (~45 min)

- Define AI, machine learning, and large language models in non-technical terms.
- Distinguish between what AI can and cannot reliably do for federal retirement research.
- Identify the federal policies governing responsible AI use (EO 14179; OMB M-25-21 and M-25-22; agency AI policies).
- Explain why PII (such as SSN, date of birth, and service history) 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 AI tools currently available to federal employees and typical agency usage rules.

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

- 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 & Taxes (~60 min)

- 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 — Putting AI to Work on Your Retirement (~60 min)

- Apply AI tools to scenario-based retirement exercises (near-term retirement, mid-career planning, 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.

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