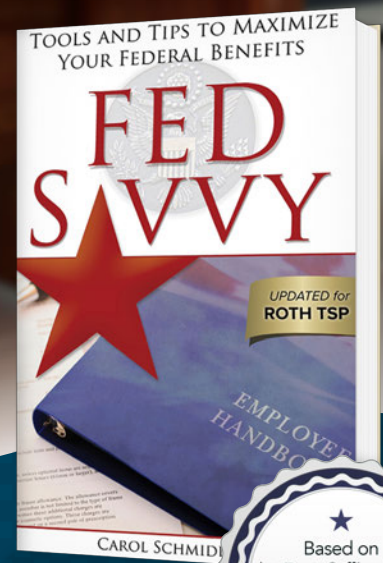




CAROL SCHMIDLIN

FED SAVVY



TOOLS AND TIPS TO MAXIMIZE YOUR FEDERAL BENEFITS

I have taken several workshops presented by Carol Schmidlin from **FedSavvy** Educational Solutions. I have found these workshops to be extremely helpful, the material on point and up-to-date, and well organized. Financial management is not my area of expertise and I have found that Carol has a gift for explaining difficult financial concepts in a way that is clear, concise and understandable. Best of all, she and her staff have always been available after the workshops to answer follow-up questions. I highly recommend Carol's courses to anyone who, like me, seeks help in understanding financial and retirement planning information.

-Mary

AGENCIES AND ASSOCIATIONS THAT HAVE USED OUR TRAINING:





TESTIMONIALS

The **FedSavvy** workshop you brought here to NSWC was much needed given the complex and often confusing language used in benefit package instructions. I appreciated the effort that you put in to breakdown the benefits in a organized matter. In

fact, I thank you for sending me your book it was an easy to understand read. I read it cover-to-cover and urged others to read it. There is absolutely nothing else published like it.

There are many financial options to choose from and it is important to be knowledgeable of which ones apply to individual situations. Your workshop helps make us think about the need to make the best decisions possible for our financial future. There are also many financial service providers available and if choosing to seek advice I think the most experienced and trusted service, without the worry of high consulting fees, is important too for planning financial future.

-Woody

I learned a lot from your workshop. I attended the workshop to learn more about the Roth IRA option which I found very informative. In addition, I liked the example of a retirement plan you put together which had 3 different phases which until then was not something I had considered but after seeing your brief I would definitely look into doing something similar. Overall I think the workshop was very well put together. In fact, I went into it with some questions I had ahead of time and they were all answered in your brief so I didn't need to ask them.

I would definitely recommend your workshop to others. In fact, I told a few of my employees, who were on travel at the time, that this would be an excellent workshop for them to attend and especially some of my younger employees to help them get a jump on their retirement savings.

-Edward

I am a recently retired Federal Employee but while working for the Environmental Protection Agency I attended every educational workshop that I could fit in to my schedule. Carol and her team are very "**FedSavvy**" and I and many others are grateful for their knowledge and presentations. The information was very helpful, I always learned something new and would highly recommend Carol's workshops to any Federal Employee.

-Linda

I wanted to take this opportunity to thank you and your representatives of Franklin Planning for coming to the NSWC Phila to talk about the Thrift Savings Plan program. I found the 2 sessions that day to be very informative. In my 27 years in the federal system never found or heard a financial advisor that understood the government retirement programs as well as you. I wish some of these training session would have been available in the earlier years of my career. The Roth TSP portion was an addition that I was unaware of and could be significant in moving forward with my financial plan. I can only hope that NSWC offers more of these type training seminars for our young employees so that they can take the opportunity to maximize the TSP program. Look forward to you coming back to NSWC for some other seminars in addition to doing some changes to my financial plan as I get closer to retirement.

- Denis

Carol Schmidlin's educational workshop at the Department of Energy was insightful and enriching. She covered many aspects of federal retirement and financial planning that I took to heart and acted on immediately. I would highly recommend her to other federal employees as they plan for their future.

-Ellen

DOE/EERE

I went with a coworker (Lily) to a combined presentation you did down near the Reagan Bldg/Old Post Office (across the street). As a result, I changed most of my TSP to the Roth because of your great point about not being able to predict future taxes. I often think of that!

-Joseph

Carol, I am enjoying retirement, but previously served working for the U.S. Environmental Protection Agency before my retiring. While working at EPA, I and others always looked forward to a Workshop presentation bearing your name. You should know that whenever Workshop Training was to be given by you, the EPA's large conference room would be filled to capacity. Your training programs given were always well planned and presented in an interesting way with plenty of knowledge shared to attendees. The interaction during any question and answer portions were always answered generously with your highly respected knowledge.

-John

IF YOU WOULD LIKE TO HAVE CAROL DELIVER ONE OF HER **FEDSAVVY** WORKSHOPS AT YOUR AGENCY OR ASSOCIATION, PLEASE CALL US TODAY AT **856.401.1101**, EMAIL: CONTACTUS@FEDSAVVY.COM OR VISIT WWW.FRANKLINPLANNING.COM

