



Building Strong Money Management Skills

Housekeeping



Learn More

Check out the Resources tab for additional information and resources specific to this session.

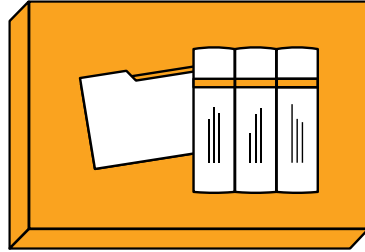


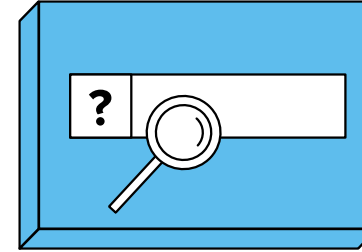
Exhibit Hall

Head to the Exhibit Hall in the main environment to view all of our booths and download resources.



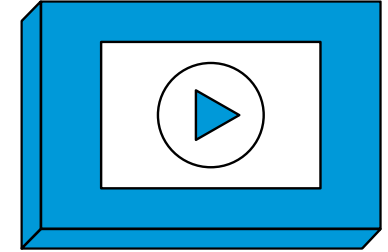
Networking

Connect with your fellow govies in the Lobby chat in the main environment.



Get Answers

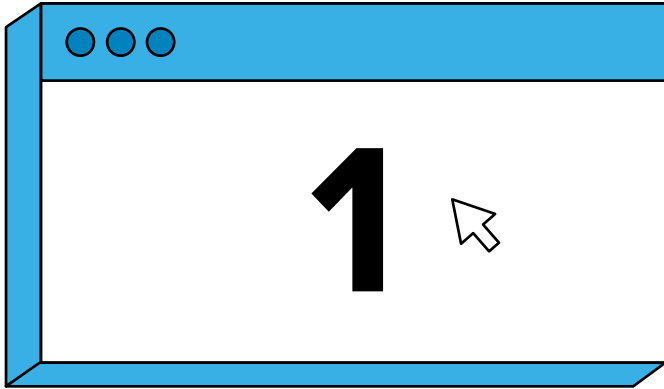
Submit your questions using the Q&A or Chat tab at the bottom of your console. The Q&A tab is also where you can submit technical questions.



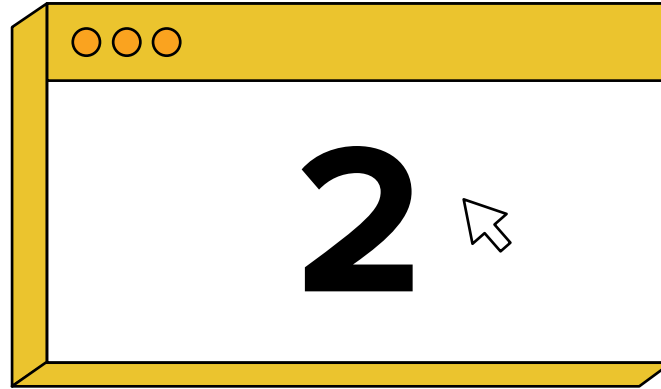
On-Demand

We will email a link to the on-demand version tomorrow. Email us at nextgen@govloop.com if you have any questions.

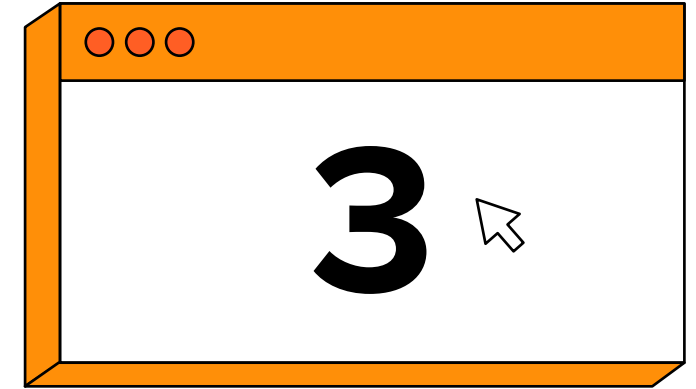
CPE Info



Attend this live online training for the full duration



Take the polls throughout the live training. These will appear as a pop-out window on your screen. Click your response and hit submit.



Complete the evaluation: It can be found in the resource module on this training and in the Resource Center in the main environment.



Tony Zerante

Chief Strategy Officer,
WAEPA

How to Prioritize Your Financial Wellness

Tony Zerante, Chief Strategy Officer, WAEPA



Introduction

- Tony Zerante, Chief Strategy Officer
- 25+ years of experience in insurance and non-profit leadership
- Came to WAEPA in 2000 and served previously in the Members Services, Operations Management, and now leads New Product Development, Strategic Growth Opportunities, and Member Billing Services.



Worldwide Assurance for Employees of Public Agencies (WAEPA)

- WAEPA is a nonprofit provider of Group Term Life Insurance, exclusively for current and former Federal civilian workers.
- We were formed over 80 years ago **by federal employees, for federal employees.**
- We have 50,000+ members across all levels and agencies of government. Over the years, WAEPA has provided access to insurance for more than 100,000 federal employees and their dependents.
- Our goal has always been to provide members with access to the products and services they need to promote the health, welfare and financial well-being for them and their families.

Financial Pressures in 2026

Economic Uncertainty



- Interest rates remain elevated compared to pre-2022
- Workers remain concerned about retirement readiness and long-term affordability
- Government employees increasingly value stability, protection, and financial planning

Inflation + Cost of Living



- Inflation has moderated from peak levels, but everyday costs remain elevated
- Housing, insurance, healthcare, groceries still feel expensive
- Many in government still feel financially stretched

Debt + Savings



- Credit card balances remain historically high
- Student loan repayment continues to pressure household budgets
- Many Americans still lack fully funded emergency savings

Meaning of Financial Wellness

**Financial Wellness is not about being wealthy;
It's about being prepared, resilient, and confident.**



- Ability to manage day-to-day finances
- Capacity to absorb financial shocks
- Confidence in long-term planning
- Reduced stress and greater peace of mind

How do you prioritize Financial Wellness?

KNOW your numbers



You can't prioritize without knowing your circumstances. Budget, expenses, debt, cash flow.

BUILD emergency savings



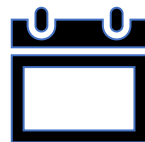
Start small. Set aside \$500-\$2,000 for an emergency and a major expense. Automate contributions where possible.

PROTECT what matters



Insurance: beneficiaries, dependents. Needs and gaps.

PLAN for the future



Retirement, debt reduction, long-term goals

Why Protection Matters

Life Insurance means:



Income protection for your loved ones

- Helps replace lost cash flow for dependents
- Supports household stability during difficult times



Financial stability during unexpected events

- Helps families maintain financial obligations
- Provides support during periods of uncertainty or transition



Support for long-term family goals

- Helps protect education, retirement, and future plans
- Creates financial safety net for loved ones

The Role of External Partners

External partners can immediately bring skills and mature products to help the government where it may lack the infrastructure it needs to move quickly.

For example, **WAEPA provides Federal workers with a long-proven, high-value supplement or alternative to FEGLI.**

Benefits Beyond Insurance



Premium Refunds: WAEPA has returned a portion of unused premiums to members 29 of the last 30 years, a unique benefit among life insurance providers



Financial Wellness Planning from Ernst & Young is available free for members



Scholarships: Since 2007, WAEPA has awarded over \$3 million in scholarships

For more information on WAEPA and for other helpful resources for Feds, you can visit waepa.org.

Thank You



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Up Next

Lunch Keynotes from 12:30pm – 1:30pm ET

Inspiring an Unmotivated Team

Laura Walker, Claims Specialist, Social Security Administration

Michelle Felicetta, District Manager, Social Security Administration

Communicating Confidently During Disruption

Dr. Bill Brantley, President and Chief Learning Officer, Brantley Advanced Social Sciences Applications