

Estimate your TSP Retirement Fund Needs with the TSP Ballpark Estimator

To estimate how much you need to save in your TSP fund using the TSP Ballpark Estimator, go to <https://www.tsp.gov>

The screenshot shows the Thrift Savings Plan website in a Windows Internet Explorer browser. The address bar displays <https://www.tsp.gov/index.shtml>. The page features a navigation menu with options like 'My Account', 'Plan Participation', 'Investment Funds', 'Planning & Tools', 'Life Events', and 'Participant Support'. The 'Planning & Tools' section is highlighted, containing links for 'Retirement planning and tools for all career stages', 'Before You Invest', 'Maximize Your TSP Savings', and 'Calculators'. Other sections include 'Plan Participation', 'Investment Funds', and 'Life Events'. A search bar is located in the top right corner. The footer contains links for 'About Us', 'Security Center', 'Privacy Policy', 'Site Map', and 'Information for Agency/Service Representatives', along with a copyright notice for 2010 Thrift Savings Plan.

Under Planning & tools, click on calculators

TSP: Planning & Tools - Windows Internet Explorer
https://www.tsp.gov/planningtools/planningTools.shtml

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TSP: Planning & Tools

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My Account | Plan Participation | Investment Funds | **Planning & Tools** | Life Events | Participant Support

Investment Strategy | Retirement Planning Phases | Living in Retirement | Calculators

Home

Planning & Tools

Learn more about designing your investment plan

Get the most out of your retirement savings by carefully developing a plan for your TSP account.

Investment Strategy
Review a list of questions you should ask yourself before you invest, and find out how to maximize your retirement savings using the benefits of compounding, tax deferral, and account consolidation.
[Learn more](#)

Retirement Planning Phases
It is never too early or too late to take advantage of what the TSP has to offer. Consider how to make your TSP savings work for you through contribution elections, catch-up contributions, and asset allocations throughout your career and as you near retirement.
[Learn more](#)

Living in Retirement
Consider how to adjust your asset allocation and determine an effective withdrawal strategy to meet your unique needs during retirement.
[Learn more](#)

Calculators
Use these calculators to help you plan for a comfortable retirement:

- [How much should I save?](#)
- [How much will my savings grow?](#)
- [How much can I contribute?](#)
- [How much will it cost to take out a TSP loan?](#)
- [How much can I expect per month if I purchase an annuity?](#)
- [How many TSP monthly payments can I expect to receive once I retire?](#)

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Related Resources

The booklet *Summary of the Thrift Savings Plan* provides an overview of the TSP.

Quick Links

- [What Are My Retirement Needs?](#)
- [How Much Risk Am I Willing to Accept?](#)
- [How Much Diversification Do I Need?](#)
- [Maximize Your Retirement Savings](#)
- [How Much Should I Save \(Ballpark Estimate\)?](#)
- [How Much Will My Savings Grow?](#)
- [How Much Can I Contribute?](#)
- [Monthly Payment Calculator](#)

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To view PDF documents, get Adobe Reader

https://www.tsp.gov/planningtools/retirementplanning/howMuchToSave.shtml

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Click [how much should I save](#)

TSP: How Much Should I Save (Ballpark Estimate) ? - Windows Internet Explorer

https://www.tsp.gov/planningtools/retirementplanning/howMuchToSave.shtml

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TSP: How Much Should I Save (Ballpark Estimate) ?

Links

- ABC-C Web S...
- AF Portal Logi...
- Army Knowle...
- Benefits Admi...
- BidCorp.com ...
- CLER
- DCO Login
- DCPS
- Defense Trave...
- DepartmeCP...
- DICUC Reset
- DoD CPMS I...
- Electronic Co...
- gko Guard Kn...
- Google
- GRB Assist Lo...
- Guide To Pro...
- Handbook
- How to Requ...
- HRO PORTAL
- leave
- Michigan Ar...
- My Helpdesk ...
- myPay Web S...
- NGB Pubs
- NIMS
- Office of OP...
- Orders
- Retiree-Techn...
- Retirement Se...
- TSP Home Pa...
- US Office of P...
- VI web
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My Account | Plan Participation | Investment Funds | **Planning & Tools** | Life Events | Participant Support

Enter search term(s)

Investment Strategy | Retirement Planning Phases | Living in Retirement | **Calculators**

Home > Planning & Tools

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Calculators

- How Much Should I Save (Ballpark Estimate) ?**
- How Much Will My Savings Grow?
- How Much Can I Contribute?
- Estimate Loan Payments
- Annuity Calculator
- Monthly Payment Calculator

How Much Should I Save (Ballpark Estimate) ?

The TSP is one source of your retirement income. Other major sources of retirement income include your FERS Basic Annuity or CSRS annuity (or your retired pay if you are a member of the uniformed services), Social Security benefits, individual retirement accounts (IRAs), and other savings. To find out how much you need to save for retirement, link to the Ballpark Estimate calculator below. The calculator was developed by the American Savings Education Council to calculate how much you need to save each year from now until retirement based on your estimates of retirement income and existing savings.

In-depth Retirement Planning

The Ballpark Estimate calculator is just the first step in retirement planning. For more in-depth planning, you may want to consult your agency's or service's retirement or benefits counselor, visit the Office of Personnel Management website at www.opm.gov, read books and articles on retirement planning, or use more detailed software to test a variety of assumptions for estimated benefits, expenses, and rates of return.

What You Need for the Ballpark Estimate Calculator	Where to Find Information
1 Estimate of annual income from FERS Basic Annuity or CSRS annuity.	Contact your agency or service personnel office to find out how to estimate your annual income from your FERS or CSRS annuity.
2 Social Security benefit estimate, if applicable	Request a Personal Earnings and Benefit Estimate Statement (PEBES) from the Social Security Administration (SSA) website. The SSA will mail the PEBES to you.
3 Current savings balances	Access your most recent account balance in My Account , or you can call the ThriftLine . Include savings from other retirement investment accounts, as well.

[Go to Ballpark Estimate Calculator](#)

[Go to Ballpark Estimate Calculator](#)

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https://www.tsp.gov/other/exit/exit_tsp_website.shtml?url=http://www.choosetosave.org/ballpark/

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Go to ballpark calculator

Wait for the new site to pop up

Choose to Save® - Windows Internet Explorer
 http://www.choosetosave.org/ballpark/

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BALLPARK ESTIMATE
 Ballpark FAQ
 Tips for Completing Ballpark
 Introduction to Ballpark
 Interactive Ballpark
 Non-Interactive Ballpark

 **Ballpark Estimate®**

BALLPARK

What is the Ballpark Estimate?

The Ballpark Estimate is an easy-to-use, two-page worksheet that helps you quickly identify approximately how much you need to save to fund a comfortable retirement. The Ballpark Estimate takes complicated issues like projected Social Security benefits and earnings assumptions on savings, and turns them into language and mathematics that are easy to understand.

The Ballpark Estimate

[Introduction to Ballpark](#)

[Interactive Ballpark](#)
 Complete the worksheet online and let the computer do the math.

[Ballpark Non-interactive PDF](#)
 Print out clean originals to share with family, friends and co-workers. This file is in pdf format and requires [Adobe Reader](#) for viewing and printing.

[Spanish Language Ballpark Non-interactive PDF](#)
 Print out clean originals of Ballpark in Spanish. This file is in pdf format and requires [Adobe Reader](#) for viewing and printing. We will be adding an interactive Spanish language version of Ballpark in the near future.

Federal Government Employees Ballpark Estimator
 Employees covered by the Civil Service Retirement System (CSRS), CSRS-Offset, or the Federal Employees Retirement System (FERS) who plan to retire under the voluntary age and service rules should use the Federal Government Employees Ballpark Estimator. EBRI has created a specialized version of the calculator for you.

Reprinting Ballpark

The Ballpark Estimate was designed to be easily duplicated. For anyone wanting to distribute the Ballpark Estimate to colleagues, employees, classes, etc., you must print out the full two page pdf version. Make as many copies as you need.

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Privacy Statement

Although the information you provide on the Ballpark Estimate worksheet may be temporarily stored on your computer, it cannot be stored or viewed by the American Savings Education Council (ASEC) or any vendor who may provide internet services to ASEC.

[Contact Us](#) | [Privacy Policy](#) | [Terms of Use](#)

http://www.opm.gov/retire/tools/calculators/ballpark/menu.asp Internet | Protected Mode: On 100%

Use Federal Government Estimator

Ballpark Savings Estimator - Windows Internet Explorer
http://www.opm.gov/retire/tools/calculators/ballpark/menu.asp

Federal Employees' Group Life Insurance (FGLI) Calculator
Federal Salary Tables
Federal Ball Park Estimator
Federal Income Tax Calculators
Tax-Free Annuity Calculators

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Retirement Survey

The Federal Ballpark Estimate is currently unavailable. It will be back soon.

What is the Federal Ballpark EStimate? The Federal Ballpark EStimate includes projected Federal annuity and Thrift Savings Plan benefits to help you quickly identify approximately how much you need to save to fund a comfortable retirement.

Who can use the Federal Ballpark EStimate? The Federal Ballpark EStimate can be used by employees covered by the Civil Service Retirement System (CSRS), CSRS-Offset, or the Federal Employees Retirement System (FERS) who plan to retire under the voluntary age and service rules. The current version does not perform estimates for employees planning to retire under the Minimum Retirement Age (MRA) + 10 rules. The Federal Ballpark EStimate does not estimate the retirement benefits for employees who are covered by special computation rules, e.g. law enforcement officers, firefighters, air traffic controllers. A future version of the Federal Ballpark EStimate will include those calculations.

Can I use the Federal Ballpark EStimate if I elected FERS or have a service computation date (SCD) before 1/1/1987? While FERS began on January 1, 1987, it is possible for a FERS employee to have an SCD prior to that date. For example, employees with prior CSRS service who elected FERS and employees who paid military deposits can have SCD's earlier than 1987. If you are in one of these groups, enter the correct SCD and follow the directions in the "Warning" message. The Federal Ballpark EStimate will correctly estimate your benefits.

Email questions or comments to benefits@opm.gov. This link will open your default email program in a new window.

Select the Start Now text below to begin.

[Start Now](#)

The Federal Ballpark EStimate® was developed by the Employee Benefit Research Institute® and its American Savings Education Council® (ASEC®) program. It is based upon the interactive version of the Ballpark EStimate® worksheet developed by EBRI and ASEC.

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Version 1.2

U.S. Office of Personnel Management 1900 E Street, NW, Washington, DC 20415 | (202) 606-1800 | TTY (202) 606-2532

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