

2025 By the Numbers

for Federal Employees/Retirees

Updated: 12/21/2024

2.0%

Average Raise for
Federal Employees



Cost-of-Living
Increases

2.5%

CSRS PENSION

2.0%

FERS PENSION



Maximum Annual Contributions

TSP <50 Yrs

\$23,500

HSA

\$4,300

FSA

\$3,300

TSP Catch-up

50+ yrs:

\$7,500

60-63:

\$11,250

Max Income
Without Penalty
to Social Security



After Retired:

\$23,400

(before turning Soc Sec Full Retirement Age)

Year Turning Social Security

Full Retirement Age:

\$62,160



Max Annual Leave
Hours Paid at
Retirement

Essential Employees (USPS, etc.) 520 HRS

Most Other Federal Employees 240 HRS

• *plus whatever is earned in final year of service*