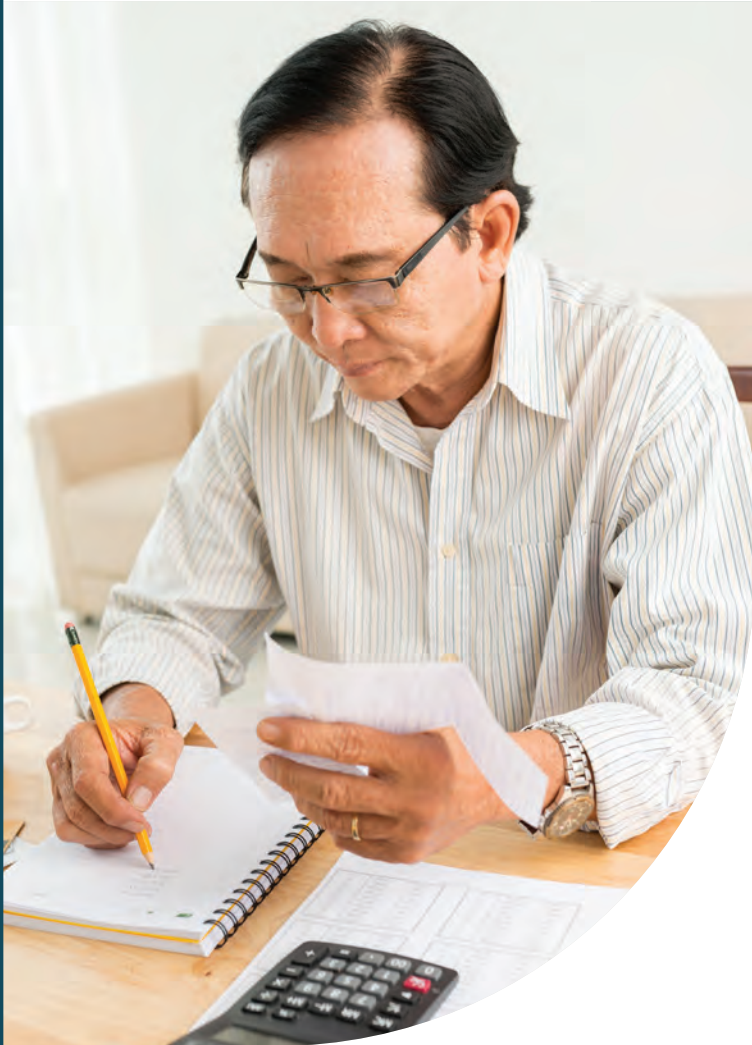


FACILITATOR GUIDE

Savvy Saving Seniors®



**Becoming Resource-FULL
with the Help of Benefits
and Peace of Mind Savings**

BANK OF AMERICA 

nco 
national council on aging®

This material was prepared by a third party not affiliated with Bank of America or any of its affiliates and is for informational and educational purposes only. The opinions and views expressed do not necessarily reflect the opinions and views of Bank of America or any of its affiliates.

CONTENTS

Program Overview	3
Facilitator’s Preparation	4
Tips for Facilitators	5
Materials Needed	6
Script: How to Facilitate This Session	6
Dollar Bills Icebreaker	7
Top 10 Things All Seniors Should Consider	8
Money Management Tips and Tricks	9
Benefits of Banking	12
Avoiding Money Drains	13
Top Budget Busters to Avoid	13
Benefitting from Benefits	15
Finding Local Programs	17
How to Apply	18
I Have Benefits; Now What?	18
Frequently Asked Questions	19
References	20
Other Resources	20

© 2023 National Council on Aging, Inc. All rights reserved.
Unauthorized use prohibited.

National Council on Aging (NCOA) copyrighted materials may not be reproduced in whole or in part by persons, organizations, or corporations other than NCOA and its affiliates, divisions, and units without the prior written permission of an authorized officer of NCOA.

Program Overview

Teaching older adults about money can be a daunting task. Although older adults may be interested in learning how to manage their money, they may resist their financial management choices. To make older adults comfortable, frame the training as empowering participants to take advantage of available resources and begin making incremental steps to economic security through benefits and improved personal spending and saving practices.

- This 90-minute program (**65-minute** instruction/**25-minute** Q&A) is designed to provide participants with basic money management concepts for a fixed budget, knowledge of the benefits of banking, and an overview of public benefits and how to access and retain them.
- This training is best paired with a community agency that provides services to older adults and can speak to the array of programs and benefits eligible to older adults in that community. These organizations include, but are not limited to, area agencies on aging, United Ways, and senior centers.
- Partnering with an organization that focuses on older adults shifts the presentation time to Welcome, Icebreaker, and Tips Sharing (**25 minutes**), Money Management concepts (**25 minutes**), Accessing Public Benefits (**15 minutes**), and Q&A (**25 minutes**).



Facilitator's Preparation

Before you present, it is important to understand your audience and the real challenges they face every day.

Target Audience:

Low- to moderate-income older adults age 55+

Economic Status:

Older Americans who are economically insecure, living at or below 250% of the federal poverty level. See aspe.hhs.gov/Poverty-Guidelines for current poverty guidelines.

Financial Challenges:

These older adults struggle each day with rising housing and health care costs, inadequate nutrition, lack of access to transportation, diminished savings, and job loss.

For older adults who are above the poverty level, one major adverse life event can change today's realities into tomorrow's troubles.

For More Information

If you are interested in reaching out to a local community organization to present the materials in this guide, please consider a senior center, area agency on aging, Senior Community Service Employment Program, and/or Benefits Outreach and Enrollment Center. You can find detailed directories with contact information for local leaders here:

- Map of Benefits Enrollment Centers, Senior Community Service Employment Programs, and Senior Centers
ncoa.org/Map
- Directory of Area Agencies on Aging
n4a.org

"I am regularly dealing with [seniors who have] credit card debt that has often snowballed into thousands of dollars, with no way possible to get out from under the debt, and credit card payments not leaving enough income to cover basics like food and utilities."

– Area Agency on Aging, Raleigh, NC

"An emerging trend is foreclosure and family members that are unemployed that need assistance from seniors."

– Catholic Charities, Schenectady, NY

"Some of my seniors are facing homelessness due to bad credit ratings."

– Catholic Charities, Hawaii

Tips for Facilitators

- Review the guide and complete your own set of accompanying worksheets.
- Review the suggested length for each topic. This session is designed to be 65 minutes from Welcome to Wrap, leaving 25 minutes for Q&A.
- As you prepare and present, we encourage you to consider the following:
 - Remember the people in the room have had a lifetime of experience with money. These experiences have shaped their current opinions and perceptions in regard to financial issues.
 - Most people are no longer working and are no longer saving for retirement. However, the ideal retirement is not their reality. Many are seeking work or other means to make ends meet.
 - Be sensitive to the fact that talking about money is tough for any generation, but this generation is particularly private.
 - Many of those in the room may not have enough income to meet basic needs, but they may suffer in silence.
 - Give the audience the respect they deserve. These are the people who built our country and raised our society. It is now our turn to give back to help ensure they can age with dignity and enjoy as much of the golden years as possible.
 - Consider your own experience with discussing money management concepts with older adults, perhaps even your own relatives. Do you have older parents or grandparents? An aunt, uncle, or close family friend who is 65+?
 - Think about how you treat those family members. How would you want someone to treat them when presenting before them at a community event?
 - If you have ever discussed financial issues with those family members, think about how that discussion played out. Was it a mutual learning experience, stressful, emotional, or a heated discussion? Get in touch with these feelings and apply that experience to your presentation.
 - As appropriate, consider sharing your own successes and challenges, as it is more engaging and effective than simply lecturing.

Materials Needed

- Laptop computer and projector to display PowerPoint presentation
- Flip chart with markers
- Pencils/pens for participants
- Copies of *Savvy Saving Seniors® Handbook*
- Copies of local community directory of services for older adults from partnering agency in aging
- Giveaway materials from bank and/or organization (such as a coin purse)

Script: How to Facilitate This Session

The following information will help guide you in your presentation. In many ways, this script is just a compass. You are encouraged to add personal stories and advice relevant to the topic.

Under no circumstances are bank associates to sell products during this presentation. If a question is asked that you are unprepared to answer, offer to follow up with the individual after researching the question with professionals in aging. Please feel free to reach out to the local senior center staff or National Council on Aging (NCOA) staff to address such questions.

We thank you in advance for taking the time to share this important information with the audience.

Most importantly, remember to have fun!



Welcome

Slides 1–2 • 5 Minutes

Introduce yourself and express your pleasure in sharing some tips on maximizing your income and being resource-FULL in this current economic climate.

- Depending on the size of your audience, have participants introduce themselves and share one concept or idea that they want to take away from the session. List the ideas on the flip chart or marker board. This exercise will add approximately 10 minutes to the presentation.
- Share the program objectives listed below. Try to connect the topics to the ideas participants shared.
 - Top 10 Things All Seniors Should Consider
 - Become a Savvy Saving Senior: Money Management Tips and Tricks
 - Top Budget Busters to Avoid Money Drains
 - Becoming Resource-FULL: Benefitting from Benefits

Dollar Bills Icebreaker

Slide 3 • 10 Minutes

Activity:

Name the individual who appears on these bills and give one example of how you save money to the group. If a large group, call on 6 volunteers to name each president and then share a tip. Allow 5–10 minutes for the activity.

Consider sharing this notion from Confucian philosopher Xun Kuang:

“Tell me, and I forget. Teach me, and I remember. Involve me, and I learn.”

Answers:

\$1 – George Washington; \$5 – Abraham Lincoln; \$10 — Alexander Hamilton (was never president but served as Secretary of Treasury (1789–1795); \$20 – Andrew Jackson; \$50 – Ulysses S. Grant; \$100 — Benjamin Franklin (was never president but was an influential inventor and statesman)

Top 10 Things All Seniors Should Consider

Slide 4 • 10 Minutes (Refer to page 9 of the Handbook for the Checklist.)

- 1. Current expenses:** When you aren't working anymore, every penny counts. Take the time to compile all of your current financial obligations (supplemental health insurance, prescription drug insurance, life insurance, etc.) and examine if you have the most cost-effective plan for you and if all plans are still relevant. Consult with a trusted information source before terminating plans. For instance, when assessing prescription drug plans, consider reaching out to your local State Health Insurance Assistance Program.
- 2. Health insurance:** If you are enrolled in Medicare, you may be able to put more than \$100 back into your monthly Social Security check and minimize your premiums and copays by learning more about Medicare Savings Programs.
- 3. Prescription drugs:** Extra Help and local prescription drug assistance programs can cut costs.
- 4. Property taxes:** Legally whittle down your annual tax bill with help from local abatement, circuit rider, or work-off programs. On average, you can save \$500–\$2,000 annually with this assistance.
- 5. Phones:** In many states, individuals over a certain age qualify for a free cell phone plan. Consider switching from a landline to a free mobile phone.
- 6. Volunteering/community service:** Get paid to give back. The Senior Corps, Retired Senior Volunteer Program (RSVP), and Senior Community Service Employment Program (SCSEP) all provide paid stipends for service.
- 7. Using your home to stay at home:** Learn more about timely and appropriate ways to leverage your home equity to stay independent.
- 8. Senior discounts:** Many retailers offer discounts to older customers on certain days of the week. Try timing your purchases to take advantage of these discounts to save even more on regular monthly spending.
- 9. Estate planning:** Must-have legal documents include a will for property-distribution decisions, a living will for health care decisions, and a durable power of attorney to designate a personal representative in the event of incapacity. Also consider a written plan for distributing untitled personal property (e.g., jewelry, furniture, and collectables) to heirs or charitable organizations to reduce confusion and family conflicts.
- 10. More help:** Find out what other public benefits you may be eligible for by visiting [BenefitsCheckUp.org](https://www.benefitscheckup.org) or calling the Eldercare Locator at 800-677-1116.

What's your tip? What do you think every older adult should know?

Money Management Tips and Tricks

Explain that to start the discussion, it might be helpful to explore everyone's experiences with money over the years. To do that, give participants the "What's Your Money Style Personality" quiz. Allow them 5 minutes to complete the quiz to find their money personality. Depending on the size of the group, ask for three volunteers who fall into one of the five money styles to share what they thought about that revelation (about 1 minute per response). If the group is too big for such a presentation, encourage them to take a minute to discuss their results at their table or with a partner.

**This quiz has the potential to take a long time to complete according to the audience's ability to answer the questions quickly. It can also generate a lot of discussion from the participants and would add to this training's timing. A good alternative is to introduce it as a "homework" quiz and leave the results discussion for the end of the training if time permits.

After the quiz, introduce the **Money Management Tips and Tricks PowerPoint** presentation.

Emergency Savings Goal

Slide 5 • 2 Minutes

Share with the group that we are going to discuss creating a budget with a peace-of-mind emergency savings goal.

Provide Tips for Budgeting

Slide 6 • 7 Minutes

- Reconcile your bank statement each month.
- Use a spending diary. (Introduce the diary on page 15 of the handbook. Challenge them to record their daily spending for one week.)
- Keep receipts.
- Set up automatic bill payment for fixed expenses.
- Set aside an amount each month for savings.
- Think ahead for any future expenses you can predict, such as birthdays and holidays.

Describe the parts of a budget: income, monthly fixed expenses, monthly flexible expenses, periodic expenses, and discretionary expenses.

- **Income:** Social Security, Supplemental Security Income, training wages from Senior Community Service Employment Program or volunteer stipend
- **Monthly fixed expenses:** Mortgage or rent payment, medical insurance premiums, fixed debt payments
- **Monthly flexible expenses:** Food, utilities, gasoline
- **Periodic expenses:** Auto and home insurance, auto and home repair and maintenance, property taxes
- **Discretionary expenses:** Clothing, personal care items, entertainment, charitable giving

Budget Example

Slide 7 • 5 Minutes

Show the budget example of Ms. B. Ask them if their budget looks similar. Share with the group the importance of knowing your net worth and how to calculate it (assets – liabilities = net worth).

- **Assets** are things you own that have monetary value (e.g., real estate, furniture, and retirement accounts).
- **Liabilities** are monetary obligations that you owe (e.g., mortgages, equity loans, credit cards, medical bills, and personal loans).
- **Homework:** Encourage the group to add up all their assets and subtract all their liabilities to get their net worths. Explain that in knowing your worth, you can begin to set goals to enhance your economic security with benefits assistance and peace-of-mind emergency savings.

(Slides 8–9) Creating a budget and knowing your net worth lays the foundation to begin setting your financial goals.

Financial Goal-Setting

Slide 8 • 3 Minutes

1. Start by writing down your short-term and long-term goals and desires.
2. Once you write down your goals, you can start to plan how to achieve those goals.
3. When you commit to the plan and follow through, you create your own desired outcomes.

Financial Goal Action Plan

Slide 9 • 3 Minutes

- Describe goals in detail, starting with the highest priority.
- Keep a spending diary.
- Identify financial resources needed to achieve those goals.
- Set a deadline for achieving your goals.



Benefits of Banking

Slide 10 • 3 Minutes

Becoming an educated consumer of financial services means getting a better understanding of the differences between mainstream financial institutions and check-cashing stores that charge higher fees.

Safety: Opening a bank account, or several different kinds of accounts, doesn't just protect your money. It can help protect your future by adding interest to the money you save. Pick a bank or credit union covered by the Federal Deposit Insurance Corporation (FDIC), which insures a variety of deposits, such as checking, savings, trust, certificates of deposit, and individual retirement accounts.

Interest: Depositing your money in a bank means the bank is allowed to lend that money out. In return for the use of your money, the bank pays you interest. The amount of interest you accrue varies depending on the bank, the account you set up, and the overall economy.

Convenience: Paying for goods and services with cash is sometimes impractical or unsafe. Opening a savings or checking account allows you to pay without using a money order or a big stack of bills. Unlike cash, a check records how much money you spent and where it went. Your account may also allow you to pay with a check or debit card, which can also give you quick access to cash at automatic teller machines. Your bank may allow you to open an online account, from which you can pay bills automatically every month.

Credit: You have had a lifetime of experience with credit. However, if you don't have a credit history but have a checking account in good standing, it may be easier to obtain credit from your bank. When shopping for a checking account, make sure you get overdraft protection. In case you spend more than your balance, it will protect your credit rating.



Avoiding Money Drains

Slide 11 • 2 Minutes

Avoid the need for a payday loan. If you've used these loans in the past, get away from the practice. Budget realistically and save for extra expenses, so they won't strain your finances, leaving you vulnerable to payday lenders. Check out overdraft protection plans for your checking account, which could save you fees for bounced checks and help keep your account in the black.

Alternatives to payday loans:

- Contact your lenders or creditors if you know you'll have trouble paying a bill. Often, you can work out alternate payment plans, and late fees or added charges are still cheaper than payday loans. Seeking similar help from a consumer credit counseling service is an option. Many are nonprofit and can provide counseling and help with negotiating with lenders. You can find an accredited nonprofit credit counseling agency at the National Foundation for Credit Counseling at nfcc.org and 800-388-2227.
- Shop for a low-cost loan or a credit card cash advance. Lending sources for personal loans include credit unions and smaller loan or finance companies. Credit card cash advances can cost more, but you may be able to tap a promotional offer and interest rate. Compare all terms and borrow only what you truly need. To find a local community development credit union, visit [Inclusiv.org](https://inclusiv.org).

Top Budget Busters to Avoid

Slide 12 • 3 Minutes

1. **ATM/bank fees**
2. **Misusing balance transfers**
3. **Retail store credit cards**
4. **Late payments**
5. **Procrastinating on creating an emergency fund:** Learn small, concrete steps from Better Money Habits® for how to build an emergency fund. Go.BofA.com/uxapf

6. **Handouts:** Some parents (and grandparents) give until there is nothing left. If you have a family that depends on your fixed income to bail them out of trouble, cut them off financially now. This is easier said than done for many people, but you can't let family take advantage of you until you are left without enough money to care for yourself.
7. **Financial scams:** If you receive an email request related to an inheritance or a transfer of money to help someone from a foreign country, do not reply or provide any personal information. Instead, forward the entire message, including the message's header, to the Federal Bureau of Investigation's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)). This is the government agency in charge of investigating these fraudulent activities, including the ones that originate in Nigeria and the UK.
8. **Poor credit rating:** Here are the numbers you always need to contact if your wallet, etc., has been stolen:
 - Equifax: 800-525-6285
 - Experian (formerly TRW): 888-397-3742
 - TransUnion: 800-680-7289
 - Social Security Administration (fraud line): 800-269-0271
9. **Fast food:** It may be a quick way to fill your stomach, but fast food is also a swift way to drain your budget. Buying groceries with that extra \$10 per fast food meal can stretch your budget and feed you for another day. Consider recipes for meals that can be cooked and prepared in 30 minutes or less. The U.S. Department of Agriculture's [Nutrition.gov](https://www.nutrition.gov) site is a good place to start. It has a bank of recipes and other food-related information, such as nutrition by life stage and food safety. It also has links to additional meal-planning resources, such as SNAP-Ed for recipes that are healthy, thrifty, and easy to make.

In today's world, managing your money is not easy.

You have many decisions to make and many choices as to what to do with your money. Financial education, like learning how to read or write, is about learning fundamental skills you will use every day to make important, informed decisions about your personal financial situation.

Financial management is about a series of decisions related to setting financial goals, creating a budget and spending plan, effectively using credit, and continually reviewing and refining your goals and strategies to achieve a better economic future.

Benefitting from Benefits

Asking for help isn't always easy, especially if your income is limited and/or you have health challenges. That's why millions of older Americans miss out on assistance that could help improve their health and allow them to live independently longer. By adding benefits and support that you are entitled to, you will free up income, reduce expenses, and be able to grow your peace-of-mind savings.

Slide 13 • 5 Minutes

The PowerPoint has a screenshot of the [BenefitsCheckUp.org](#) website; pass out the coordinating brochure. Also pass out the local community directory of benefit programs for older adults.

You Are Not Alone!

You may qualify for help from local, state, and federal programs. One way to find them is to go to NCOA's [BenefitsCheckUp.org](#) website and complete the online questionnaire. You will get a report that suggests programs in your area and tells how to contact them.

If you do not have access to the internet, call the Eldercare Locator at 800-677-1116 ([Eldercare.acl.gov](#)) for assistance with locating services in your community. You can also call your city or county's Department of Aging Services and ask about services it offers.

The following is a sample list of some services you may want to consider **(reference that these services are detailed on page 18 of their handbooks):**

State Health Insurance Program (SHIP)

SHIP offers free counseling for those who have questions about Medicare, including questions about applying and selecting options. To find an office near you, visit [ShipTACenter.org](#) or call 877-839-2675.

Supplemental Nutrition Assistance Program (SNAP), Formerly Known as Food Stamps

The Department of Agriculture operates the SNAP program, which now uses a card similar to a credit card for buying food. You can find information, including where to apply in your community, at the U.S. Department of Agriculture's website [fns.usda.gov/snap](#). Click "Learn How to Apply" for links to find your local office. The SNAP toll-free information number is 800-221-5689.

Food Banks

Feeding America's food bank members help provide qualified individuals and families with food. It operates more than 200 local food banks. To find your local food bank, visit [FeedingAmerica.org](https://www.feedingamerica.org).

Senior Community Service Employment Program (SCSEP)

SCSEP is a program funded by the Department of Labor (DOL) that helps qualified adults age 55+ find, get, and keep jobs through community service. To learn more about the program, visit doleta.gov/Seniors or contact your local One-Stop Career Center, which can be located by calling the DOL's toll-free help line at 877-872-5627.

Volunteer Income Tax Assistance (VITA)

To learn more about free tax assistance through the VITA program, go to the Internal Revenue Service's website, irs.gov, and enter the search term VITA. You will find a link that describes the program and income limits. It will also allow you to locate local VITA sites. Or you can find a local VITA site by calling 800-906-9887.

Utility Assistance Programs

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP provides assistance to low-income households to help cover home heating and cooling costs. Funds are distributed through state agencies that can be located at the Department of Health and Human Service's website, liheap.org, or by calling 866-674-6327.

Lifeline

Lifeline offers a discount on local phone service to qualified individuals. Each state has its own rules. Through Link Up, qualified individuals may also receive assistance with installation charges. You can find participating local telephone companies at LifelineSupport.org or by calling your local telephone company and asking for information about applying for Lifeline and Link Up.

Weatherization Assistance Program

The Department of Energy offers assistance to qualified individuals and families by improving their homes' energy efficiency. You can locate your local weatherization office by calling the Department of Energy's Energy Efficiency & Renewable Energy Program Information Center at 877-377-3463.

Prescriptions

Some drug manufacturers offer assistance with prescription costs to qualified individuals. Information about your specific prescriptions is available at NCOA's benefits information website, BenefitsCheckUp.org. Select the Prescription Drug Assistance option.



Finding Local Programs

Slide 14 • 3 Minutes

Reference the local community directory of benefit programs for older adults.

NCOA identifies programs in your community through BenefitsCheckUp. You can access BenefitsCheckUp online at [BenefitsCheckUp.org](https://www.benefitscheckup.org). After completing a confidential questionnaire, you will immediately get a report online that identifies programs in your community, including many of the services we just talked about. The report provides contact information for those programs near you and information about how to apply.

NCOA also has resource centers for older adults in select cities throughout the country. These centers include Benefits Enrollment Centers and Senior Community Service Employment Programs. At these centers, you can get assistance with identifying which programs you qualify for and applying. To learn if your community has a center, visit [ncoa.org](https://www.ncoa.org).

Your community may have senior centers or groups for older adults that provide information about services for older adults. Many centers provide a variety of services, including meals.

The U.S. Administration on Aging funds state programs that include Aging and Disability Resource Centers (ADRC). They may have staff trained in assisting with older adult services. You can find the ADRC nearest you by calling the Eldercare Locator at 800-677-1116.

How to Apply

Slide 14 • 2 Minutes

Many organizations are trying to make it easier to apply to programs. At NCOA's BenefitsCheckUp website, there are links to the forms you will need and information on how to apply. In some communities, websites have been created that permit you to apply for benefits online. You may be able to avoid standing in line by applying online.

If you go to an office to apply, call ahead and ask if there are documents you must show when you apply. You do not want to spend time waiting in line only to learn that you have to return with your documents.

I Have Benefits, Now What?

Slide 15 • 3 Minutes

Stay informed. Programs are always changing and new ones are being created. One way to stay informed is to visit NCOA's Age Well Planner at ncoa.org/Age-Well-Planner. The Age Well Planner is a trusted resource for older adults to plan their retirement journeys and ensure they can meet their goals for healthy aging. It offers assessment tools, personalized resources, and access to expert help. On Age Well Planner, older adults and caregivers can compare Medicare plans and be connected with a trusted Medicare broker to enroll in a plan.

Also, most programs require that you advise them if your income or living situation changes, even temporarily. Technological advances mean that agencies communicate better and they do share information. You could lose your benefits if you do not promptly notify an agency of any income change.

Recertification

Many agencies require that you provide evidence of your income level after you have been approved for benefits. As an example, the Senior Community Service Employment Program (SCSEP) reviews your income level one year after you are accepted into the program. You should keep your income statements safe and accessible and be prepared to provide your case worker with copies if required. Keep in mind, some programs will review your income as soon as three months after approval.

One Benefit Could Affect Another

Many programs have income limits. As an example, if you are receiving unemployment insurance payments and you apply to SCSEP, your unemployment insurance may be reduced because of the SCSEP stipend. Consider talking to your case worker at your current program to see if it will be affected by receiving benefits from a new program.

Frequently Asked Questions

Slide 16 • 2 Minutes

Refer to Handbook, page 22.

What do I do if a crisis hits?

Everyone experiences unexpected events. It may be health related, and you may have to use credit cards or dip into savings and retirement accounts. If you feel yourself getting in over your head for any reason, talk to someone who can help. The situation can worsen if you avoid or wait too long to seek advice. It is much easier to work things out with a bank or creditor directly rather than a collection agency.

A great resource you can turn to for help in crisis is one of NCOA's many Benefits Enrollment Centers. With 85 locations across 41 states, NCOA's Benefits Enrollment Centers connect Medicare beneficiaries who have limited incomes with benefits that can help them pay for health care, food, and more. You can also use the Eldercare Locator tool at [Eldercare.acl.gov](https://www.eldercare.acl.gov) or by calling 800-677-1116. Contacting your local area agency on aging may also provide helpful resources.

How do I become resource-FULL?

You have found resources and want to become resource-FULL. The key to success is starting your search. Two great places to start are NCOA's BenefitsCheckUp® and Benefits Enrollment Centers. NCOA's BenefitsCheckUp can be accessed at [BenefitsCheckUp.org](https://www.benefitscheckup.org).

Benefit programs are constantly changing. Check in your community for organizations that address concerns of older adults. In one community, a local organization called Planning for Elders operates a Senior Survival School that provides free information on topics such as transportation, health care, and housing. Check if your community has a similar program. Sharing information is a big part of becoming resource-FULL.

References

Financial Security in Later Life. Janet Bechman, Purdue University; Marlene Stum, University of Minnesota; Suzann Knight, University of New Hampshire. April 2002.

Financial Fitness for the Best Rest of Your Life: What Older Adults Need to Know About Money. Barbara O'Neill, Rutgers University Cooperative Extension; Jane White, Retirement Solutions Foundation: New Jersey Coalition for Financial Education, Madison, NJ; February 2010.

Linfield, Leslie E. *Senior Financial Safety*. Portland, ME: FLA, 2010. Print.

National Endowment for Financial Education's Financial Workshop Kits
<http://www.financialworkshopkits.org/>

National Disability Institute's Real Economic Impact Tour
<http://www.realeconomicimpact.org/Financial-Education/Smart-Money-Solutions.aspx>

Other Resources

In collaboration with several nonprofit organizations, Bank of America has produced Better Money Habits® content to help people who are living paycheck to paycheck stabilize and improve their financial situations. Visit [BetterMoneyHabits.com](https://www.bettermoneyhabits.com) to find videos, infographics and articles about building an emergency fund, managing bills, handling overdue debts, and more.

Notes



Contributing Partners and Reviewers

Maureen O’Leary, National Council on Aging; **Brandy Bauer**, National Council on Aging;
Madell Breedlove, PathStone Corporation; **Tosha Brown**, Bank of America

Laura Cisneros, Texas; **Susan Getman**, Delaware; Carol Hunt, New York; **Diane Lanaville**,
Wisconsin; **Marianne Mills**, Alaska; **Denise Niese**, Ohio; **Carol Reagan**, Illinois; **Wendy**
Thomas, Utah; **Peter Thompson**, Virginia

Authors

Ramsey Alwin, National Council on Aging

Urrikka Woods-Scott, **CEPF**, National Council on Aging

Christopher Windle, NCOA San Francisco, Senior Economic Security Initiative