

# SENIOR SUCCESS

MARCH 2021



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# Learn A Stimulating Skill

If your golden years have created a sense of boredom or a sedentary lifestyle, spice things up by mastering a new skill.

Lifelong learning is a critical strategy to keep your mind sharp, maintain or improve cognitive functions and allows the body to remain active. When choosing a new hobby, select one that stimulates the brain.

The National Institute on Aging suggests that stimulating the mind is shown to create something scientists call cognitive reserve. It is thought to help the brain become more adaptable while mental functions typically deter with age.

Skills or hobbies that benefit the mind include volunteering, reading or playing games. Here are few ideas to try, as suggested by the United Methodist Homes group.

## GARDENING

Planting and harvesting a garden are great activities that help senior citizens get regular exercise, lubricate joints and promote better mobility. When planning your plot, choose an area in your yard that receives ample sunlight and is near a water source.

Visit a local nursery to discover which types of fruits and vegetables can thrive in your region. If you live in a city with little spare yard space, consider building a makeshift greenhouse indoors or building a small patio garden.

If you already suffer from limited mobility, take the extra time to stretch before gardening. By doing so, you will limit the risks of injury, increase blood flow, improve balance while enhancing muscle control.

## READING AND WRITING

According to a study from the American Academy of Neurology, seniors who partake in reading and writing show signs of slower cognitive decline. You can make both activities social events by joining a book club or attending writing workshops.

Once you gain confidence in your ability to write, consider penning a biography that you can share with friends and family. They will enjoy the intimate look into your life, and you will benefit from revisiting happy memories from the past.

## VOLUNTEERING

The Corporation for National and Community Service suggests that volunteering can improve seniors' health and well-being. Inform nonprofit organizations about your desire to donate time to causes like helping homebound seniors or mentoring at-risk youth.



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# New Year, New Resolutions

Resolve to kick-off this year with a commitment to become a better version of yourself.

While the changes don't have to be drastic, minor adjustments to your lifestyle can create significant advantages for your health, financial situation and emotional well-being. Take a look at some of the best New Year's resolutions for senior citizens.

## UPDATE YOUR VACCINES

Ensuring your health is in peak condition is crucial as you age. Resolve to make an appointment with your doctor for a wellness check and become up to date on vaccines.

According to the Centers for Disease Control and Prevention, senior citizens should maintain updated immunizations to prevent these conditions:

- Shingles.
  - Pneumococcal polysaccharide vaccine which prevents meningitis and bloodstream infections.
  - A pneumococcal conjugate vaccine to protect against pneumonia.
- Your health expert will discuss a plan for the frequency of the vaccines once you are on schedule.

## VISIT A FINANCIAL ADVISOR

Talk with a financial adviser for a detailed review of your fiscal standing. They can steer you toward beneficial investments, create a

spending strategy to keep your retirement on track and offer advice on how to pay down debts. If you find it uncomfortable to trust an unfamiliar expert with your financial history, talk to your daily bank or credit center.

They can likely refer you to a qualified professional or even offer in-house service.

## SPEND MORE TIME WITH FAMILY

It's easy for personal time to get lost in the shuffle while balancing a family and career.

Enjoy your senior years by taking measures to ensure relationships with your loved ones can grow.

While it may be challenging to coordinate visits and trips with members who live far away, consider investing in a smartphone or tablet that supports video-chat software.

Sometimes, a simple phone call can help reconnect people and encourage a positive bond.

## CHALLENGE YOURSELF

Keep your mind and body sharp by challenging yourself with mastering a new hobby or skill.

Whether you commit to improving your physical fitness, take an art class or read more, resolve to spend the year improving your health and mental function.

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# Make Retirement Money Last

While retirement should be an exciting journey, for some, financial stresses can negatively impact their lives. Even after a lifetime of responsibly saving and preparing for the future, unexpected issues can arise to thwart the best-laid plans.

Learn how to make your money last and grow while you enjoy your golden years without returning to the workforce.

When finding financial freedom during your retirement, you should analyze how much money you can afford to spend annually. The American Association for Retired Persons (AARP) urges seniors to consider these two factors about their income:

- Your personal savings and investments.
- Your guaranteed income from other sources.

Once you find the right number for your spending allowance, adjust your expenses to fit the plan. Be cautious when making risky investments that can cripple your finances if they don't pay off in your favor. Here are some other tips from the AARP to ensure that your retirement is secure.

## CREATING A BUDGET

Your preferred lifestyle will be a significant factor when determining an adequate budget.

Here is an excellent way to calculate your income from savings and investments.

- Add up the value of spendable assets and calculate both retirement and non-retirement savings. Sources should include bank accounts, mutual funds and current stocks.
- Next, you should subtract a cash cushion that is intended to cover emergency expenses.
- Finally, take four percent of the remaining capital. The balance you calculate will be the amount you can afford during the first year of retirement. Use this strategy in the upcoming years but remember to include an increase for inflation.

## REDUCE EXPENSES

If your allowable spending amount isn't enough to live out the retirement you had in mind, consider trimming the fat on unnecessary expenses.

You can save a significant amount of money by selling vehicles that you rarely use.

Instead of using your cash to license and maintain the extra car, put it in a high-interest return savings account.

Many decide to sell their family home and downsize into something smaller and more affordable during their retirement. You can add the profit you make from selling the house toward your savings or pay off debts like credit cards and loans.



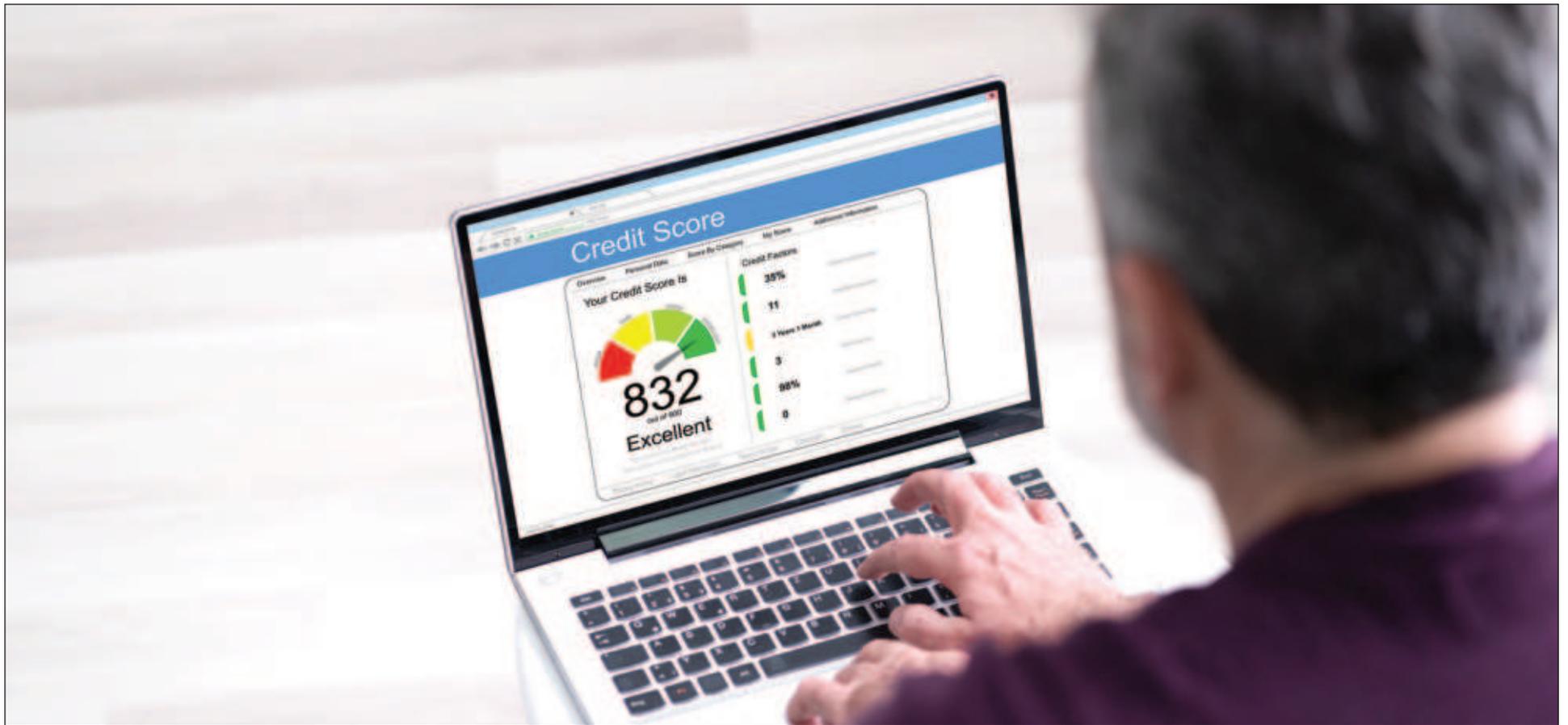
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# Financial Tips for Seniors

If you are entering retirement age or in the planning stages as you approach the end of your working career, it's crucial to be proactive with your finances.

Ensuring you have enough to maintain your lifestyle and enjoy your time as a retiree takes strategizing many factors. Check out these valuable tips on transitioning successfully, as suggested by the Federal Deposit Insurance Corporation.

## **TALK WITH A FINANCIAL EXPERT**

While you may be good at saving money, are you aggressively increasing your nest egg? If not, an expert can show you about stocks, bonds and investments that are safe options that create significant results. When searching for an expert, research by asking loved ones for their experiences and meet with several potential advisors. Since discussing your finances can be incredibly personal, make sure you feel comfortable with the professional before recruiting them for help.

## **REVIEW YOUR CREDIT REPORT**

Even if you don't plan on borrowing money, it's good practice to review your credit report periodically. Look for inaccuracies regarding missed payments, delinquent accounts and settled debts that are still listed as active.

You should correct any errors. In case you ever do stumble into a situation where a loan is required, you can ensure your score is accurate and free from errors.

## **MAKE MONEY WITH HOBBIES YOU ENJOY**

While you may be hesitant to return to the workforce, you may need supplemental income. Rather than jumping back into a nine-to-five, consider monetizing a hobby or passion that you enjoy.

Think of things you're good at, like writing, consulting or performing maintenance on homes or automobiles. You may not make a fortune right away, but the extra cash will help pay bills or increase your pocket change. Keep in mind that most earnings must be reported to the IRS, so taxes may apply to your revenue.

## **USE SENIOR CITIZEN DISCOUNTS**

You have probably accepted price breaks on meals, groceries or movie tickets as a senior citizen.

Did you know that your age may also qualify for price breaks for bank products and services?

Visit a few local branches to find out about their policies for discounts and make a list to compare and find the most beneficial lender for your situation.

# Join a Gym

You don't have to be a marathon runner or bodybuilder to engage in physical fitness at the gym.

Health leaders' exercise goals are manageable when you're aiming to promote a healthier lifestyle. Check out these guidelines from the World Health Organization for adults that are 65 years and above.

1. Senior citizens should do at least 150 minutes of moderate-intensity or 75 minutes of vigorous-intensity aerobic physical activity throughout the week.
2. Aerobic exercise should be performed in sets of at least 10 minute durations.
3. Older adults with low mobility should perform physical activity to enhance balance and prevent falls on three or more days per week.
4. Muscle-strengthening activities involving major muscle groups should be done on two or more days per week.
5. If health conditions hinder an older adult's physical performance, they should be as active as their abilities and symptoms allow.

Some of the benefits you should expect once you begin an active lifestyle include:

- Lower rates of all-cause mortality, coronary heart disease, high blood pressure, stroke, type-two diabetes, colon cancer and breast cancer.
- Creates a biomarker profile that is more favorable for the prevention of cardiovascular disease.
- Exhibits higher levels of functional health, a lower risk of falling and better cognitive functions.

Suppose this is the first time you have considered joining a gym. In that case, it may prove challenging to find a facility that offers age-friendly exercise programs. Here are some tips from the American Association of Retired Persons.

## ONLINE TOOLS

A great way to get started is to use the Age-Friendly Facilities and Services Locator, offered online by the AARP and International Council on Active Aging. The resource is provided to help increase awareness of the importance of physical activity and helpful institutions.

When using the tool, you must enter your ZIP code into the search box. It will provide information about the available facilities. You will only see companies that encourage older adults to check out their programs. The business owners must sign a code of conduct in which it agrees to follow industry standards, provide age-specific screenings, and offer activity programs.

## BRING A FRIEND

Once you settle on a gym, invite a friend to join you on your journey to better fitness.

Committing to an exercise program can be difficult at first; having a partner will help you stay motivated to reach your goals.

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# Be Aware of Elder Fraud

Being the victim of elder fraud can be financially crippling for those in retirement or nearly eligible. Protect your savings by educating yourself about risks and scams perpetrated against senior citizens.

According to the National Council on Aging (NCOA), about 90% of all reported elder abuse cases were committed by an older person's family members. Some of the ways seniors are taken advantage of:

- Depleting a joint checking account.
- Direct theft.
- Promising but not delivering care in exchange for payment.

Learn more about a few of the most common financial scams Americans are exposed to during their elder years, as reported by the NCOA.

## MEDICARE/HEALTH INSURANCE SCAMS

As seniors become eligible to receive Medicare benefits, criminals take advantage by impersonating representatives and asking for personal information.

In some cases, fraudsters will even set up makeshift clinics and offer phony services. After retaining your financial data, they can erroneously bill Medicare and keep the money for themselves.

## COUNTERFEIT PRESCRIPTION DRUGS

Many find themselves scouring the Internet for more affordable prices on their prescription medicines to save money. Buying prescription medications through questionable online sellers not only may pose legal problems but comes with a greater risk: buying pills made from unsafe substances.

Also, the illegally obtained medications may not be as advertised, leaving seniors without their life-saving prescriptions and risking severe health conditions.

## PHONE SCAMS

Across America, senior citizens make twice as many purchases over the phone than the national average. Scammers may pose as

telemarketers with unbelievable deals, inquiries for a charitable donation or investment opportunities. They will generally ask an older adult to wire money to obtain the service they are promoting.

Unfortunately, with no face-to-face interaction or paper trail, finding the culprits is nearly impossible after the scam has been realized.

In many cases, con artists share info about people they deem as "easy targets" with other criminals, making you exposed to increased fraud attempts.

## SWEEPSTAKES SCAMS

Another scam to watch for is receiving notification that you are a sweepstakes or lottery winner. Scammers contact seniors with good news about a prize but require a payment to unlock their winnings.

You may even receive a good-faith check as "proof." Unfortunately, after a few days, the deposited check is found fraudulent by the bank, and the criminal has already received compensation.



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# Paying for Long-Term Care

Planning for long-term care later in life is not always a subject that seniors want to face. However, ensuring you have a strategy in place will alleviate your family members' burden and guarantees that you are financially prepared for assisted living.

Fortunately, the fiscal strain doesn't have to fall entirely on your shoulders, as many government programs are available for assistance.

Another benefit to getting ahead of long-term care planning is choosing from more options regarding where you will stay. Some assisted-living communities require long waiting lists and may have limited availability if you are suddenly forced into a situation where you need care.

When possible, begin searching for a facility or neighborhood while you're in good health to make a valuable decision.

## AVAILABLE FINANCING HELP

According to the American Seniors Housing Association, the national median cost for assisted living per month is about \$4,000. For seniors who live in a private room in a nursing home, the price can increase to an average of \$8,365 per month.

If the costs for care are too far out of budget, it's essential to ask for help from a governmental or federal agency.

Here are a few programs you may be eligible for, as recommended by the American Association of Retired Persons.

- Long-term care insurance. Speak with your insurance provider about adding this policy to your plan. Since it's not widely available through Medicare or many private health insurance companies, you may have to find individual coverage.

- Medicaid. The federal/state health care program is helpful to those with lower income and can sometimes assist with the cost of care.

- The Department of Veterans Affairs. If you served time in the military, you might qualify for the Aid and Attendance benefit. It's a supplemental pension that helps pay for assisted living or care for those who need help with daily activities.

## PAYING OUT OF POCKET

Whether you plan to receive home-based care or live in an assisted living facility, paying out of pocket can be expensive.

Many seniors rely on their savings, pensions or retirement fund to help cover the costs. Other methods may include cashing out stocks and bonds or proceeds they earned from selling a home.



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# Tap Into the Fountain of Youth

Along with a balanced diet, exercise may be a key to the fountain of youth for seniors.

According to the American Association of Retired Persons, physical activity helps maintain healthy blood vessels that provide good circulation to the body and brain. Committing to practicing an active lifestyle is a beneficial way to sharpen both your mind and overall health.

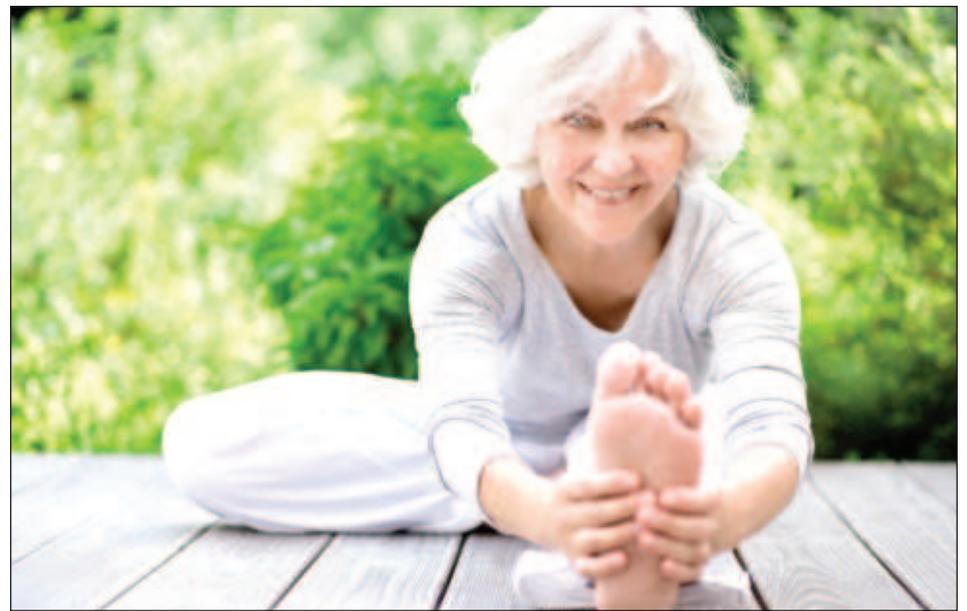
If you're ready to take control of your fitness but are hesitant to join a gym, you may find several types of exercise to perform at home. From walking around your neighborhood to incorporating physical challenges into your daily routine, seniors gain immense health benefits from small changes.

Suppose you have lived a mostly sedentary lifestyle. In that case, it's essential to speak with your medical provider before beginning a new exercise routine. They can monitor your fitness levels and advise you toward exercises that you can perform safely.

Check out how exercise may be the secret to tapping into the fountain of youth.

## KEEP SKIN YOUTHFUL

One of the many changes that come with age includes a faltered



skin appearance. According to the U.S. National Library of Medicine, this occurs as the outer skin layer thins, even though the number of cell layers remains unchanged. An active lifestyle promotes increased blood flow, which sends more oxygen and eliminates waste, enhancing skin cells, keeping them healthy and vital.

Additionally, sweating allows our pores to open to stop waste and toxins from becoming clogged.

## BOOSTS METABOLISM

The Mayo Clinic defines metabolism as the process by which your body converts what you eat and drink into energy. As we age, the amount of muscle tends to decrease, and fat becomes more prevalent.

Weight gains and high body fat can result in serious health issues like diabetes and heart disease. Exercise is key to maintaining a healthy weight and regulating metabolism during the senior years.



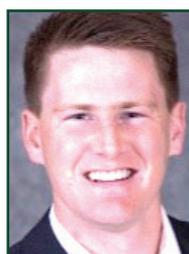
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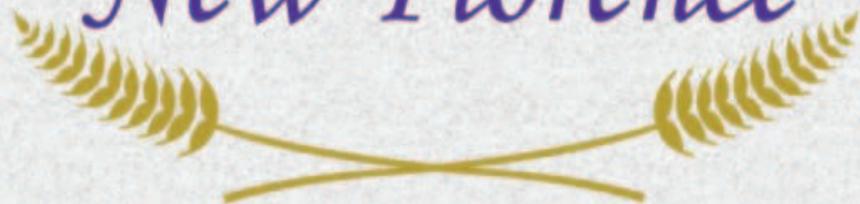
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