



FREE Seniors Financial Literacy Seminar

The Senior Years can be and are “scary.” Many seniors are anxious about their current and future capacity to maintain their lifestyles, stay healthy, and live with security and dignity.



For seniors, it's about using accumulated resources and relationships to continue their lifestyles into the “retirement years.” But, to do so, they need a reboot, a refresh, a boost in their Financial Literacy. Too much has changed, and is changing, to apply the “same old same old” habits and practices that seemed to work in the past. Avoiding the realities of aging, and ultimately one's death, is not a wise approach. You need to *“put it all on the table.”*



That's *exactly* where the Take Charge Seniors Seminar comes in! It's like plugging into a fire hydrant of sound, practical, up-to-date information and advice...with action steps and local resources to help with implementation.

The back page of this flyer gives you a preview of what this unique, comprehensive seminar will cover. If you would like to register or bring this seminar to your community, please contact us today!

Increasing the financial and health literacy of multiple generations of people in minority and underserved communities across the USA.

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Seniors Seminar Overview

For seniors, it is all about security with dignity, using accumulated resources and relationships to continue their lifestyles into the retirement years.

Seniors Strategies and Concepts	Description	Professional Area of Expertise
Asset Planning Road Map	For Seniors, most income planning results from effective asset planning and strategic use of government programs. These are the actions, strategies and discussions that seniors should take as they qualify for social programs and their assets decrease	Financial advisor
Claiming and Organizing Property	Seniors should catalog and organize their property, including claiming any property that has escheated to the State.	Financial advisor Banker
Planning for Social Security, Medicare and Medicaid as well as Federal, state and local taxes	The federal and state benefit programs provide income and benefits to seniors; taxes need to be managed; seniors need to wisely use manage these government programs in order to achieve their maximum benefit	Financial advisor
Achieving long term objectives while managing immediate financial priorities	Seniors are living longer; persons in the senior life-stage must plan for decades rather than just a few years. Seniors focus in on fewer objectives as their health worsens, but remaining long term objectives that need to be balanced and rebalanced as their needs and those of family members come to their attention	Financial advisor Banker
Foundational Issues checklist Health care power of attorney General power of attorney Long Term Care Plan Life Insurance Emergency fund Will	The list of relevant critical documents decreases as seniors age out of eligibility for some financial products; however, other products and services become critical to the senior's ability to maintain the financial foundation under the household	Financial advisor Attorney
Mortgages, Car Loans and Credit Score Fundamentals	More households are carrying debt into their senior years; with fewer years ahead to discharge debt, loans need to be carefully managed	Financial advisor Banker
Personal Healthcare and Care Provided by the Family	Managing health related issues is a major challenge for long-living households; seniors need to manage their own care and depend on the services and resources of family members	Financial advisor Elder care attorney Elder care advisor
Insurances and practices Auto insurance Home owner or renter's insurance Checking oil, transmission, brakes and lights on car Water heaters and roofs for the home	Houses and autos will remain in seniors' lives for years to come, requiring continued insurances and maintenance on physical property	Property and casualty agent Auto mechanic Home repair contractor
Savings and Investments Savings for a goal Investments	Seniors need to monitor their investments for both growth, income, effective tax planning and tax-efficient generational and charitable giving	Financial advisor

To register or bring this enormously helpful seminar to your community, visit TakeCharge.foundation today!