



How seniors can save money?

There are many ways seniors can save money

- 1) Seniors live on a **fixed income**! At retirement, if they don't own their home, they can apply for **affordable housing for seniors** and/or **HUD** housing and counseling services. There is a waiting list. There are Rent Assistance Programs (call your Elder Helpline in order to verify which community agency process applications and can assist you.) **1-800-96ELDER/1800-963-5337**
- 2) Just by being **organized**! Make a **list of groceries** that you want to purchase and **errands** that you need to make. It will save you time and money/gasoline, etc...

Please don't buy anything you don't need!

- 3) They can apply for **Eheap** (Emergency Home Energy Assistance for the Elderly (Age requirement 60+, financial guidelines, and imminent emergency); or apply for **Liheap** (Low Income Home Energy Assistance Program for Seniors). The bill needs to be under your name.

You can have installed in your **home energy efficient** windows and **light bulbs** in order to cut down on electricity. You can also call your local Electric Company in order for them to do a free energy survey in your home.

- 4) Doing Laundry-----use a full load in your washing machine
- 5) Be on the right Medicare Plan --- to make sure all your Meds are covered! (Call SHINE if you need Medicare Counseling @ the Elder Helpline -1-800-96ELDER – A specialist will make a referral for you!
- 6) Seniors can apply for the **Telephone Assistance Program/ Lifeline.**

Assurance Wireless and Safelink provide free cell phone to seniors with limited minutes per month. Call the Elder Helpline for more information.

- 7) Save on **Food** supply! They have the Food Pantries; they can apply for Food Stamps via www.myflorida.com/accessflorida 1-866-762-2237 or call the Elder Helpline at 1800-96ELDER for a list of Access Point. On their website, you will find information about **Cash Assistance Programs, Medicaid, Medically Needy, etc...**

Use coupons.



Not able to cook your food due to your Medical conditions, request **Home Delivered Meals** or call your Area Agency on Aging in order to verify what services you maybe eligible for.

Call the **Elder Helpline** for a list of food pantries around your area.

8) Seniors can speak to their **financial advisors, Mortgage Lender, or Bank about Reverse Mortgage**, if it is a good fit for you; (Need to be 62 or over). According to an article from Seniors Today, “a reverse mortgage is a loan secured by your home that gives you cash now in exchange for your obligation to repay the loan in the future. It allows you to tap into the equity you've built up in your home over the years and receive cash to use as you choose. Through the life of your reverse mortgage, you continue to own and live in your home. To be eligible for a reverse mortgage, all of the homeowners must be age 62 or older.” Seniors can also review their 401 K, IRA and plan for later years.

9) Some department stores have their “**Senior Day**”. They provide extra discounts certain days of the week. **Airlines** award fare discounts to seniors.

Ask your **car insurance agent** for discounts due to good driving.

You may consider getting home and car insurance together to obtain larger discounts. (Bundle)

10) **Turn off your car engine** even if you stop for a few minutes.

11) Sell your clutter on **E-bay** or via **garage sales**.

12) **Talk about safety** in your home, and around you and how to **protect yourself against Fraud with your local Sheriff's office**.
In most counties, they have programs and training at the Sheriff's Office that can assist seniors in preventing abuse, and exploitation.

OR

Contact your **Area Agency on Aging** regarding Abuse, Exploitation and Neglect. They will be able to guide you.

OR

Call your local Sheriff's office; APS (1800-962-2873) or the state attorney's office.

13) Learn to **say "NO" to Telemarketers!** They are very good in convincing people in spending their money!!

14) Do you **really believe** that a Prince or a King from another Country who has never seen you, spoken to you, been related to you... has

specially selected you from our great U.S.A. and **generously** decided to donate his fortune to **You**? Really!!! Just think about it!

This is called a “**SCAM**”! No one wants to give away millions of dollars!!

Inform the **FBI** or the State Attorney’s Office.

15) Make sure to verify your Credit for **free** every year with either
Equifax 1-800-685-1111 www.equifax.com; Experian 1-888-397-3742, www.experian.com or Transunion 1-800-888-4213 www.transunion.com

The addresses for the credit reporting agencies are listed below:

Equifax
P.O. Box 740256
Atlanta, Georgia 30374

Experian
P.O. Box 9554
Allen, Texas 75013

TransUnion
P.O. Box 6790
Fullerton, CA 92834

16) **Check your Bank Account Statements** and all your credit cards bills!

17) Also, don't forget to designate your healthcare surrogate or a **POA/DPOA**; and we hope by now you have already written your **Will**

18) Go over your **Social Security Benefits**. Ask yourself these questions:

- When can you retire and receive full benefits?
- Are the age requirements different than Medicare?
- How will your benefits be influenced if you retire early?
- How can you boost or raise your retirement benefits? (SSI? QMB?)
- Can you receive benefits if you continue to work?
- Will your benefits be slashed or cut if you continue to work?
- Where can you get more information? Answer: Online -by going to www.ssa.gov or call them at **1-800-772-1213**.
(Social Security Administration)

19) Seniors **don't need to dine out all the time**. It will save them money.

20) Avoid “**gambling**” **entirely**. It's addictive! You could lose everything!

If you gamble, and need help call 1-888 ADMIT-IT (236-4848)

21) Cannot afford to pay for Home Health Aide! If you have a **long term insurance** you will need to review it in order to verify what type of services they will cover. If seniors don't have one and need help in the home, again call your Elder Helpline or Area Agency on Aging. They will be able to guide you and provide option counseling. They might refer you to an OAA provider or a Lead Agency.

22) **OAA funded Programs:** The **federally funded Older Americans Act** provides a variety of **in-home and community-based services** *without cost* to persons 60+. While people 60 years of age and older are eligible for Older Americans Act programs, services are funded for individuals with the **greatest economic and social need who meet program guidelines**. Also provides support services for family caregivers and grandparents or older individuals who are relative caregivers. Examples of Older Americans Act services are Information and assistance, **Home-delivered meals, Adult Day Care, Counseling, and Transportation**.

23) Visit your **PCP** every year (Primary Care Physician). It will save you trips to the ER! Have your **eyes checked every year!**

24) Make your house “**senior friendly**”! Look around your home, room by room and detect clutter and areas that could be potential tripping or slipping hazards. You could also hire an OT (Occupational Therapist). An OT can evaluate your home by doing a home assessment, check your environment, discover the challenges, make certain recommendations for modifications, list the different shortcomings of your home, and can refer you to services and products. Try to ask your Doctor for an OT referral. Different Health Insurance Providers and even Medicare will pay for a home assessment by an OT if it has been prescribed by your Doctor. These insurances habitually don’t pay for the home modifications. You will need to contact your Area Agency on Aging in order to find out which community programs or resources will be able to assist you.

Remember that proper lighting in the stairways, outdoor, kitchen areas, living room and etc., can minimize various accidents!

25) **Driver safety programs** with your Sheriff’s Office, AARP, and Senior Resource Alliance/DriveAble.

26) Get a **computer class at your local library**. This knowledge in technology will enhance your communication’s tools with your

family, other agencies and permit access to pertinent information at home or at your local library.

27)**Claim your Tax Credits.** Homestead Exemptions, etc...

28)Do you **really need** all those **TV Channels**?

29)**Volunteer!** – It's rewarding.

30)Finally, **if you have questions and don't know where to call** pertaining to the dilemmas that you are facing, don't hesitate to dial **the Elder Helpline at 1-800-96ELDER (1-800-963-5337).** The **EHL** is opened 5 days a week – Monday through Friday - 8 a.m. to 5 p.m.

Protect yourself!

You have worked too hard to let others take advantage of you!

Be healthy and age gracefully!

Have a wonderful day!

Alexandra

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