



2012 WEBINAR SERIES FOR AJFCA

ENSURING THE ECONOMIC SECURITY OF OLDER ADULTS

Tuesday, October 30, 2012 at 3 p.m. ET

Topic: Making Wise Decisions With Home Equity: New Tools for a New Retirement Reality

Description: Americans are facing increasing financial challenges due to job insecurity during their working years and cutbacks in pension coverage, retiree health benefits, and public programs that help mitigate uncertainties in later life.

With limited financial options, many seniors are turning to home equity as a source of extra cash in retirement. But without a financial game plan to manage this asset, older homeowners may be putting their family finances at further risk.

Understand the challenges older adults face in deciding how and when to tap home equity and discover new tools and resources that can help them make informed decisions about this valuable asset.

This information is especially valuable for low- to middle-income seniors, who have traditionally been underserved by financial advisors and are often victims of predatory lending and financial abuse.

Speaker: Barbara Stucki, Ph.D., Vice President of Home Equity Initiatives, National Council on Aging

Discover:

- The growing role of home equity as a retirement resource and what the research is telling us.
- The myths, challenges, and benefits of strategic use of home equity to meet diverse unmet needs.
- How the new NCOA-FINRA [Home Equity Advisor](#) website can help older homeowners consider their options for using and preserving home equity.

Contact info:

Barbara R. Stucki, Ph.D.
Vice President, Home Equity Initiative
National Council on Aging
1901 L Street NW, 4th Floor
Washington, DC 20036
Phone: 541-322-5610 | Cell: 541-322-5610 | Fax: 202-479-0735
barb.stucki@ncoa.org

Tuesday, November 13, 2012 at 3 p.m. ET

Topic: Benefits Access for Older Adults: Helping Clients Find Programs to Boost Their Economic Security

Description: One in three older Americans is economically insecure—lacking the resources needed to meet basic food, housing, and medical needs.

For these vulnerable older adults, who may have few opportunities to increase their earnings, public and private benefits can be a critical tool to help them free up limited income.

Yet millions of seniors who qualify for this help are not enrolled in programs that can help them pay for food, prescriptions, medical care, and household utilities.

What are these benefits and how can we increase knowledge and access to them? That's the question we'll cover in this webinar.

Speaker: Brandy Bauer, Communications Manager, Economic Security, National Council on Aging

Discover:

- What benefits—public and private—are available to low-income older adults to help them remain healthy and independent.
- Common reasons why seniors are missing out on these programs, and strategies to address stigma and misconceptions around benefits.
- Tools and resources available to help them apply for benefits.
-

Contact info:

Brandy Bauer
Communications Manager, Economic Security
National Council on Aging
1901 L Street NW, 4th Floor
Washington, DC 20036
Phone: 202-600-3126 | Fax: 202-479-0735
brandy.bauer@ncoa.org



Tuesday, December 18, 2012 at 3 p.m. ET

Topic: Savvy Saving Seniors - A Toolkit for Money Management from NCOA

Description: The National Council on Aging (NCOA) created the Savvy Saving Seniors toolkit which provides practical, easy-to-use ways to build for good money management skills so that the 13 million older adults who live on less than \$22,000 can achieve greater economic security. This session will cover key components of the toolkit that professionals can use to educate seniors on (budgeting, avoiding scams and applying for benefit programs) critical skills they need to stay secure and independent in their communities. We will also discuss additional resources included in NCOA's Economic Security Initiative that will benefit professionals.

Discover:

- Tools and practical tips for working with residents on money management to support self-sufficiency
- How NCOA's Economic Security Initiative is working with housing/community groups to deliver financial stability through emotional support
- A toolkit to effectively share money management tips and tricks, and budget busters to avoid with seniors

Speaker: Ramsey Alwin, Senior Director, Economic Security, National Council on Aging

Contact info:

Ramsey Alwin
Senior Director, Economic Security
National Council on Aging
1901 L Street NW, 4th Floor
Washington, DC 20036
Phone: 202-479-6649 | Fax: 202-479-0735
Ramsey.Alwin@ncoa.org