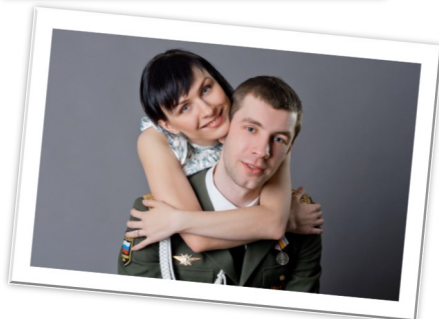
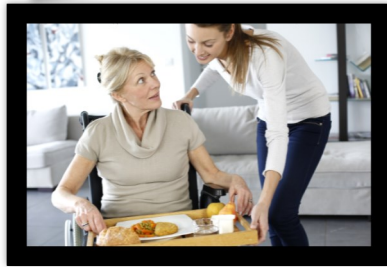


Being a family caregiver comes with many responsibilities. The caregiver must make financial decisions for themselves and the care receiver. The decisions have to be in the best interest of the person in need and work for the rest of the family.

An important topic of consideration is the **caregiver's** retirement if he or she reduces or gives up employment to care for another family member.



For more Information Contact

Winneshiek County Extension
and Outreach

325 Washington St. Suite B

Decorah, IA 52101

Phone: 563-382-2949

E-mail: bethh@iastate.edu

www.extension.iastate.edu

Fees for service will be used to off-set direct expenses and to support the Human Sciences County Extension Program.

Iowa State University Extension and Outreach programs are available to all without regard to race, color, age, religion, national origin, sexual orientation, gender identity, genetic information, sex, marital status, disability, or status as a U.S. veteran. Inquiries can be directed to the Director of Equal Opportunity and Compliance, 3280 Beardshear Hall, (515) 294-7612.

IOWA STATE UNIVERSITY
Extension and Outreach

FINANCES OF CAREGIVING



**Protecting Your Retirement
and Other Financial Information
for Family Caregivers**

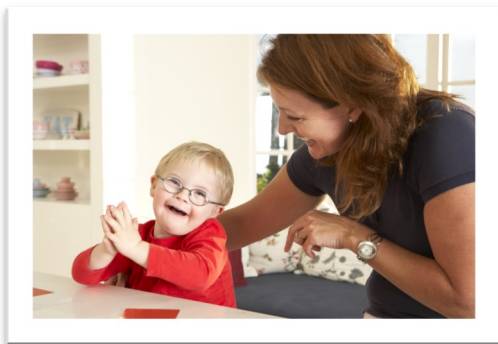
**5 Session Series
Starting
April 18th to May 11th 2017
5:30 - 7:30 PM**

Winneshiek County
Extension and Outreach
325 Washington St. Suite B
Decorah, IA 52101

FINANCES OF CAREGIVING

Planning ahead:

- Enables informed decision-making based on accurate financial documents.
- Reduces the added stress of having to make long term care plans when a crisis has occurred and options may be limited.
- Ensures the care receiver still has the capacity to sign legal documents.
- Gives families an opportunity to ask and understand the wishes of the care receiver. A focus point to resolve conflicting views.
- Creates clarity of the funds available to pay for long term care and their sources.
- Enables the development of contingency plans and respite care depending on the progression of care needs.
- Can improve the financial well-being now and in the future for the caregiver.



LESSON PLAN

Lesson 1—April 18th, 2017

Understanding Your Starting Point

- Gathering essential information

Lesson 2— April 25th, 2017

Why It's Essential to Plan

- Wills, Living Wills
- Durable Power of Attorney
 - ⇒ for Health Care
 - ⇒ for Financial Matters

Lesson 3—May 2nd, 2017

Caregivers: Don't Forget to Plan for YOUR Retirement

- Retirement Plans - Ways to Continue Tax-Deferred Savings While Caregiving

Lesson 4—May 9th, 2017

Paying for Care

- Long-Term Care Insurance
- Veterans Benefits
- Medicare and Medi-gap
- Medicaid
- Other options

Lesson 5 - May 11th, 2017

Effective Communication

- Taking Time and Planning Ahead

5 Session Series—\$ 35

FINANCES OF CAREGIVING

Winneshiek County Extension

Name _____

Phone: _____

Email: _____

City: _____

Address: _____

Send registration and \$35 fee to: Winneshiek Co. Extension,
325 Washington Street Suite B, Decorah, IA 52101
Phone Number: 563-382-2949