



AGELESS NEWSLETTER

*Smart Finances for
Daughters, Sons and Spouses
caring for a parent or partner*

July 2025 Edition

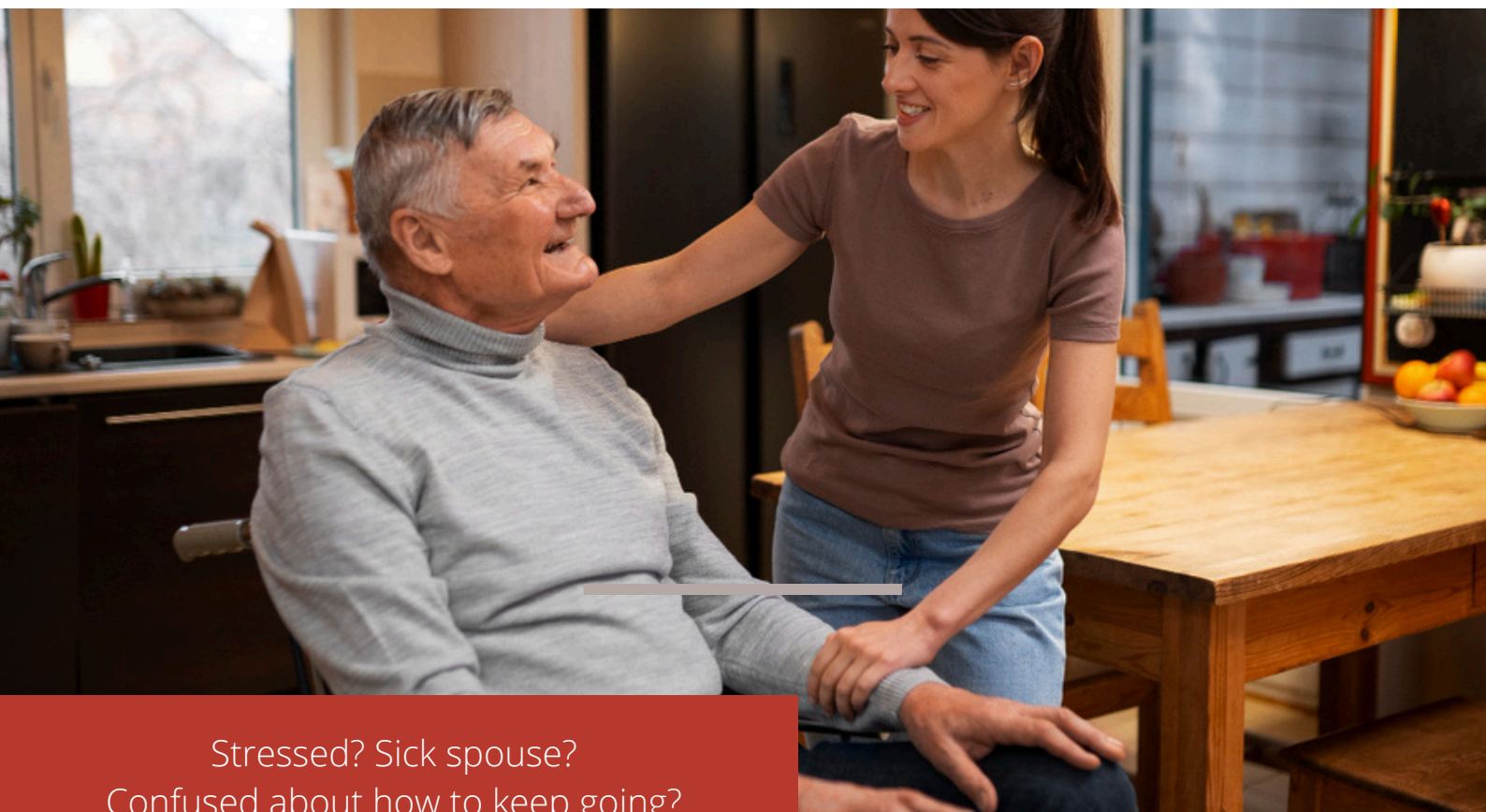
Featured Story:

Wealthy in Wisdom- Financial Tips That Don't Suck

When Susan's father, Charles, was diagnosed with early-stage dementia, she was overwhelmed—not just by the emotional toll but by the financial challenges that came with it. Between the cost of medications, medical appointments, and preparing their home for his safety, Susan felt like she was drowning in bills.

"I didn't know where to start," Susan admits. "It felt like every decision had a price tag, and I didn't want to make a mistake."

She decided to seek help, meeting with a financial planner who specialized in eldercare expenses. The first step was creating a detailed budget, tracking every expense related to her father's care. Next, she explored programs she hadn't known existed, like local subsidies for home safety modifications and tax credits for family caregivers.



Stressed? Sick spouse?
Confused about how to keep going?
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Susan also took proactive steps to plan for the future, setting up a healthcare proxy and revisiting her father's will to ensure his assets were protected. "What seemed daunting at first became manageable when I broke it into steps," she says.

Today, Susan not only manages her father's care costs effectively but also helps other caregivers in her community navigate financial planning. Her advice? "Don't wait until you're overwhelmed. Start small, ask for help, and remember—knowledge is power."



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Ask A Geriatrician:

Health Tips on Any Budget Answered by Dr. Chidimma Okoli

Caring for your health doesn't have to break the bank. Dr. Chidimma Okoli offers practical tips for staying healthy while keeping costs low:



Use Free Preventive Services: Many insurance plans, including Medicare, cover annual wellness visits and screenings at no cost.

Embrace Generic Medications: Generic options can save you hundreds of dollars without compromising quality.

Community Resources: Look for free exercise programs, health workshops, and nutritional classes offered by local organizations.

Plan Meals: Cooking at home with seasonal produce saves money and ensures a healthier diet.

Keep Moving: Walking, yoga, or light exercises at home don't require expensive gym memberships but can significantly boost your health. Good health doesn't have to cost a fortune—just a little creativity and planning.

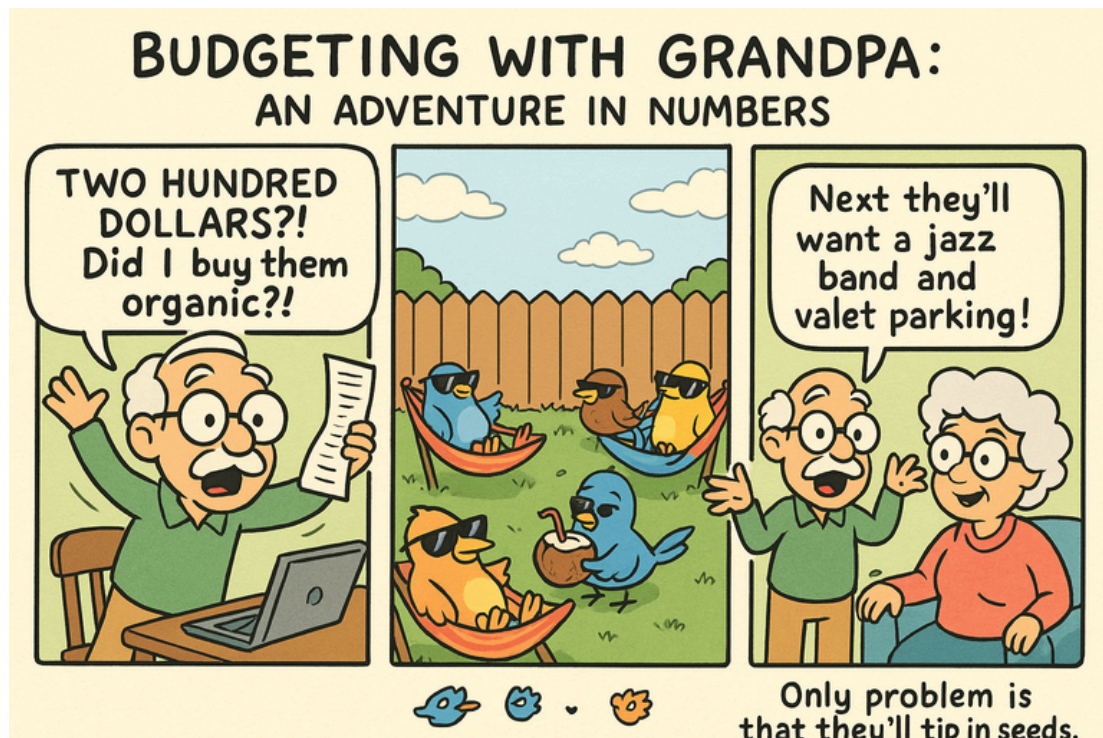
****Got a question?****

Mail us at wpns@wpnservices.org to submit your query for next month's "Ask a Geriatrician" feature!

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Fun Section: Games & Trivia



Cartoon:

Budgeting with Grandpa: An Adventure in Numbers

Panel 1: Grandpa jumps up from his chair, waving a receipt. Grandpa (shouting): "TWO HUNDRED DOLLARS on birdseeds?! Did I buy them organic?!"

Panel 2: Birds in the yard are lounging in mini hammocks, wearing sunglasses, with one drinking from a coconut.

Panel 3: Grandpa (throwing arms up): "Next they'll want a jazz band and valet parking!" Grandma: "Only problem is that they'll tip in seeds."

Busting Budget Myths

- **True or False:** Medicare covers all costs for long-term care. (Answer: False! It covers only short-term care under certain conditions.)
- **Fact:** Seniors are eligible for tax credits when paying for caregiving-related expenses.
- **Fill in the Blank:** The most affordable way to manage medications is to choose _____ options. (Answer: Generic.)

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Celebrate July A Festive Word Search!

Get into the spirit of July with this patriotic and summery word search. From fireworks to sunny picnics, find the 10 hidden words that represent the joys of this festive month!

(Hint: there are total 10 words hidden in the below puzzle)

F	I	R	E	W	O	R	K	S	W	R	V	B
D	I	N	D	E	P	E	N	D	E	N	C	E
D	G	S	U	N	S	H	I	N	E	G	P	A
N	E	U	W	Q	Q	D	C	B	T	R	A	P
S	E	M	B	A	R	B	E	Q	U	E	R	I
S	F	M	S	H	O	L	I	D	A	Y	A	C
F	R	E	E	D	O	M	U	T	E	V	D	N
A	Z	R	R	H	F	V	B	N	R	K	E	I
Q	W	A	T	E	R	M	E	L	O	N	L	C

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Checklist/Guide Financial Prep for the Next Caregiving Milestone

Planning ahead reduces stress and keeps your finances in check. Use this guide to prepare for your next caregiving phase:

Assess Current Costs: List all caregiving-related expenses, including medical supplies, transportation, and home modifications.

Explore Funding Options: Research programs like Medicaid waivers, veterans' benefits, and local grants for caregiving needs.

Create an Emergency Fund: Set aside a small amount monthly for unexpected expenses like hospital visits or equipment repairs.

Plan for Transitions: If long-term care might be needed, explore options early to compare costs and quality.

Consult Experts: Meet with a financial planner or eldercare consultant to identify tax breaks, savings strategies, and insurance options.

A little preparation goes a long way in keeping caregiving manageable and financially sustainable.

DAUGHTERS, SONS, SPOUSES



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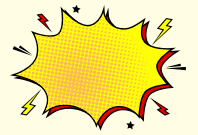
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Calling 10



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⚡ ONLY 10 SPOTS due to limited openings

The Caresync support specialist helped me feel less overwhelmed and gave me practical tools to help me make caring for my mom easier. I highly recommend them- Sarah, family caregiver for her Mom

**Text "RELIEF" to 774525855 NOW
to book your appointment!**

CareSync is a Family Caregiver Support and Mediation Service
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CareSync (Family Caregiver Support Service
by Worcester Physicians and Nurses Services
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Worcester, MA 01609

Contact : Chi or Lynn 7745254855 or
5085561072

Ambassador of the Month

Meet Jessica Ramirez

Jessica, a single mom caring for her grandmother, used her financial savvy to maximize resources. She successfully secured grants for home modifications and developed a community workshop to teach other caregivers how to navigate financial aid programs. "Budgeting isn't just numbers," Jessica says. "It's a way to give my grandmother the dignity and care she deserves."

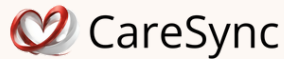


****Ambassador Nominations Now Open****

Do you know a caregiver who's making a significant impact? Nominate them to be our ****August Ambassador of the Month**** and let their caregiving story inspire others.

Stressed? Sick spouse?
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- Print copies distributed to **Worcester area Senior Services businesses**
- **Annual plans** available - Plus GET a spot on our caregiver resource section after 2 years



Caring for your Spouse or Parent?

"That one call changed everything. I finally felt heard —and left with clarity, relief, and a plan." — Diane M., Family Caregiver

BOOK NOW



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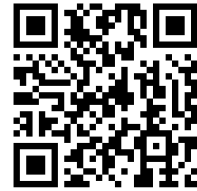
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- **Access to Helpful Resources & Guides**

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WPNSCareSync- Feel Like You Again.

Contact: CareSync

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CareSync and ReminderLink app are owned by Worcester Physicians and Nurses Services (WPNS)

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