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THE GOOD LIFE

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Money Management Volunteers Kelly Gagnon and Ken Heider Love Seeing the Numbers Come Together for Their Clients

By Janis Merrell, Editor of *The Good Life*

The Massachusetts Money Management Program (MMMP) has been helping adults over 60, and adults living with a disability, maintain their independence for 32 years. Without the program, many individuals would face food insecurity, financial exploitation, eviction, and premature institutionalization.



Money Management Volunteers Ken Heider (left) and Kelly Gagnon (right).

“LifePath’s Money Management program promotes and prolongs independent living for individuals over 60 who are at risk because of a challenge in managing their finances. We accomplish this by training volunteers to visit elders’ homes to help with balancing checkbooks, sorting bills, developing a household budget, monitoring income and expenses, writing checks for the client to sign, and developing debt repayment plans,” explains Ceil Moran, Program Director for LifePath’s Money Management program for the last eight years.

The Money Management program could not exist without its volunteers devoting individual time and effort supporting their neighbors in our communities. Kelly Gagnon, CTFA (Certified Trust and Fiduciary Advisor), and Ken Heider, have both been Money Management volunteers for the last year, helping older adults maintain their independence.

Kelly has worked in the financial industry for 20+ years, starting her career in banking and advancing from teller to assistant treasurer at a credit union, to her current role as a trust officer. “That’s what I absolutely love doing!” says Kelly, who especially enjoys trust and estate settlement because, she explains, making sure the trust is carried out correctly is a major help to someone who just lost a loved one. Kelly says, “People don’t know where to begin. And I’m kind of that saving grace of, don’t worry about it, you can actually grieve your loved one and I’ve got this, and I’m able to take that emotional piece out of the distribution of funds and you know, have that conversation with the heirs.”

While people were surprised Kelly chose to spend her downtime volunteering by doing the same type of work she does all day for her career, Kelly says, “I love numbers and balancing checkbooks. I’m a little bit of a nerd when it comes to that stuff, so I figure it’s what I know and what I like.” Kelly also enjoys building the relationship with her client, who had been financially exploited by family. Her client shows her photos of trusted friends and family when Kelly visits each month for a couple hours, and Kelly reminds her how lucky she is to have so many great relationships. Recently, her client replied, “I am very lucky, and now I’m lucky to have you as part of my family.”

Ken, now retired, was in a number of professional roles, mainly as a project director for decommissioning nuclear plants, including in Europe and the West Coast. He says, “It was a good combination of a technical challenge with a lot of people and work that had to be done because everybody’s basically working themselves out of a job. So you deal with emotional and administrative elements associated with helping people get on to the next step in life.”

Helping people navigate changes in their lives both professionally, and now through their volunteer work with LifePath, is something Ken and Kelly both share. Ken explains that as the individual he works with gets older, “I help her set up things so she can manage by herself for as long as she possibly can.”

When asked how he balances his client’s independence with his role, Ken says, “I helped my mother with a similar type of issue. I could be a lot more engaged in her decision-making in terms of saying this is really what you should do, but I’m more in an advisory role with the person I’m working with. I have to remind myself to give her the flexibility to do what she wants to do. Ultimately, it’s her call. And so I think that I look at my role as more of a sounding board and to provide suggestions and if she wants to pursue them, then coming up with a plan to be able to do that.”

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As far as challenges go, both Kelly and Ken touch on trying to make their clients’ finances work. Ken

says, “There are people in the community that have very little income and being able to still live on that income is quite a challenge. Especially when issues like car repairs or dental work come up—[these issues] are having a significant impact on their lives. There’s no easy solution.”

Kelly mentions two additional challenges. The first is having to keep assets down due to MassHealth. “When a tax refund comes in you’ve got to finagle because of the assets but individuals have large expenses like property tax bills, so it’s not reasonable, the limits are not reasonable. It’s not real life . . . you don’t have enough,” explains Kelly.

The second challenge she mentions is knowing what resources will be helpful to her client. “The services are out there, it’s just a matter of getting that information,” she says, mentioning that she chose LifePath as a place she wanted to volunteer because it is a great resource. “LifePath has this long list of different programs that it manages all under one roof. Seeing that was very attractive, because I knew that there was a power associated with that, and getting that out into the community so they’re aware of that. It’s important,” says Kelly.

If you are looking for a rewarding experience where you know you are needed and are interested in doing good for a person in your community, then LifePath’s Money Management program might be for you! To get started, please visit www.lifepathma.org and click on “Support Our Mission,” or call 413-773-5555.