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A publication of LifePath options for independence

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THE GOOD LIFE

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Finding Peace of Mind: How LifePath Helps Older Adults Navigate Bills & Stay at Home

By Mary Lorbert, Money Management Program Director, LifePath

Mary Lorbert

Most of us expect that aging may one day require a cane, hearing aids, or medication. Far fewer imagine that something as ordinary as paying the electric bill could become the barrier between staying at home and losing our independence. Yet this is the reality for a growing number of older adults in Franklin County.

"When my eyesight started to go, a lot of my independence flew right out the window. I can't drive and my mail was stuck at the post office. With all the scams it is scary who to trust. I don't know if I'm signing away my house," said a LifePath Money Management client from Orange. A trained LifePath volunteer now visits a few times a month, retrieves the mail, sorts it with her, and prepares checks for her signature. Together they make sure bills are paid on time and review the bank account to confirm all is in order. The volunteer is trained to look for any signs of exploitation and fraud.

> *"Accepting help can mean the difference between remaining safely at home and running out of heating oil in January or facing eviction proceedings because bills went unpaid."*

At LifePath, the Money Management team of dedicated staff and trained volunteers work together to help older adults in Franklin County and the North Quabbin area remain living at home in a way that is safe, financially secure, independent, and connected to their community.

The LifePath Money Management program's Bill Pay program matches older adults with volunteers who provide support by writing checks, sorting bills, balancing a checkbook, helping adhere to a budget, and more. Our volunteers are trained as they begin their service, as well as on a continual basis, not only in financial management, but HIPAA, confidentiality, and scam prevention as well. Volunteers receive ongoing supervision and oversight to protect clients and ensure compliance with Massachusetts program requirements.

Every client comes to us with a different story, but the challenges are often similar. Some are losing their sight and unable to read their bills, while others experience tremors from Parkinson's disease that make it impossible to write checks. Some clients struggle to remember payment deadlines, and others feel overwhelmed and avoid the task altogether. As we age, our cognitive abilities change, and tasks that were once simple can become complicated, stressful, and unmanageable. *"Without my LifePath volunteer's help, I couldn't do it. I'm upset that my mind won't let me do it now,"* says another grateful client.

Beyond the practical challenge of paying bills, many clients face even more serious financial and personal hardships. Issues of poverty, fraud, credit card debt, eviction, and domestic violence are common. *"I was an overspender. I ripped up all my credit cards and haven't had a late payment since working with my volunteer,"* reports Joe from Greenfield. Having a trusted person to consult makes all the difference when dealing with credit card debt, possible fraud, or even the daunting task of opening the mail.

Today, advertisements often resemble bills; charitable donation requests can look like invoices; and sophisticated financial scams are increasingly targeting older adults. Having a trusted LifePath volunteer to help sort through mail, identify scams, and talk through financial decisions has a huge impact. Tracy Gaudet, Director of the Orange Senior Center, sees these types of needs regularly. She says, *"We have some older folks who bring their mail in to the Senior Center so we can go through it together."*

Asking for help with personal finances isn't easy. Inviting a volunteer into your home to help pay bills requires trust. However, accepting help can mean the difference between remaining safely at home and running out of heating oil in January or facing eviction proceedings because bills went unpaid.

Lexi Turner, a volunteer in LifePath's Money Management program, confided, *"I am so glad that I decided to volunteer with LifePath. I meet with my money management client every few weeks. My client is older, living alone and was finding managing her bills on a limited income, especially medical bills, stress inducing and overwhelming. With the regularity of our visits, now she feels more confident and less alone. It is really rewarding, and a reminder of how small acts to support our neighbors can make a big difference in all our lives."*

Not everyone is fortunate enough to have a friend or family member who can help manage finances. That's why LifePath's Money Management program exists. During the past year, LifePath provided Money Management services to 55 older adults through the support of 20 trained volunteers. As the need continues to grow, LifePath is actively recruiting additional Money Management volunteers as well as Meals on Wheels drivers and other program volunteers.

If you would like to volunteer with our LifePath team or if you or anyone you know is in need of LifePath Home Care and Money Management services, please call 413-773-5555 or go to www.lifepathma.org.

Growing older shouldn't mean facing financial challenges alone or giving up on continuing to live at home. Sometimes the simple act of sitting at a kitchen table together, opening the mail, and paying a few bills is what allows someone to remain safely in the home, and in the community they love.