

## Three Tools to Help Older Adults Save Money

May 30, 2015

Maggie Flowers  
Melissa Simpson

# Agenda

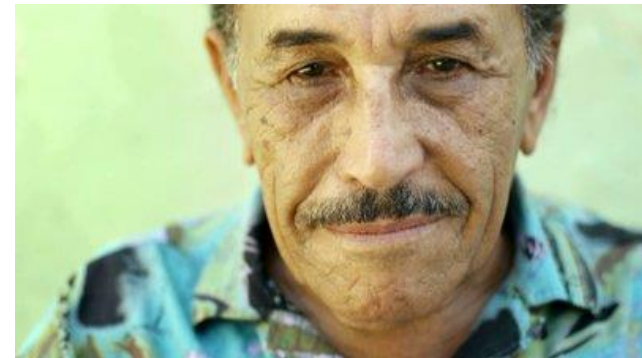
- Background on elder economic insecurity
- MyMedicareMatters and MedicareQuickCheck
- BenefitsCheckUp
- EconomicCheckUp

# NCOA's Mission and Social Impact Goals

*Our mission is to improve the lives of millions of older adults, especially those who are struggling.*

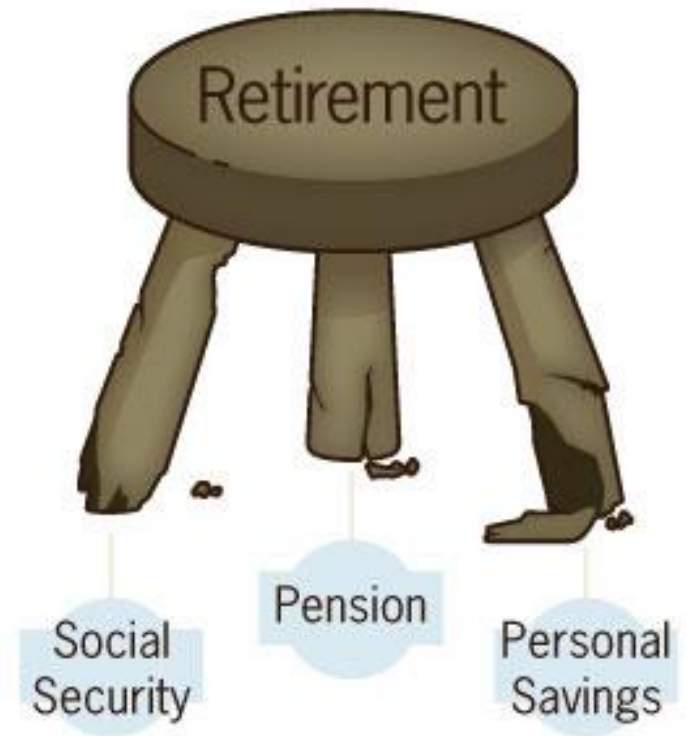
2020 Objectives:

- Improve the health and economic well-being of 10 million older adults.
- Make comprehensive, person-centered economic assistance and evidence-based self-management integral parts of programs, services, and policies for older adults in the U.S.

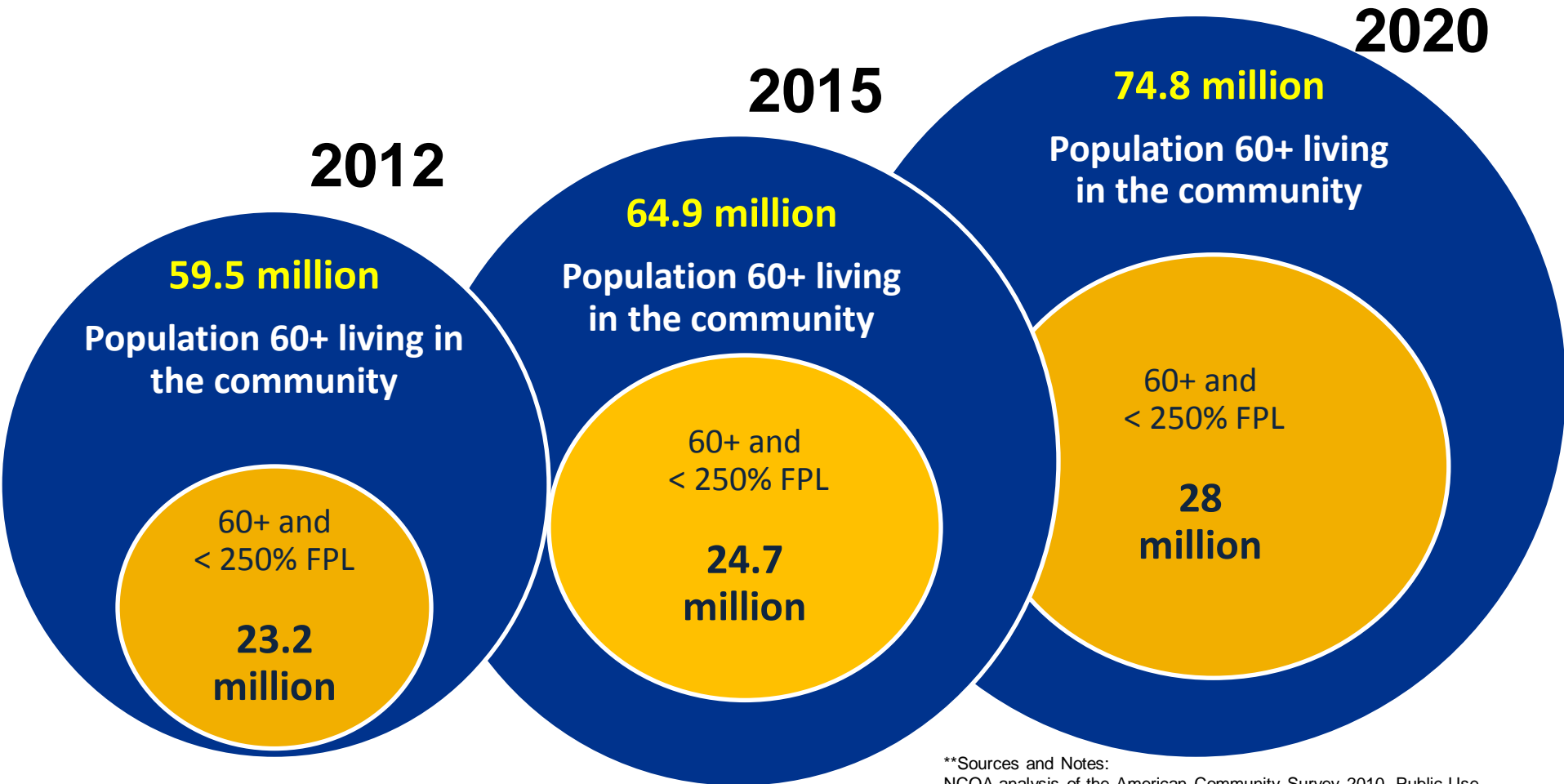


# Retirement...no longer a three-legged stool

- People used to refer to retirement using a three-legged stool metaphor, with retirement income coming from:
  - Social Security
  - Pensions
  - Private savings



# Economic Security



\*\*Sources and Notes:

NCOA analysis of the American Community Survey 2010, Public Use Microdata Files.

NCOA analysis of U.S. Census Bureau, Population Division, Interim State Population Projections, 2005, File 3. Interim State Projections of Population by Single Year of Age: July 1, 2004 to 2030. The numbers in each circle are a subset of the numbers in the larger circles. Circles are not at scale. 5



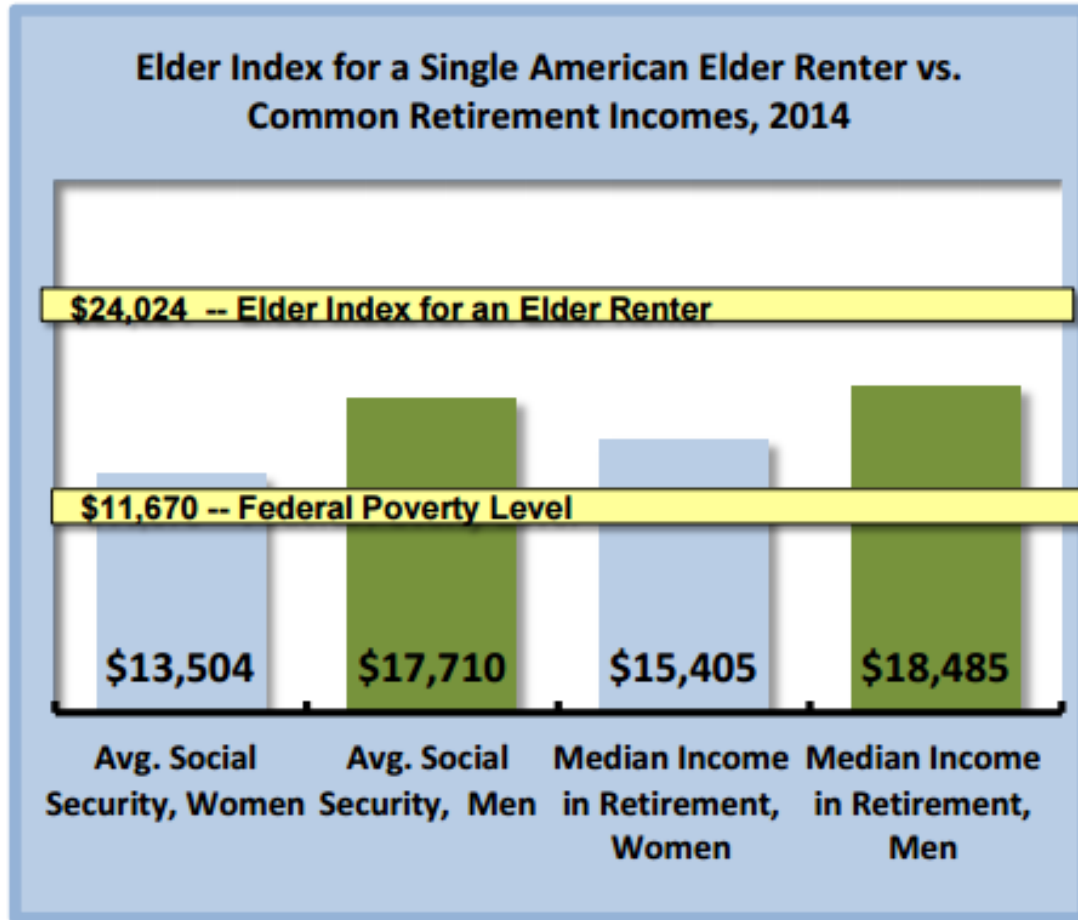
National Council on Aging

# Cost of Making Ends Meet: WOW's Elder Index

	US Average	Virginia, Alexandria city	Kansas, Wichita County
	Single Elder	Single Elder	Single Elder
Expenses/Monthly and Yearly Totals	Renter, one bedroom	Renter, one bedroom	Renter, one bedroom
Housing (inc. utilities, taxes & insurance)	\$791	\$1,326	\$520
Food	\$251	\$251	\$251
Transportation	\$248	\$214	\$286
Health Care (Good)	\$402	\$416	\$438
Miscellaneous	\$274	\$329	\$279
<b>Elder Index Per Month</b>	\$1,966	\$2,536	\$1,774
<b>Index Per Year</b>	\$23,592	\$30,432	\$21,288

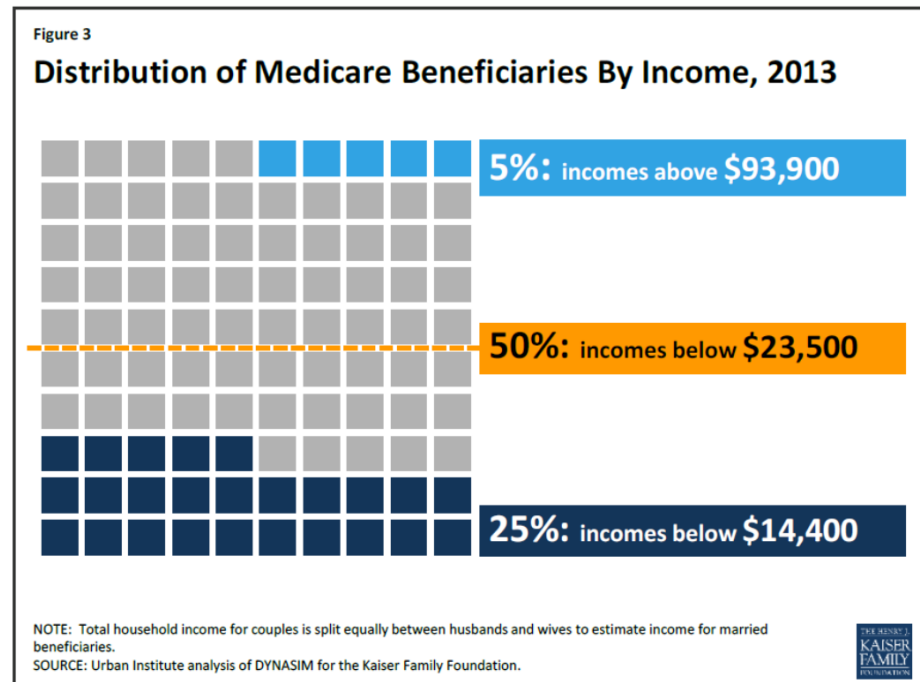
Wider Opportunities for Women: [www.wowonline.org](http://www.wowonline.org) or [www.basiceconomicsecurity.org](http://www.basiceconomicsecurity.org)

# Coming Up Short: Elder Index vs Income



# The reality of retirement

- Half of all Medicare beneficiaries had annual incomes less than \$23,500 (just under 200% of FPL) in 2013
- Almost 75% of unmarried Social Security recipients depend on that benefit for almost all of their income
- 96% of Americans aged 65-69 with incomes below poverty have savings <\$10,000
- In 2012, average credit card debt among consumers aged 65+ was \$9,283

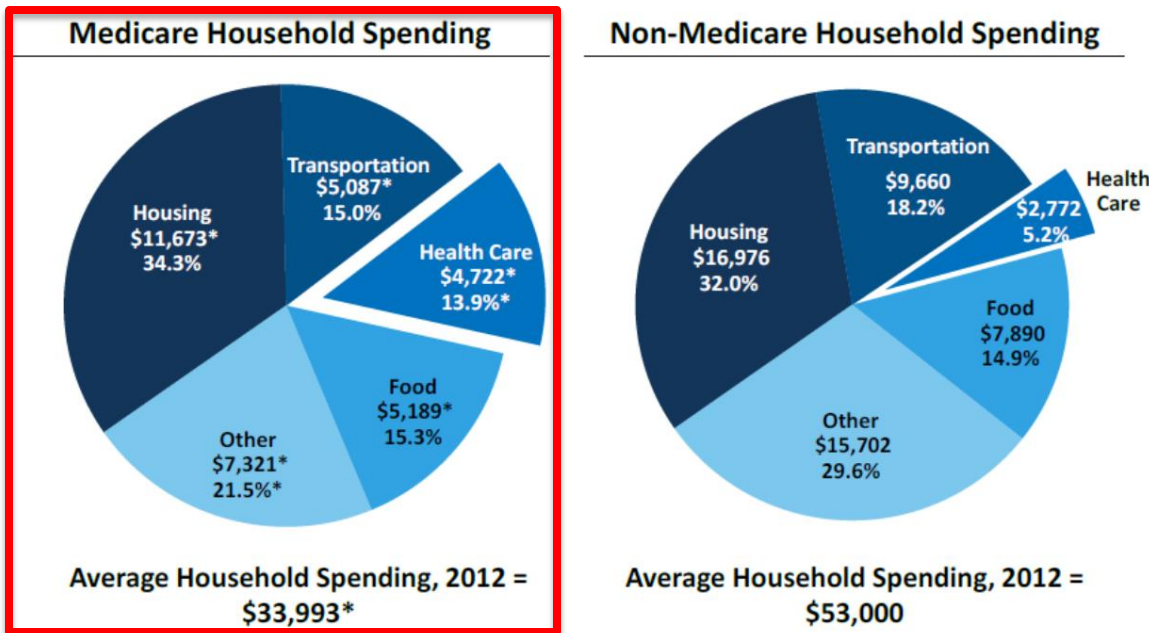




# Health Care Household Spending

Figure 5

## Distribution of Average Household Spending by Medicare and Non-Medicare Households, 2012



NOTE: \*Estimate statistically significantly different from the non-Medicare household estimate at the 95 percent confidence level.  
 SOURCE: Kaiser Family Foundation analysis of the Bureau of Labor Statistics Consumer Expenditure Survey Interview and Expense Files, 2012.



Medicare households spend 14% of total household costs on health care (and those with lowest incomes spent an even higher percentage)



# My Medicare Matters

- [www.mymedicarematters.org](http://www.mymedicarematters.org)
- Educational service from NCOA that walks consumers through Medicare including:
  - What the Parts do
  - Costs
  - Enrollment Periods
  - Penalties

The screenshot shows the homepage of the My Medicare Matters website. At the top, there is a navigation bar with the logo "My Medicare Matters" and "National Council on Aging". A search bar is present with the text "What can we help you find?" and a "Go" button. Below the navigation bar, there are four main menu items: "Explore Coverage", "Make Sense of Costs", "Understand Enrollment", and "After Enrollment". To the right of these items is a yellow button that says "Your Next Steps? Start Here.". The main content area features a large blue banner with the text "YOUR GUIDE ON THE ROAD TO MEDICARE" and an illustration of two people walking. Below the banner, there is a green bar with the text "If you're just beginning your Medicare journey, take the first step by exploring coverage options and how they work together with the Medicare Map." Below this, there is a video player with the text "Medicare can be a complex subject... but it doesn't have to be. Learn how we help make it easier." and a video thumbnail showing two people standing in front of three doors. At the bottom, there is a section titled "How can we best help you?" with four buttons: "I am brand new to Medicare and want to learn about it.", "I am familiar with Medicare but still have questions.", "I understand Medicare and I'm ready to sign up.", and "I already have Medicare and want to switch." Each button has a "Get Started" link.

# Medicare QuickCheck™

- Personalized recommendations for your situation:
  - When to enroll (if you haven't already)
  - Shadow screening for key Medicare benefits (Extra Help, Medicare Savings Programs)
  - Ways to get help



Take this short Medicare QuickCheck® to get a personalized report that can help you:

- Understand when to sign-up for Medicare and when to delay
- Find unbiased advisors to help answer your questions about Medicare
- Connect to resources online to research and compare plans
- Learn if you're eligible to get help paying for your healthcare costs

Please note that your answers are anonymous and will only be used to generate your individualized report.



## Medicare Enrollment Status

Which best describes your situation regarding enrollment in Medicare? 

- I am not currently enrolled but EXPECT to enroll in Medicare within the next 12 months
- I've recently turned 65 and I enrolled in Medicare within the past 3 months
- I enrolled in Medicare when I first turned 65, have been enrolled for more than 3 months, and want to know if I can get better insurance coverage
- I enrolled in Medicare before age 65 because of a disability
- I am ready to talk to a professional benefits advisor and am looking for good sources of help to determine the right Medicare coverage for me
- I am not currently enrolled in Medicare and DO NOT EXPECT to enroll in Medicare within the next 12 months
- I am not sure if I qualify for Medicare

What is your zip code?



National Council on Aging

# Medicare QuickCheck™ Questionnaire



## Your Health Insurance Coverage

4. If you are enrolled in Medicare, what type of Medicare do you have? (Check all that apply)

- I have Medicare Part A (Hospital Insurance)
  - I do not have Medicare Part A because I did not pay into Social Security for 10 years or 40 quarters
  - I am not eligible for Medicare Part A because I did not work at a job with Social Security covered work
- I have Medicare Part B (Doctor Insurance)
- I have Medicare Part D (Prescription Drug Insurance)
- I do not have Medicare Parts A, B, or D yet
- I am not sure what types of Medicare I have

5. Do you have health insurance coverage that is not Medicare? ?

- Yes  No  Don't Know

What type of health insurance coverage do you have? ?

- I still work and have group health insurance from my current employer
- My spouse still works and we have group health insurance from his/her current employer
- I have retiree health benefits from my former employer or spouse's employer (not government retiree health benefits)
- I have individual health insurance (not from an employer or union) that I pay for myself
- I have COBRA and/or my spouse has COBRA (which also provides coverage for me)
- I have Veterans Health benefits
- I have CHAMPVA

Since you are still working and have group health insurance through your current employer, how large is the company?

- I work for a company with fewer than 20 employees
- I work for a company with 20 or more employees and less than 100 employees
- I work for a company with 100 or more employees
- I don't know

Does your health insurance that is not Medicare have prescription drug coverage that is considered to be at least as good as what Medicare offers (also called Creditable Coverage)?

- Yes  No  Don't Know

Do you have any of the following additional types of health insurance coverage? ?

- I have Medicaid
- I have TRICARE for Life (TFL)
- I have Federal Employees Health Benefits Plan (FEHB) or State or Local retiree health benefits
- I have Railroad Retirement Board (RRB) benefits
- I have health insurance but it is not listed here
- None of the above

6. Do you have a Health Savings Account (HSA)?

- Yes  No  Don't Know

7. Overall, are you satisfied with your current health insurance coverage?


- Yes, I am generally satisfied with my medical care and my health coverage and I expect my plan coverage to continue to be as good in the coming year.
- No, I am not satisfied. My costs are too high, I have problems with my health plan, and/or I have problems getting the care I need.



National Council on Aging

# Medicare QuickCheck™ Questionnaire


## A Few More Questions

8. Are you currently receiving benefits from or participating in any of the following programs? 


- Medicare Savings Program (MSP)
- Medicare Part D Extra Help
- Supplemental Security Income (SSI)
- Social Security Disability Insurance (SSDI)
- Social Security Retirement/Railroad Retirement or Survivors Benefits
- None of the above

9. Do any of the following apply to you? (Check all that apply)

- I have End-Stage Renal Disease (ESRD)
- I have Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease)
- I live in a nursing home
- I live outside the United States where I can't use Medicare services
- I am in prison where I can't use Medicare services
- None of these apply to me

10. Including yourself (and your spouse, if married), what is your combined monthly gross income NOW? 

- More than \$3,000
- Between \$2,000 and \$3,000
- Between \$1,500 and \$1,999
- Between \$1,000 and \$1,499
- Less than \$1,000

11. If you (or your spouse, if married) are not yet retired, what do you expect your combined monthly gross income will be when you are RETIRED? 

- More than \$3,000
- Between \$2,000 and \$3,000
- Between \$1,500 and \$1,999
- Between \$1,000 and \$1,499
- Less than \$1,000

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# Medicare QuickCheck™ Personalized Report

## Here Is Your Personalized Report!

### 📌 Your Information

You live in Arkansas (zip code: 72120)

Your birth date is 04/10/1947

You expect to enroll in Medicare within the next 12 months

You are receiving Federal Employees Health Benefits Plan (FEHB) or State or Local retiree health benefits

You still work and have group health insurance from your current employer

You work for a company with 20 or more employees and less than 100 employees

## What Do I Do Next?

### 📌 Get Covered

+ Medicare Part A

+ Medicare Part B

+ Please keep the following things in mind:

+ If you are still working, keep these things in mind

- Medicare Part D

You have 2 months from the time your credible prescription drug coverage ends to enroll in a Part D plan unless you have credible prescription drug coverage from another source. [Learn more.](#)

## What Do I Do Next?

### 📌 Get Covered

+ Medicare Part A

- Medicare Part B

Since you or your spouse are working or will be working when you turn 65, you may qualify for a Special Enrollment Period (SEP). To get a SEP, you or your spouse must work past the age of 65 and have health care coverage from a union or a company with 20 or more employees. If you do not know whether your company or your spouse's company employs 20 or more employees, you should find out.

- Please keep the following things in mind:

Although you can sign up for Part B any time while you or your spouse are still working and still have group health coverage from your or your spouse's employer or union, it usually makes sense to delay enrollment. [Learn more.](#)

Once you are no longer working or the group health insurance coverage you had through your or your spouse's employer or union ends (whichever comes first), you should sign up for Part B as soon as possible to avoid any gaps in coverage. If you wait longer than 8 months, you may have to pay a penalty when you enroll.

- If you are still working, keep these things in mind

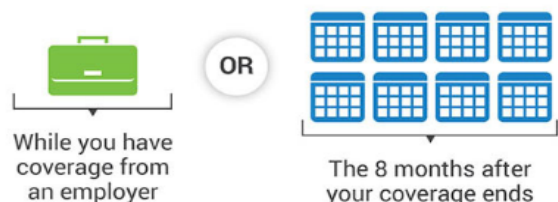
You will have 6 months from the start of your Part B to purchase a Medigap Policy (Medicare Supplement) without any consideration of your health status. After 6 months, Medigap insurers can charge you more or deny you coverage altogether because of your health status. [Learn more.](#)

You may choose a Medicare Advantage Plan to provide all of your Medicare Parts A and B services. If you choose such a plan, you will not need a Supplemental Medicare Policy and you may not need a separate Part D plan. [Learn more.](#)

# Medicare QuickCheck™ Personalized Report

## 📌 When Do I Enroll?

### Your Special Enrollment Period (SEP)



While you have coverage from an employer

OR

The 8 months after your coverage ends

## 📌 Your Personal Next Steps

- Because you get health insurance through your employer who has 20 or more employees, you may want to delay signing up for Medicare Part B. [Read here](#) about the important considerations.
- Because you are a federal government retiree with federal retirement health benefits, you have several considerations to look at with respect to enrolling in Medicare Part B. [Learn more](#) about those considerations.
- Because you have Federal Employee Health Benefits (FEHB), you have creditable drug coverage and do not need to sign up for Medicare Part D. If you lose your FEHB benefits, you have 63 days to enroll in a Medicare Part D plan before you incur a penalty. [Learn more](#).
- If you do not automatically receive Social Security or Railroad Retirement Benefits when you turn 65, you should contact Social Security to ask about Medicare Part A. To contact Social Security, go to: [www.SSA.gov](http://www.SSA.gov) or call 1-800-772-1213.
- Based on what you've told us, there is a very good chance that you are eligible or would be eligible (when you retire) for additional programs that can help you pay for health care and related costs. The easiest way to learn about and apply for extra assistance is to fill out a

## How Do I Enroll or Change Plans?

### 📌 Talk to Someone

#### State Health Insurance Assistance Program (SHIP)

For help from a trained volunteer or staff member of a government or non-profit agency, NCOA recommends that you contact your SHIP.

- + What does a SHIP do?
- + Where is my SHIP?

### 📌 Compare Plans Online

#### Medicare.gov

To compare Medicare plans on your own, use the federal government's website.

Medicare rules are complex and making comparisons among all the choices available can be challenging. If you prefer to do your own research, it may be helpful to also review any decisions you make with a benefits advisor. The following assistance is available from the federal government.

[Medicare.gov](#), the official U.S. government website, has comprehensive information about Medicare, Medicare Advantage plans, Part D plans, and supplemental insurance.

The [Medicare Plan Finder](#) is an online tool that enables you to compare Medicare Part D prescription drug and Medicare Advantage plans. You can compare up to three plans at one time.

You can also call 1-800-MEDICARE (1-800-633-4227) to get help with general Medicare questions or to report problems. TTY users should call 1-877-486-2048.

[See Plans on Medicare.gov](#)





# *BenefitsCheckUp*®



National Council on Aging

# Older Adults Missing Out on Benefits

Each year, older adults miss out on

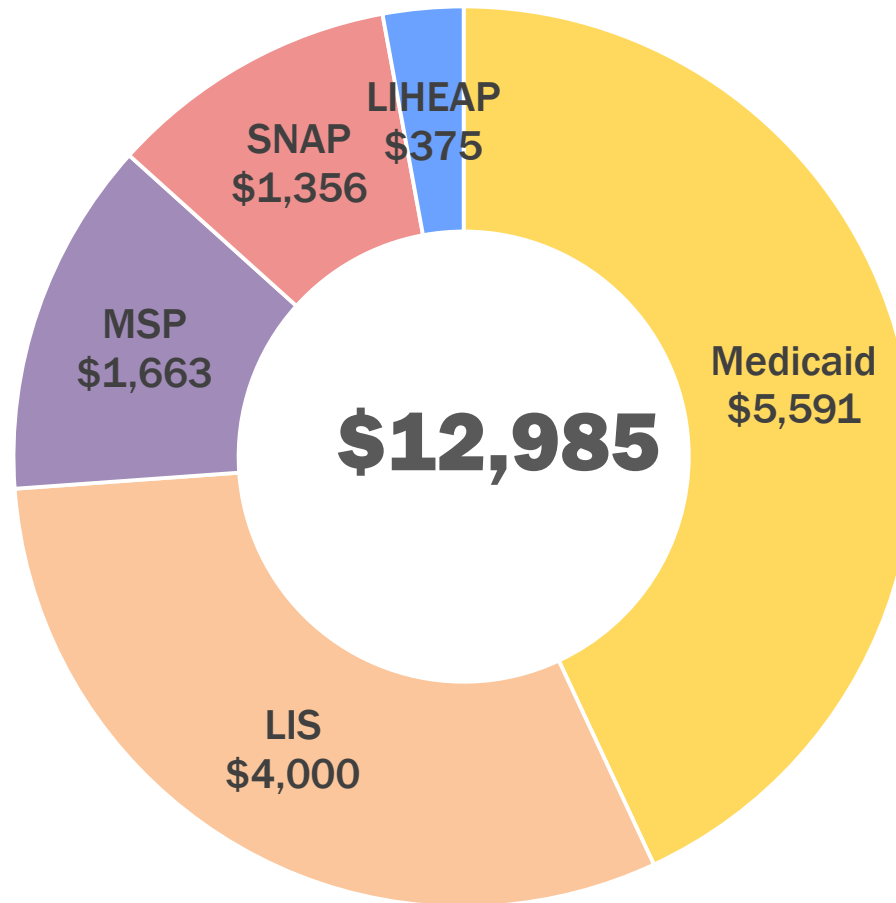
**\$20 billion**

in benefits that help paying for prescriptions, healthcare, food, and utilities.

**86%**

of older adults currently receiving one federal benefit are also eligible for and not receiving at least one other federal benefit.

# Closing the Gap: Benefit of Benefits



# BenefitsCheckUp®

- [www.benefitscheckup.org](http://www.benefitscheckup.org)
- Screens for over 2,500 public and private benefits

The screenshot shows the homepage of the BenefitsCheckUp website. At the top right is the ncoa logo. Below it is the BenefitsCheckUp logo with a checkmark icon and the text "We have helped 4,005,083 people find over \$14.7 billion worth of benefits." A navigation bar contains links for Home, Find Help, About Us, Our Sponsors, News, and Donate. The main content area features a large heading "Can I Get Help?" with a photo of an elderly woman. Below this is a "GET STARTED NOW" button. To the right is a "WE MAKE OPEN ENROLLMENT SIMPLE" section with a "GET STARTED" button and a "My Medicare Matters" logo. Below the main heading is a section titled "I really just need help with..." with two options: "Paying for Medicine" and "Paying for Food". Each option has a brief description and a "GET HELP NOW" button. The "Paying for Food" section includes a "Select Your State" dropdown and a "GO" button. On the right side, there is a "Stay Connected" section with a "SIGN UP" button and an "Our Sponsors" section featuring the ACL logo.

# Types of Programs

- Health care: Medicaid; Medicare Savings Programs; donated vision, dental services; prescription assistance
- Food: SNAP, Commodity Supplemental Food Program, home-delivered/congregate meals
- Property tax rebates/discounts
- Respite/adult day care
- Income: SSI, cash assistance
- Veterans' benefits
- Utilities: energy assistance, telephone/internet
- Transportation



# Who can use the tool?

- Intended audience is older adult aged 55+ and/or younger adults with Medicare due to disability
- Anyone can fill out questionnaire: older adult, family member, friend, counselor
- Gather info before filling out questionnaire:
  - Income
  - Expenses (rent/mortgage, taxes, health care, utilities)
  - Prescription drugs taken

# BenefitsCheckUp® Screenings

## Comprehensive vs. more specific screenings for food/medicine

*I really just need help with...*

**Paying for Medicine** Or **Paying for Food**

**Medicare Rx Extra Help**  
If you have Medicare and limited income and resources, you may be able to get extra help paying for your prescriptions.

[GET HELP NOW >](#)

**Find Help Paying for Prescriptions**  
Find programs that save money on medications and other health care costs.

[GO >](#)

**Food Programs in Your State**  
Get the food you need to stay healthy. Find program information, application forms and links to other resources in your state.

Select Your State:  [GO >](#)

**Find Help Paying for Food**  
Find food and nutrition programs that can help save you money.


[GO >](#)

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**Success Stories**

*"Thank you so very much for this web site. I was really struggling to meet my financial obligations and still eat and buy my medicine..."*  
[Read more »](#)



[SHARE YOUR STORY >](#)



**Stay Connected**  
Get updates on important changes in benefits.





[SIGN UP](#)

**Our Sponsors**



**WHAT DOES ECONOMIC STRUGGLE LOOK LIKE?**  
ONEAWAY.ORG

**Ways to Share**



# BenefitsCheckUp<sup>®</sup> Screenings (cont.)

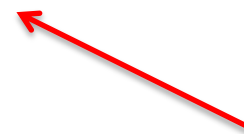
## Results Overview

Based on your answers, you may be eligible for the following 26 programs. Click on the name of each program below to get a fact sheet that contains: a program description, local contact information, a list of the paperwork you might need to apply for the program, and an application form (if available). Not all programs have application forms available to download.

## Your Program List

Click on the program names below to learn more.

1. [Medicare Prescription Drug Coverage for People with Limited Incomes and Resources](#) (Pharmaceutical - Government Program) [Apply Now](#)
2. [Social Security - Old Age, Survivors, Disability, and Health Insurance Programs \(OASDHI\)](#) (Income)
3. [Food Stamp Program](#) (Nutrition Assistance)
4. [Rx Outreach](#) (Pharmaceutical Discount Card)
5. [Medicare](#) (Health)
6. [Medicare Savings Program - Qualified Medicare Beneficiary \(QMB\)](#) (Health)
7. [Health Centers for Primary Health Care and Dental Services](#) (Health)
8. [Tax Credit for the Elderly and Disabled](#) (Tax Relief)
9. [Income Tax Relief](#) (Tax Relief)
10. [Veterans' Home Loans](#) (Veteran)



Apply online  
(when  
available)

[Next 10 Programs](#)



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# BenefitsCheckUp® Screenings (cont.)



We have helped **3,039,546** people find over **\$10.6 billion** worth of benefits.

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## Fact Sheet

### Medicare Savings Program - Qualified Medicare Beneficiary (QMB)

#### How can this program help me?

This program helps pay for some of your Medicare costs such as:

- **Medicare Part B Premium:** This program will pay your Medicare Part B premium, usually \$99.90 per month. If you receive Social Security, this Medicare Part B premium amount will be put back into your Social Security check each month.
- **Medicare Part B Annual Deductible and Share of Cost:** This program will pay your Medicare Part B deductible, which is \$140 in 2012. It will also pay your share (20%) of the cost of services when you receive services from a Medicare provider.
- **Medicare Part A Deductibles and Co-payments:** This program will pay your Medicare Part A deductibles and co-payments when you are in the hospital or living in a skilled nursing facility.

In addition, if you enroll in a Medicare Savings Program (MSP), you will be signed up for the Extra Help program through Medicare Prescription Drug Coverage. This program helps people with limited income and resources pay for their medicines.

## Web Resources

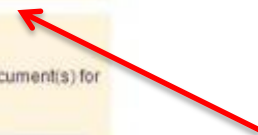
[Program Website](#)

## Application Forms

Click below to get the application and/or document(s) for this program:

[Application Form in English \(Multi-Program\)](#)

[Application Form in Spanish \(Multi-Program\)](#)



Links to:

- Local offices
- Program page
- Downloadable application forms



National Council on Aging



**ncoa**

# EconomicCheckUp<sup>®</sup>

*Financial Planning Tool for Seniors*

Get your free customized report. [Get Started >](#)

The advertisement features a smiling woman with short white hair, wearing a pink polo shirt, holding a fan of US dollar bills in her right hand. The background is a plain, light color. The text is positioned above and below the woman, with the ncoa logo in the top right corner of the ad area.

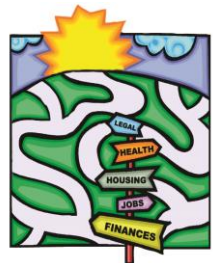
# Economic Security Initiative

## Creating a Path to Economic Security for Older Adults: 24-month Demonstration Results

*20 Community Organizations served 5,000 clients*

National funding from:

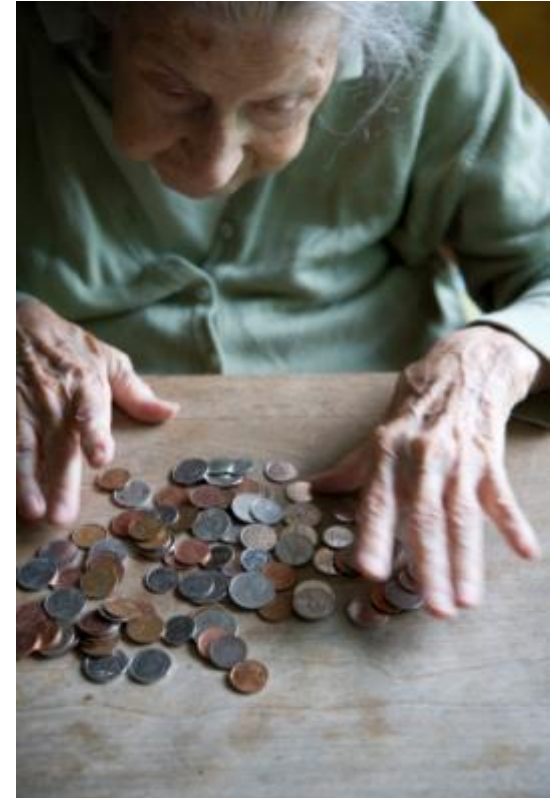
- Harry and Jeannette Weinberg Family Foundation,
- Retirement Research Foundation,
- Bank of America Charitable Foundation, and
- National Federation for Community Development Credit Unions.



# Overall Results: Forging a Path to Economic Security

**\$250/month or  
\$3,000/year**

Average increase in income  
and/or decrease in budget  
expenses experienced by  
clients



# EconomicCheckUp®

- Nation's most comprehensive, free online service to help older adults improve their economic security
- Helps older adults:
  - Find work
  - Cut spending
  - Reduce debt
  - Use home equity
- [EconomicCheckUp.org](http://EconomicCheckUp.org)



The screenshot shows the EconomicCheckUp website homepage. At the top left is the logo, a yellow checkmark followed by the text "EconomicCheckUp®" and "Sponsored by the National Council on Aging" below it. To the right of the logo is the text: "Since 2010, we've helped thousands of older adults find work, budget their money, and save on daily expenses." Below this is a navigation bar with orange buttons for "Home", "Get Started", "Find Help", "About Us", "News", and "Donate". The main content area features the headline "Am I Making the Most of My Money?" in a blue script font. Below the headline is the sub-headline "It's easy to find out." followed by a paragraph: "Answer a few simple questions and learn how you can better manage your budget, save money, and set financial goals. It's free, confidential, and from a trusted source--the nonprofit National Council on Aging." At the bottom left of the main content area is an orange button that says "GET STARTED NOW". On the right side of the main content area is a photograph of an older woman and a younger woman sitting at a table, looking at a laptop screen together.

# Links Directly to Resources

The screenshot shows the JobSource website interface. At the top left is the JobSource logo, and to its right is the tagline "Get ready for your next job here". In the top right corner, there are icons for email, printing, and a plus sign, along with the ncoa logo. Below the header is a navigation menu with four items: "Home" (highlighted in yellow), "Define Your Skills", "Get Training", and "Find a Job".

The main content area features three columns, each with a title, an image, a description, and a "GO" button:

- Define Your Skills:** The image shows a woman holding a potted plant. The text says: "Get to know your strengths, so you can find the job that's right for you." Below the text is a yellow "GO" button.
- Get Training:** The image shows a group of people looking at a computer screen. The text says: "Sign up for free online courses to boost your skills and land a job." Below the text is a yellow "GO" button.
- Find a Job:** The image shows a man and a woman smiling. The text says: "Build your resume, prepare for the interview, and start searching!" Below the text is a yellow "GO" button.

Blue arrows point from the "Define Your Skills" section to the "Get Training" section, and from the "Get Training" section to the "Find a Job" section.

# Calculator: Reducing Debt



Since 2010, we've helped thousands of older adults find work, budget their money, and save on daily expenses.

Home

Get Started

Find Help

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## How To Pay Down Debt

Print



**How-To** For greater peace of mind & more to spend or save.

Get organized

Could You Pay Less?

Pay Down Debt

### Make a Plan that Gets You "Out from Under"

#### The Short-Term Pain is Worth It

The faster you pay your debts:

- The less interest you'll pay.
- The quicker you'll be debt-free.
- The more hard-earned money you'll have to spend or save as you can fit



National Council on Aging

# Calculator: Cutting Spending



Since 2010, we've helped thousands of older adults find work, budget their money, and save on daily expenses.

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GET MORE OUT OF LIFE

## Explore Ways To Cut Spending

We'll help you make a plan so you can get that new car, save for a home, or climb out of debt — whatever you want.\* Here's how:



### Target What You Want

Find out what you need to save and make it automatic so it sticks



### Pick Things to Cut

Small changes can really save money — we'll show you some big ones, too



### Make It Happen

Leave with plan so you can get what you want and live a happier life

*\* Well, ummm, within reason*



# Comprehensive Questionnaire



Since 2010, we've helped thousands of older adults find work, budget their money, and save on daily expenses.

Home

Get Started

Find Help

About Us

News

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## Basics

### Start Your Journey Towards Improved Economic Security!

We need to ask you some questions to help figure out your money needs and find services that can help you meet them. When you are done you will get a customized report with recommendations for community services that can help you make the most of your money. It will take approximately 30 minutes to complete this questionnaire. [See if you need to gather any information before you begin.](#)

1. Who are you completing this for?

**Please note:** If you are completing this for someone else, please answer all questions as if you are that person.

Self

2. What is your zip code?

04046

3. What is your month and year of birth?

May

1944

### Completion Status

- Basics
- Income
- Employment
- Debt
- Housing
- Health
- More Info

### Resources

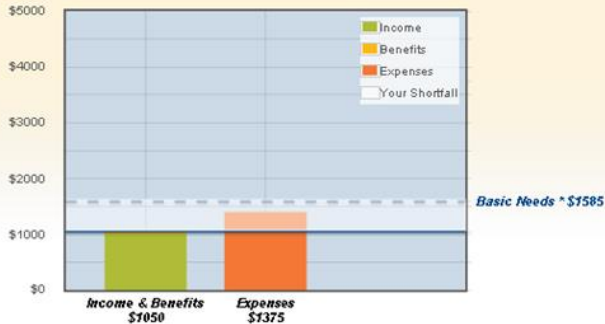
Getting Started



National Council on Aging

# Customized Report

## Your Current Status



\* Basic needs means the amount needed to cover basic necessities. Basic necessities include housing, health care, transportation, food, and long-term care. Your measure of economic security was calculated using the Elder Index. You can find more on the Elder Index methodology designed by Wlder Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston here: [www.basiceconomicsecurity.org](http://www.basiceconomicsecurity.org).

[Learn More About Your Current Status](#)

## Your Report

- Current Status
- Recommendations
- Money Mgmt & Budgeting
- Housing
- Health
- Employment & Training
- Debt & Credit

## Recommendations

While you're on track with your finances today, it's important to stay on track. There are many free and trusted programs that can help you manage and meet your financial goals. Let's get started now!

## Money Management & Budgeting

### Create a Budget in 3 Minutes



Know where your money goes, to spend smarter and live within your means.

[Calculator](#)

### Explore Ways To Cut Spending



Figure out where to cut spending.

[Calculator](#)

### Federal Lifeline Programs

There are programs that provide free cell phones and calling plans to individuals who qualify. If you receive other benefits, such as SNAP or Medicaid, you may be eligible.

## Your Report

- Current Status
- Recommendations
- Money Mgmt & Budgeting
- Housing
- Health
- Employment & Training
- Debt & Credit
- Consumer Protections
- Resources
  - Want to Change Answers?
  - Send Us Your Feedback
  - Printable Report

# Fact Sheets for Resources

## Fact Sheet

### SafeLink Wireless®

#### How can this program help me?

SafeLink Wireless® gives you a free cell phone and minutes to use, mobile access to emergency services, and a choice of cell phone plans if you meet the program guidelines. There are no contracts, no hidden fees, and no monthly charges. The cell phone has many of the following services:

- voicemail
- text
- call waiting
- international calling
- callingID

The cell phones and minutes are provided by TracFone Wireless. The phone will be mailed to your home address (you cannot have it sent to a P.O. Box).

#### Can I apply?

You can take part in this program if you have limited income or receive help from other benefit programs such as:

- Medicaid
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Low Income Home Energy Assistance Program (LIHEAP)
- Supplemental Nutrition Assistance Program (SNAP)

**Note:** If you get Lifeline from another cell phone provider, you may not take part in the SafeLink Wireless® program with TracFone.

#### How do I apply?

You must fill out an application online at the SafeLink Wireless® Web site.

**Note:** The SafeLink Wireless® program may only be offered in certain cities/towns in your state. Enter your zip code to find out if the program is offered in your area.

#### For further information about this program:

This office that serves your county. All program inquiries should be made through this office

### Your Fact Sheet

- General Information
- Offices
- Required Materials
- Application Form(s)

### Resources

- Program Website
- Online Form
- Printable Fact Sheet
- Back to Results

# Get Involved with NCOA

- Visit [ncoa.org](https://ncoa.org) and sign up to receive news, resources, and opportunities to learn and act.
- Donate to support NCOA's work: [ncoa.org/Donate](https://ncoa.org/Donate).
- Share NCOA's free, trusted tools with older adults.
  - [BenefitsCheckUp.org](https://BenefitsCheckUp.org)
  - [EconomicCheckUp.org](https://EconomicCheckUp.org)
  - [MyMedicareMatters.org](https://MyMedicareMatters.org)
  - [HomeEquityAdvisor.org](https://HomeEquityAdvisor.org)
  - [RestartLiving.org](https://RestartLiving.org)



# Contact Us

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National Council on Aging