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# Affordable senior living worksheet

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*As you explore the possibilities of senior living, we would like to point out a variety of options which may assist you in making your decision.*

**Long-Term Care Insurance:** helps provide funds for long-term care when medical insurance is not applicable. Eligibility, premiums and benefits will vary.

**Life Insurance Policies:** some policies may convert or be sold to apply to senior living costs.

**Savings and Investments:** may generate income in the form of interest, capital gains or dividends.

**Real Estate:** a source of equity either by selling or relying on a home equity loan.

**Veteran's Benefits:** Veterans who serve during wartime, as well as their surviving spouses, may be eligible to receive a sizable monthly stipend to help defray the cost of personal care, in-home health care, or other non-reimbursed medical care through the "Aid and Attendance" Program.

We realize how important it is to carefully consider costs when making the decision to move into a senior living community. You may discover that when comparing the cost of your current living situation to those of senior living, the senior living option will cost less.

Monthly Expense	Present Cost	Senior Living
Mortgage/Rent	\$	\$
Caregiving Fee	\$	\$
Property Tax/Insurance	\$	Included
Utilities (Gas/Electric/Water)	\$	Included
Basic Verizon FIOS Television Service	\$	Included
Homeowner's Association Fee	\$	N/A
Home Maintenance/Lawn Care	\$	Included
Food	\$	Included
Housekeeping/Laundry	\$	Included
Health/Prescription Insurance	\$	\$
TOTAL	\$	\$

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