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## The Challenges of Caring for Aging Parents from a Distance

**F**or many years, Andrea Rotondo's parents took care of each other.

Her father, who had used a wheelchair since 1987 because of bad knees from his military service, organized the household. For a while, he covered up the fact that his wife was slipping into dementia.

But once he suffered a serious health crisis that landed him in the hospital and in rehab for months, Rotondo and her two siblings realized that their parents could no longer take care of themselves.

From her home in New York, Rotondo undertook a task familiar to many baby boomers: organizing the care of aging parents in another city.

"Life changed instantly for them, and we had to adapt quickly," Rotondo says. "It would have been better if we'd slowly had to get them accustomed to help."

She started by contacting a senior

center in her parents' Boston suburb, seeking referrals to services in the community. From those, she did interviews, checked references and choose an agency to provide home health care aides. She engaged a geriatric care manager from another agency to oversee medical issues and make spot visits.

"If you're worried about mom or dad, you need to get someone in the balance who can give you some objective feedback," says Emily Saltz, CEO of LifeCare Advocates, a geriatric care agency in Massachusetts. "That burden is emotionally more difficult when kids live at a distance."

In addition to arranging her parents' care, Rotondo took over running their household, from paying bills to having groceries delivered to coordinating medical care. That required her to get access to bank accounts and medical information, not available to children without their parents' consent.

"Once you're able to be on bank accounts and once you're able to talk to doctors, a lot of things fall into place," Rotondo says.

The geriatric care manager, who was a nurse, took her father to doctor's appointments and helped manage his

complex medical needs. Her mother's medical needs were simpler, and she could often just be accompanied by an aide who tape-recorded the appointment so Rotondo could listen later.

Technology can provide some help when coordinating long-distance care. Not only can you buy aging parents medical alert buttons, you can install motion detectors that tell you whether your parent is moving around the house.

Geoff Gross is the CEO of Medical Guardian, which has expanded its services beyond medical alerts to a Family Guardian system that allows family members to monitor parents' activities via motion sensors and apps.

"My goal is to give our caregivers more visibility and insight into the activity in the home," Gross says. "It's a very basic start of what I think is going to be a more involved process. A lot of it comes down to peace of mind: knowing that they're up, that they're eating, that they come and go."

Rotondo mounted a small computer in her parents' home, where she could broadcast daily messages, post family photos and show the date, schedule and name of that day's caregiver for her forgetful mother. She could also listen in, though she didn't do that often after the first few months. The caregiving journey lasted about two years; her mother and father died within two months of each other in 2012.

"It's going to be hard. It's not going to be easy to care for a parent from a distance," Rotondo says. "Things won't be perfect, and that's OK. ... You just have to accept it and not beat yourself up."

Here are eight tips for taking care of aging parents when you don't live close.

**Organize legal and financial issues.** This is best discussed long before your parents need help. You should request access to bank accounts and health information, plus health care surrogate and end-of-life documents, trusts, wills and other documents may

be needed. "It's uncomfortable to have these discussions with parents," Rotondo says.

**Automate what you can.** When you take over handling a parent's affairs, you're essentially managing a second household. You may need to set up online or automatic bill-paying services, auto-renewal of newspaper subscriptions, automatic prescription refills, grocery delivery – whatever is needed to keep the home running from day to day.

**Find the help you need.** Start with senior centers, your parents' friends and neighbors and agencies in the community. One you get referrals, interview the managers of the companies you're considering and then check references. You can hire caregivers directly, but that means it's up to you to provide a replacement if someone calls in sick. "We lucked out and, in fact, the caregivers became friends with my parents," Rotondo says.

**Consider a geriatric care manager.** If you don't know your parents' town, a geriatric care manager can help you find the health services you need and assist with managing medical care. Unlike online referral services, geriatric care managers don't receive referral fees from the providers they recommend. You can find managers in your town through the Aging Life Care Association.

**Use technology in a smart way.** Rotondo set up a computer in the home so the caregivers could put their logs online rather than on paper, and she could read them immediately. But motion sensors alone are unlikely to give you all the information you need to help aging parents who may not be forthcoming about all their problems. "I think these all have a role to play, but I think it's important to long-distance caregivers not to fall into a trap of thinking this is a solution," Saltz says.

**Visit as often as you can and encourage others to visit.** Even if your parents are having all their

needs met by others, they still want to see you. Plus, seeing your parents gives you a more accurate sense of how well your plan is working and what else they might need. Children who live closer but aren't skilled at caregiving or organizing can provide great joy by visiting and bringing the grandchildren. Parents' friends, other family, clergy and your old friends who live in town can also drop by.

**Agree among siblings who will do what.** A geriatric care manager can often help mediate disputes among siblings as well as provide a more accurate picture of caregiving. What you don't want is for one sibling to set up a system

only to have a second sibling sweep in and change it. Agree among yourselves who will take which responsibilities.

**Let caregivers know what's expected.** Be explicit with caregivers about when and how you want to be contacted. If the toilet overflows, do you want them to call you or a plumber? Can they help your parents order takeout or do you want them to cook? Is there a specific menu plan, or is it up to them? Leave lists of providers, family members and others to call for specific issues.

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*Yahoo Finance April 27, 2017*

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## Seniors: Before you Co-sign that Student Loan...

It seems like such a harmless endorsement: Co-signing a student loan for dear, sweet Madison, the apple of your grandmotherly eye. Of course, you want her to go to college; of course, you're willing to vouch for her! Too bad you won't have much spare cash to help her out, now that you're close to retiring. But it doesn't take any money out of your pocket to co-sign a loan, so why not give this lovely child the benefit of your excellent credit rating?

### Here's Why: You Could Get Stuck Repaying That Loan

And you wouldn't be alone: A January 2017 report from the Consumer Financial Protection Bureau (CFPB) notes that the number of consumers 60 and older with student loan debt in the U.S. has quadrupled in the last 10 years, reaching

an estimated \$66.7 billion in loans. In 2015 there were 2.8 million older Americans with loans; in 2005 that number was just 700,000. The average debt was \$23,500, up from \$12,100, and researchers think this understates the problem because it doesn't include home equity loans, credit cards or other funding sources.

That's a surprisingly large non-mortgage debt for people about to retire, especially since in 2001, just 16 years

ago, households headed by this 60+ age group owed so little on student loans that their share rounded down to 0%.

One reason for so many co-signers, according to the CFPB, is that private student loan lenders, unlike federal lenders, routinely require a co-signer – the researchers estimate that 27% of these co-signers are 62 and older (57% are 55+).

Sometimes these good deeds can come back to bite them. And bite them hard: In 2015, 37% of federal student loan borrowers aged 65 or more were in default. In 2015, 40,000 borrowers aged 65+ had their Social Security benefits garnished to pay back federal student loans. Since only the federal government can garnish Social Security benefits for this purpose, this figure does not include all of those who are behind on private student loan payments.

Losing 15% of your Social Security check – the most the feds can seize – is no fun. The collection process on private loans can be even less pleasant, as the CFPB report details: Harassing telephone calls, poor servicing and improperly charged fees are only three of the issues reported.

### Learn the Legalities of Co-signing

First, consider the fact that if someone needs a co-signer, it's because they do not qualify for credit on their own. You are taking a risk that the professional lender is not willing to take.

- By co-signing, you accept the legal obligation to repay the loan on the terms outlined in the credit agreement. If the primary borrower doesn't pay for whatever reason, you will have to.
- The amount may snowball. You may have to pay late fees or collection costs. A loan that has been deferred may have accumulated additional interest on the principal.
- A loan made to a student is based on future earning power – intellectual assets, if you will, rather than real property like a house. But when you co-sign, you are putting your

real assets on the line.

### Face Up to the Risks of Student Borrowing

- Even if your beloved Madison is able to repay on schedule, her debt is added to your total financial exposure on credit reports. On a reduced retirement income, that may give you an unfavorable debt-to-income ratio – a problem if you need to buy a car or major appliances, refinance an existing loan or mortgage, or raise cash for some other need.
- The margin for error is slim-to-none. “Missing just one student loan payment puts a borrower in delinquent status,” the National Association of Consumer Bankruptcy Attorneys (NACBA) reports. “After nine months of delinquency, a borrower is in default.” Goodbye to that excellent credit rating.

Michigan's Attorney General Bill Schuette points out, “The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc.”

Student loans are virtually inescapable; not even bankruptcy wipes them out. The NACBA warns: “While any default hurts a borrower's credit, the consequence of a default on a student loan is particularly onerous. Once a default occurs, the full amount of the loan is due immediately. The government also cuts off any future federal financial aid and strips the borrower's eligibility for loan forgiveness.”

### How You Can Try To Protect Yourself

There are a few safeguards you may be able to build in if you feel you must sign for someone very near and very dear. One is a written guarantee that the lender will make every effort to get repayment first from the primary borrower before coming after you.

Another safeguard is to establish your right to withdraw after the loan



has been properly paid by the primary borrower for the period specified in the loan agreement. A common term is 36 up-to-date payments; Sallie Mae's Smart Option Plan requires only 12, which is unusually short.

- Monitor the loan constantly so you know if it's close to default and you can step in to take over payments to stay current. Arrange your direct access to account information with the lender at the time of co-signing so that it's built into the contract.
- Keep track of the primary borrower's whereabouts. Good communication between you is the best early warning of problems. Do this for the life of the loan.
- Private lenders and the federal government use third-party debt collection services. These may become very aggressive. If you already have inked the line for someone, brace yourself: The situation on loan repayments is actually worse than it looks. Because students can

stop the clock on repaying many loans by re-enrolling in school or by using deferral plans, some experts say there is an even higher, so-called "hidden delinquency rate" whose reckoning day is still to come. It's a good idea to find out what consumer protections may be available to you now, just in case.

### The Bottom Line

By far the safest path is not to co-sign anyone's student loan, but if you feel you must, or if you already have, stay on top of it. And take care of yourself – if you should die suddenly, the balance of the loan may come due all at once and swamp the finances of the very person you've been trying to help.

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*Read more: Seniors: Before You Co-sign That Student Loan | Investopedia <http://www.investopedia.com/articles/personal-finance/052214/seniors-you-cosign-student-loan.asp#ixzz4o3HylB7g>*



## 7 Tips to Help Beat Your Aging Parents Loneliness

Is your aging parent lonely?

Isolation and loneliness are widespread among our elders. It may begin with the loss of a spouse. It may be compounded by physical decline such as loss of driving ability, decreased hearing or vision. Friends

pass away. There are fewer opportunities for social engagement than in a younger day.

Most elders prefer to remain in their own homes as they age, but one of the risks is lack of social contacts. Even with a caregiver coming in to assist,

there is still a lack of fun, excitement and connection to peers. Family members living at a distance may feel at a loss as to how to help.

Aging parents look for ways to occupy their time and find connection to others. Some turn to contests, such as the lottery or sweepstakes.

The Federal Trade Commission reports a recent research poll showing that more than half of all American adults entered sweepstakes within the past year. Most are run by reputable marketers but some are skillfully created by con artists. They take advantage of the need for fun and excitement in lonely elders' lives and offer to provide it. Who doesn't like to win?

### Advertising

The con artists disguise their schemes to look legitimate and an alarming number of elders are tricked into playing, paying and getting ripped off. Every day, the FTC reports, consumers throughout the U.S. lose thousands of dollars to unscrupulous prize promoters. The seniors and others are contacted by phone or mail telling them they've won a big prize. When they go to claim it, they find out they have to buy something, often worthless, or to pay fees and other charges.

We know lonely aging parents are in a vulnerable position. What can adult children do to protect them from getting taken advantage of by these clever thieves?

There is less risk of dependency on sweepstakes con men if your parent has a social life and fun things to do outside the home. You can't supply everything for them, but there are things you can do.

Here are 7 tips to help you protect your aging parents from some of the risks of loneliness.

#### 1. Maintain frequent contact.

Even if you're used to calling Mom or Dad on a monthly basis or less, it's time to increase the frequency. If they've hit a milestone birthday, lost a spouse or other important person, or

can't drive any longer, they need more contact. You don't need any special reason. Just make it a regular thing and call often. My husband calls his 90 year old mom, Alice every day. She's independent and gets out a lot, but she still needs to hear his voice.

**2. Visit in person at regular intervals.** Not only is it better than a call because you can see what is going on, it is best for the senior to see you, get a hug from you or feel the benefit of your physical presence. If distance and time make this a challenge, consider using Skype(TM), or other video to make contact a visible event. If your aging parent is difficult and this is not enjoyable for you, keep it brief, but make it regular.

**3. Check out community resources for elders where your parent lives.** Most urban and suburban areas have senior centers with good opportunities to connect and make friends. Entertainment and social games such as bingo are offered. If your aging parent was never a "joiner", you can at least encourage him or her to give it a try. You can accompany your loved one to an event for seniors, arrange transportation or otherwise facilitate the process. Getting started in making connections with some support may turn a shy and lonely elder into a happier one.

**4. Take your aging parent to events she may enjoy.** Concerts, theater, community festivals, comedy, and other social activities are best enjoyed with company. If your parent has you to go with him, he may have a chance to do things he could never do alone. Start with things your parent has liked in the past, locate some doing your online research and offer to get tickets and arrange transportation.

**5. Ask your aging parent questions about such things as lottery entries and contests.** Some elders become quite addicted to entering things like these and can't tell a legitimate lotto game from a ripoff scheme. If you are available in person, check

the mail and the contest entry forms. Look for phony offers of “prizes” or letters saying “you’ve won!”. When there are strings attached, such as having to pay fees to get winnings, it is not legitimate.

**6. For distance caregivers, consider hiring a geriatric care manager to check in on your aging parent at regular intervals.** You don’t have to have a housebound elder to use a geriatric care manager. These professionals are often nurses or social workers, experienced in matching the elder’s needs to community resources for improved socialization. They can find the activities, work out the logistics and go with the elder in your place if you are far away.

**7. Consider teaching your elder to use technology to maintain connections.** A computer with a camera is a bridge to anyone in the family. Even an aging parent who has never touched a computer before can learn if willing. Alice learned to use the internet at age 86 to pay her bills. Now, she’s on it every day. If she can’t find something she wants, she uses Google GOOGLE. It has opened a world to her. If you’re not good at teaching, perhaps a kind grandchild will do the job or you can get grandma to attend a first timer’s computer class. From our experience the effort is so worth it!

*Carolyn Rosenblatt, Contributor*

## Company Spotlight



### We’re Growing!

Independent You, Senior Services, is proud to announce its acquisition of Senior Care Associates, a highly respected Geriatric Care Management Company. The acquisition of Senior Care Associates took place on October 1, 2017.

With over 20 years of Geriatric Care Management experience, the staff of Senior Care Associates; Nancy Moore, Helen Hipps, Cathy Moore, and Lisa Fiedorek will join the Independent You team in continuing to bring quality home care services to seniors in Northern Virginia.

Both Independent You and Senior Care Associates pride themselves on the relationships they build with their clients and their families. The two agencies share similar values and vision for the care of their clients. “With the acquisition of Senior Care Associates, our agency is able to add depth to our Geriatric Care Management services and we’re thrilled to be adding Helping Hands to our offerings. We continue to enrich the lives of the seniors that we serve. I hope that you’ll join us at Independent You, Senior Services.”

*Mary Beth Crosson, Administrator*



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