



Senior Financial Services



Several types of financial services and assistance programs are available to qualifying senior citizens. These assistance programs include unemployment insurance, Social Security retirement and disability benefits, wrongful termination, food stamps and Temporary Assistance for Needy Families (TANF). Before applying for any of these senior financial services, however, it is important to understand the various benefits of enrolling in these programs and the eligibility requirements for doing so. To obtain unemployment insurance, for instance, petitioners must be unemployed through no fault of their own, and they must meet state-specific eligibility requirements.

If seniors are eligible for the specific type of program they wish to apply for, they may submit an application for financial assistance. However, the specific application process generally varies by state. If seniors apply for financial assistance but their application is denied for any reason, they may file an appeal or request a hearing. To learn more about these financial services for seniors, review the information below.

Unemployment Insurance Benefits

Eligible U.S. citizens may apply for unemployment insurance (UI) benefits through their states' respective employment departments. After applying, qualifying workers receive financial assistance from their state's UI office for a certain length of time. These unemployment benefits are available to senior citizens and other petitioners who worked within the previous 12 to 18 months and earned a minimum amount in wages. However, specific eligibility requirements and minimum wage amounts vary by state.

Social Security Retirement for Seniors

Another benefit available to senior citizens is Social Security retirement. To obtain retirement benefits from the Social Security Administration (SSA), claimants must be at least 61 years and 9 months of age to apply for payments under their own Social Security record or a spouse's record. Furthermore, seniors cannot claim SSA retirement payments if they already collect Social Security benefits under their own record. Additionally, seniors may only apply for retirement benefits up to four months in advance.

Social Security Disability Benefits

Qualifying senior citizens may apply for disability benefits under the SSA if they cannot work due to

a long-term or life-threatening medical condition. The disability must be expected to last at least one full year or result in death. To obtain Social Security disability benefits as seniors, claimants must meet the requirements of two earnings tests, including a recent work test and a duration of work test. To meet the requirements of the recent work test, for instance, seniors must have worked for at least five years out of the 10-year period in which the disability began. However, eligibility requirements for the duration of work test vary depending on the age at which the claimant became disabled.



Wrongful Termination

If seniors are victims of age discrimination in the workplace, they may file a charge with the Equal Employment Opportunity Commission (EEOC). In states that have laws prohibiting age discrimination, victims of workplace discrimination may file a charge for up to 300 days from the date in which the event took place. However, seniors may only file a charge under the Age Discrimination and Employment Act (ADEA) if they experienced harassment, discrimination or wrongful termination due to their age. Wrongful termination may also pertain to disability status, compensation, national origin, race, sex, religion, sexual harassment, pregnancy and genetic information.

Food Stamps

The Supplemental Nutrition Assistance Program (SNAP) is available to qualifying U.S. citizens and permanent residents who meet income and resource limitations. Also known as food stamps, SNAP is available to seniors if their household earnings meet certain gross and net income restrictions.

SNAP eligibility requirements generally vary depending on whether claimants are older or younger than 60 years of age. If claimants are at least 60 years of age, they may apply for SNAP benefits as elderly applicants. Elderly applicants only need to meet net income requirements, rather than net and gross limitations. If claimants are younger than

60 years of age but hold a disability, they are also exempt from meeting gross income restrictions. If petitioners are younger than 60 years of age and do not have a disability, however, they must meet gross and net income restrictions.

If petitioners are eligible to obtain food stamps through the Supplemental Nutrition Assistance Program (SNAP), they must contact their state's SNAP office to begin the application process. If elderly applicants apply for SNAP benefits but their application is denied, they may request a fair hearing within 90 days. Claimants may request a fair hearing in person at a local SNAP office, by mail or telephone.

Other available financial assistance services for elderly citizens include the Emergency Food Assistance Program (TEFAP) and the Senior Farmers' Market Nutrition Program (SFMNP). Through the federal TEFAP program, low-income seniors receive free food and nutrition assistance if they meet state-specific household eligibility requirements. Elderly recipients of prepared meals are also eligible for benefits under TEFAP. The SFMNP program is available to low-income seniors who wish to purchase fresh fruits, vegetables, herbs and honey at local farmers' markets, community-based agriculture programs and roadside stands. In most cases, beneficiaries of SFMNP must be at least 60 years of age, and their household income must not exceed 185 percent of the Federal Poverty Level (FPL).

Temporary Assistance for Needy Families

Low-income senior citizens may also enroll in the Temporary Assistance for Needy Families (TANF) program if they meet state-specific eligibility requirements. Under the TANF program, qualifying low-income beneficiaries receive benefits such as child care and work assistance. To obtain TANF benefits, elderly applicants generally need to be U.S. citizens, permanent residents or legal aliens. They must also care for a child younger than 19 years of age. Additionally, claimants must be low-income and unemployed or underemployed. However, specific TANF eligibility requirements often vary by state.



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Unemployment Insurance (UI)

Unemployment insurance (UI) is available to U.S. citizens and permanent residents who lose full-time work through no fault of their own.

However, several other state-specific eligibility requirements may also apply. These eligibility requirements pertain to base periods and wages earned. For instance, claimants must work and earn a minimum amount in wages during a specific period to qualify for unemployment insurance coverage under the UI program.

In many states, claimants must have worked within 12 to 18 months of applying for unemployment insurance coverage. Other eligibility requirements pertain to working senior citizens. If seniors continue to work after retirement age, they may file an unemployment claim if they lose their job through no fault of their own and wish to collect unemployment payments and Social Security retirement benefits at the same time. Unemployment benefits do not

affect Social Security retirement earnings. However, existing Social Security retirement earnings may reduce unemployment payments in certain states.

After meeting the unemployment eligibility requirements, seniors may file a claim through their state's unemployment insurance agency. In many cases, seniors may file a claim online, in person or by phone, depending on the state in which they reside. After applying for unemployment benefits, seniors may need to register for work through their state's employment service. Although optional in many states, unemployed workers may register for employment at any time if they wish to receive assistance in finding a new job. To learn more about unemployment insurance for seniors, review these articles.

Eligibility for Unemployment Insurance

Unemployment compensation is available to qualifying workers who meet federal and state-specific eligibility requirements. As part of these requirements, claimants must lose their jobs through no fault of their own. Additionally, they must have worked during their state's designated base period.

In order to receive benefits, petitioners must have earned a minimum amount in wages during the base period in which they worked. However, specific base periods and minimum earning requirements generally vary by state. Furthermore, claimants must lose their job for valid reasons beyond their control. For instance, claimants cannot obtain unemployment insurance benefits if they willingly quit their jobs. Furthermore, qualifying senior citizens may apply for unemployment benefits if they continue to work after reaching retirement age but lose their jobs for reasons other than misconduct. However, seniors cannot collect unemployment compensation if they are retired, voluntarily quit their job or do not plan to return to work. To learn more about senior unemployment eligibility requirements, review the information below.

Who qualifies for unemployment insurance (UI)?

Working senior citizens may apply for unemployment insurance (UI) after losing their jobs through no fault of their own or for reasons that do not involve workplace misconduct. For instance, employees may apply for unemployment benefits if their employment was terminated because of company-wide cutbacks. Furthermore, working elderly citizens may qualify for unemployment insurance benefits if their employer lays them off due to a lack of work, the elimination of the position or temporary office closures. However, seniors do not qualify for unemployment compensation if their employer fires them for reasons involving misconduct. Misconduct

pertains to the following:



Deliberate disregard for the employer or other employees



Negligence or carelessness that could lead to the serious bodily harm of an employer or another employee



Work-connected criminal acts

Moreover, petitioners may only file an unemployment insurance claim if they are physically and mentally able to work, are actively searching for new employment and are available to start a new job at any time. For instance, applicants are not available for work if they are vacationing, ill or do not have readily available transportation or child care.

Additionally, seniors may qualify for unemployment insurance payments if they continue to work well into retirement age, even if they collect Social Security retirement benefits. Unemployment insurance payments do not affect Social Security retirement earnings. However, seniors cannot collect unemployment compensation if they are completely retired or not available for work.

Furthermore, unemployment benefits may be lower if claimants collect Social Security retirement and UI payments at the same time. However, these requirements vary by state. To learn more about

the ways in which Social Security benefits affect UI amounts, claimants must contact their state's unemployment office.

What are the requirements to get unemployment as a senior?

While working seniors can generally obtain unemployment benefits if they lose their jobs through no fault of their own, they must meet federal UI requirements under the Department of Labor (DOL) as well as state-specific guidelines. Under these guidelines, claimants must have worked and earned a minimum amount in wages during a designated period of time, called the base period. However, base periods and minimum wage amounts vary depending on the state in which petitioners reside. In most cases, claimants must have worked within the previous 12 to 18 months or four out of the previous five calendar quarters.

To qualify for unemployment insurance in the state of Idaho, for instance, claimants must have worked during two of the four quarters in their specific base period. Additionally, they must have earned a minimum of \$1,872 in wages during one of the two quarters. In the state of Illinois, claimants must have earned at least \$1,600 during their specific base period, and they must be registered for work through the state Department of Employment Security (IDES) to be eligible for benefits. To be eligible for unemployment benefits in the state of Washington, claimants must have worked for at least 680 hours during their base year. To obtain state-specific senior

eligibility requirements, applicants may contact their [local UI office](#).

Who does not qualify for senior unemployment benefits?

While many working seniors are eligible for unemployment insurance benefits if they lose their jobs through no fault of their own, other claimants do not qualify for UI payments. For instance, claimants do not qualify for unemployment insurance if their employer fires them for reasons involving workplace misconduct. Additionally, seniors cannot obtain unemployment benefits if they are unavailable for work or they are completely retired. Furthermore, claimants cannot apply for UI benefits if they voluntarily left their former job without good cause. However, if seniors quit their jobs with good cause, as defined by their state's UI agency, they may receive unemployment compensation.

Moreover, workers cannot apply for unemployment benefits if they do not meet the minimum income and base period requirements set forth by the state in which they reside. Additionally, self-employed seniors and independent contractors are generally not eligible for unemployment insurance. If petitioners apply for unemployment insurance but are found ineligible for benefits, they may file an appeal if they disagree with the final determination. The specific process for appealing a denial of benefits often varies by state.

How to Maintain Eligibility for Unemployment

After seniors become eligible for unemployment insurance, they must maintain their eligibility status by answering questions pertaining to their current unemployment status and filing weekly or biweekly claims. If claimants earned any income throughout the week, they must also report any earnings to their state's UI office. Furthermore, UI recipients must also keep a record of their employment-seeking activities and report any job offers or refusals to their local UI office. If claimants do not accept a suitable job offer or fail to be available for employment interviews, they may lose their unemployment benefits.

Unemployment recipients must complete the following if they wish to maintain UI eligibility:

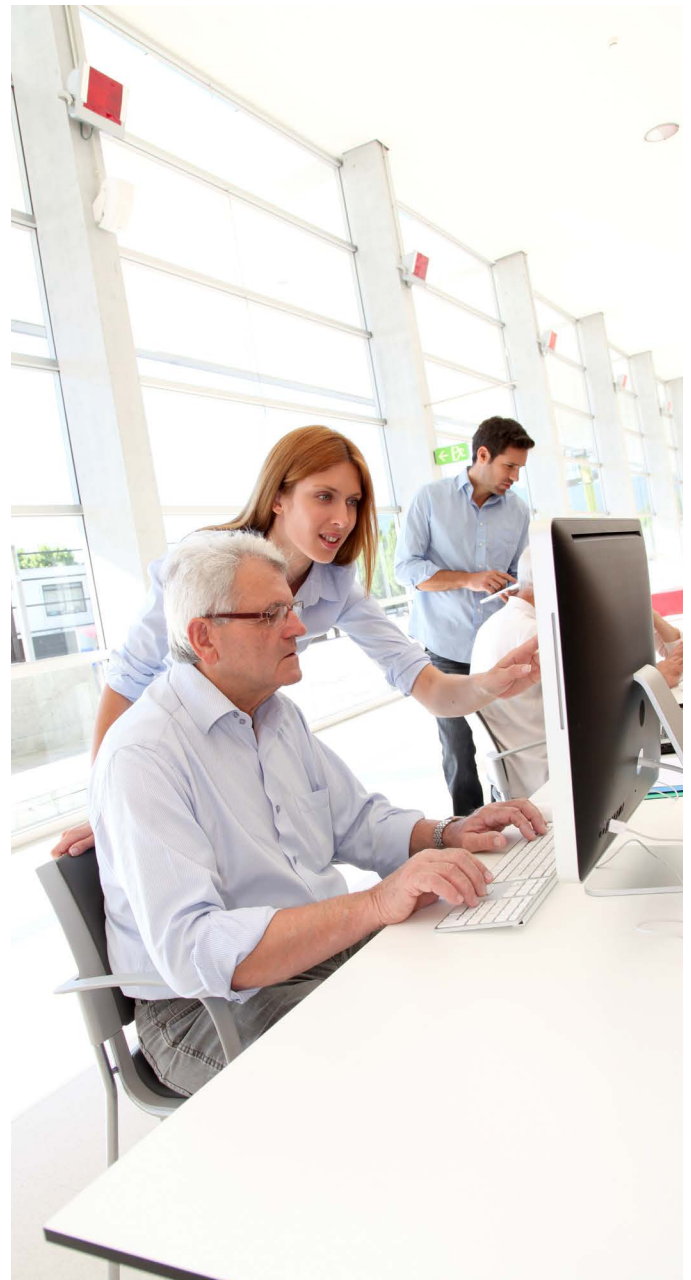
-  Actively search for new employment
-  Record weekly job-search activities
-  Participate in state-specific reemployment services
-  Register for work through the state's employment service, if mandatory under state law



Meet weekly work search requirements



File weekly benefit claims in a timely manner



How to Apply for Unemployment Insurance

To apply for unemployment insurance (UI) benefits, working senior citizens must file a claim through the UI agency in the state in which they worked. While the process of applying for unemployment benefits often varies by state, many states give petitioners the opportunity to apply online, in person, by mail or by phone. In some states, however, online applications are the only available registration method. If seniors do not have access to a computer, they may contact their state's UI agency for application assistance. Furthermore, applying online is the quickest and most convenient registration method for most unemployed claimants.

Before beginning the unemployment insurance application process, it is important to gather any necessary documents, including pay stubs and W-2 forms. Claimants must also gather any necessary application information, including driver's licenses or state identification card numbers. To learn more about how to apply for unemployment insurance benefits as a senior, review the information below.

Filing for Unemployment Benefits as a Senior

Working seniors must apply for UI benefits through the unemployment agency in the state in which they worked and became unemployed. Seniors must apply for benefits as soon as possible after losing their job, as it generally takes up to three weeks

before they receive their first UI payment. The U.S. Department of Labor (DOL) oversees each state's UI program and operates the national CareerOneStop service as a free benefit to job seekers. However, the process of signing up for senior unemployment benefits varies throughout the U.S., as each state implements its own UI program independently.

The CareerOneStop service provides workers with local unemployment resources, contact information and application assistance. To obtain state-specific application information and contact details, claimants may search for their local unemployment agency using the CareerOneStop's [Unemployment Benefits Finder](#). Through the Unemployment Benefits Finder, applicants must choose their state from the map or drop-down menu to access available application methods, contact information and links.

Preparing to Apply for Unemployment Benefits as a Senior

Before seniors begin their applications for unemployment benefits, they can save time by gathering any application materials ahead of time, including supplemental forms and pay stubs for recently earned income. Seniors generally need to submit the following documents when applying for unemployment insurance:



The Member 4 Copy of DD form 214/215, if claimants served in the military within the previous 18 months



Copies of the [Personnel Action Form 50](#) and [Standard Form 8](#), if claimants are recently separated civilian employees of the federal government



The total wages from the previous 18 months, indicating whether they were paid monthly, weekly or hourly



Any applicable wage records from the previous 18 months, including check stubs and W-2 forms



Records of current pension payments



Proof of lawful presence in the United States



Driver's license, passport or state identification card (including out-of-state driver license or ID cards)



Military ID card or dependent ID card



Native American tribal document



Coast Guard Merchant Mariner card

Required Information

When completing an application for unemployment benefits, seniors generally need to provide any recent employment information from the previous 18 months, Social Security Numbers (SSNs) and driver's license or state identification card numbers. Additionally, a claimant must provide the following information when completing an application for UI benefits:



Name, address, telephone number, email address, SSN and driver's license or identification card number



The names, SSNs and dates of birth of any dependents the applicant wishes to claim



Any recent gross wages earned from full- or part-time work



Alien Registration Information, if applicant is not a U.S. citizen



A trade union name, if applying for benefits as a union member



Banking information, if claimants wish to apply for direct deposit



Job-related information, including the names of any recent employers, dates of employment, mailing addresses, phone numbers and reason for job separation

Where to Sign Up for Unemployment

The process of applying for unemployment insurance benefits varies throughout the U.S., as each state has its own set of application requirements and guidelines. Seniors may use the [Find Unemployment Benefits tool](#) under the CareerOneStop's website to obtain state-specific application information.

Applying Online

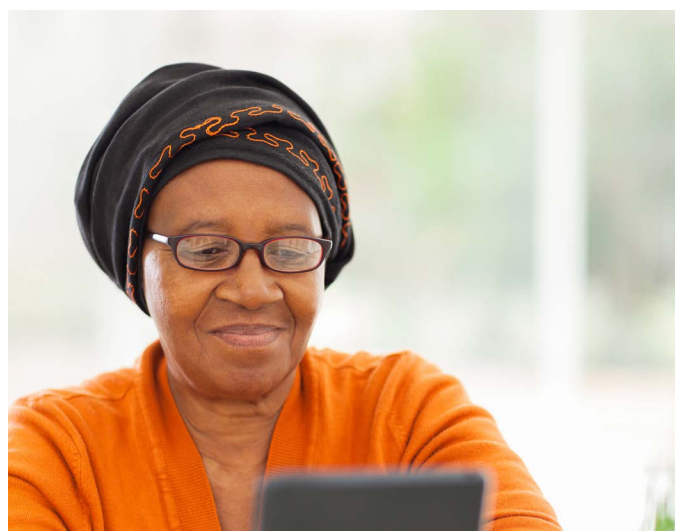
In many states, seniors can only apply for unemployment payments online through their local UI agency's website. If claimants do not have access to a home computer, they may visit their state's UI agency to use a public computer or they may visit a local library to obtain internet access. Once applicants obtain access to a computer, they may begin the process of filing a claim online. The specific process of signing up for unemployment benefits online varies by state. In states such as Iowa, claimants must first create a new account by entering their first and last name and an email address. In states such as Minnesota, applicants must enter their SSN to create a new account. After registering for a new account, seniors may log into the system to begin their online application for UI benefits.

After completing the online application for UI compensation, it is important to review the information for errors and make changes as needed. After thorough review, applicants must submit the form and save the confirmation page for their records. After completing the online application, claimants

may be required to register for work through their state employment service. Through this service, unemployed seniors receive benefits such as free employment assistance and current labor market information. Not all states require work registration.

Where to File Weekly Claims

After signing up for unemployment benefits, eligible seniors must submit a weekly or bi-weekly claim to maintain their eligibility status. When filing a weekly or bi-weekly claim, seniors must report any earnings from the previous weeks. They must also report any of their employment-related activities, job offers and refusals. In most cases, petitioners must file a weekly claim for each week they wish to receive unemployment compensation, as local UI agencies generally only pay workers for the weeks they submit a claim. Furthermore, most applicants need to submit weekly claims online or by phone, depending on the state in which they reside. In certain states, petitioners may be able to file by mail.



How to Prepare for the Unemployment Insurance Interview

As part of the unemployment insurance (UI) program, working senior citizens who wish to obtain unemployment compensation may need to complete in-person or telephone interviews (known as fact-finding interviews) to resolve any outstanding eligibility issues. During an unemployment insurance interview, petitioners must provide their local UI agency with accurate and detailed responses to support their unemployment claims. For this reason, it is important to prepare for the unemployment interview and gather any supporting evidence or witnesses before the actual meeting. If claimants do not report for the scheduled meeting or provide sufficient answers during the interview, the UI agency may deny their application for unemployment benefits. Furthermore, employers generally need to complete unemployment insurance interviews if former employees wish to apply for UI benefits or the employer wishes to protest the employee's claim for unemployment compensation. Like employees, however, employers may prepare for the unemployment insurance interview by gathering evidence to support their decision. To learn more about how to prepare for an unemployment insurance interview as an employee or employer, review the information below.



Why is an unemployment phone interview necessary?

Many state unemployment agencies conduct interviews to resolve certain unemployment eligibility issues. If a working senior citizen is fired from his or her job or voluntarily quits without good cause, for instance, the claimant's local unemployment agency may schedule a fact-finding interview to resolve the work separation issue before determining whether or not the applicant is eligible for unemployment. If an applicant does not participate in the fact-finding interview, the UI Agency may deny his or her application for unemployment benefits.

To verify a claimant's eligibility for unemployment compensation, the agency will also interview the applicant's most recent employer or any employers in the claimant's base period to obtain additional information about the work situation. If an employer does not report for the scheduled interview, the company may be responsible for paying the employee's unemployment benefit charges.

After the interview, the claimant and employer will both receive a "Benefits Eligibility Notice" from the state's UI agency. This will contain a determination about the applicant's eligibility to receive benefits. After receiving the notice, the employer or employee may choose to appeal the decision.

Where will the interview take place?

In most cases, unemployment interviews take

place by phone. However, applicants may need to complete mail-in questionnaires or report to in-person interviews in rare cases. If an unemployed senior needs to appear in an in-person interview, he or she may need to report to a local employment office or UI agency on the day and time of the scheduled meeting. If claimants do not report for a scheduled interview, the UI agency may deny their application for unemployment benefits.






When do unemployment phone interviews take place?

If employers or employees need to report for an unemployment interview, they will receive a notice from their local unemployment agencies. This notice will indicate the date, time and location of the fact-finding interview. If interviewees cannot report for the interview during the scheduled time, they must contact their local UI agency as soon as possible to reschedule the meeting. In states such as Illinois, claimants receive a "Request for Change of Interview Date" along with their mailed "Notice of Interview." If applicants do not have good cause for rescheduling the interview, however, they may lose their unemployment benefits.

Preparing for the Unemployment Insurance Interview as an Employee

If employees need to report for an unemployment insurance interview, there are several ways to prepare for the meeting. First, claimants must review any potential eligibility questions included

on their interview notice. Claimants may also obtain assistance from an attorney for a fee. Additionally, applicants may gather any applicable evidence or witnesses to support their claim during the interview. Potential interview questions for employees may include:






-  What is your occupation and usual pay rate?
-  Are you currently seeking work and available to start a new job at any time?
-  Did your previous work violate your ethical, moral, religious or philosophical beliefs in any way?
-  If working part-time and applying for UI benefits, do you meet the state's part-time work criteria?
-  How long did you work for your previous employer?

Furthermore, claimants can prepare for the unemployment insurance interview by documenting their job-seeking activities each week, retaining any employment records to support their claim and answering each interview question in a detailed manner.

How to Prepare for the Unemployment Insurance Interview as an Employer

In most cases, an employer needs to report for an unemployment insurance interview if a former employee's UI eligibility is in question. To provide the UI agency with as much information as possible, the employer must be familiar with the employee's eligibility issues and reasons for separating from work. Furthermore, an employer can prepare for potential unemployment issues and interviews by keeping detailed employment records of all employees and conducting exit interviews whenever a worker leaves the company.

Potential interview questions for an employer may include:

-  Was the work suitable for the claimant?
-  How long did the employee work for the company?
-  What did the employee do to cause his or her separation from work?
-  Did the employee receive any warnings from the employer?
-  Did the employee injure or endanger another worker in any way?

Unemployment Insurance Benefits

Unemployed seniors who meet state and federal eligibility requirements may obtain temporary financial assistance through the unemployment insurance (UI) program, which is administered on a federal level by the U.S. Department of Labor (DOL). However, each state operates its own UI program within federal guidelines. For this reason, claimants receive their UI benefits from their state unemployment agency rather than the DOL. Under the UI program, unemployed or underemployed claimants receive benefits such as partial wage replacement as they actively search for suitable work in their field of interest. Therefore, unemployment compensation can help unemployed seniors to pay for daily living expenses such as food, clothing and shelter. Furthermore, the unemployment program also provides job seekers with access to local tools and resources as they search for new work. To learn more about the many benefits that come with unemployment benefits, review the information below.

About the Unemployment Insurance (UI) Program

When residents, including seniors, apply for unemployment benefits, they receive temporary financial assistance from their state's unemployment insurance (UI) agency as they search for full-time work. To qualify for compensation under the program, however, claimants must earn a minimum

amount of wages during a specific amount of time (known as a base period). Additionally, they must meet state-specific eligibility requirements. During the 2017 fiscal year, 140.6 million workers received temporary financial assistance through the program.

Furthermore, unemployed workers receive several other benefits under the program, including education and self-employment assistance. Under the education assistance program, unemployed job seekers may refer to the DOL's CareerOneStop website for access to local employment services and training programs. Through the website, working seniors can also obtain access to local apprenticeships, career counseling and job placement services. To learn more about these services, claimants may use the [American Job Center Finder](#) to locate employment assistance programs in their area.

As another benefit to unemployed workers who meet UI eligibility requirements, claimants in states such as Mississippi, New York, New Hampshire, Oregon and Delaware may enroll in the Self-Employment Assistance (SEA) program. Under the SEA program, seniors receive UI compensation for creating their own small businesses after separating from work. Instead of looking for salary or wage jobs, program participants designate their time to starting a business of their own. If seniors enroll in the SEA program, however, they receive the same unemployment benefit amount as they would under the standard UI program.

How long can I claim unemployment benefits as a senior?

The length of time in which senior claimants may obtain unemployment insurance benefits varies by state. While most states pay unemployment benefits for a maximum of 26 weeks, the state of Massachusetts pays benefits for up to 30 weeks. However, seniors may qualify for an unemployment insurance extension if they exhaust all other available unemployment benefits (such as Trade Readjustment Allowances or Disaster Unemployment Assistance) or if they cannot find suitable work during periods of high unemployment. If applicants qualify for an extension, they may claim unemployment benefits for up to 13 additional weeks or 20 weeks in some states.

How much will my benefit amount be?

Unemployment compensation amounts generally vary by state, as each unemployment agency sets forth its own eligibility requirements and total benefit amounts. However, states calculate UI benefit amounts based on a percentage of a claimant's earnings over their base periods. In the state of Illinois, for instance, seniors who made between \$800 and \$2,820.99 during their base period would receive an average weekly benefit of \$51. However, claimants who earned more than \$25,285 during their base period would receive a maximum weekly benefit amount of up to \$458. Certain states have higher maximum weekly benefit amounts. For instance, the maximum weekly benefit amount in the state of Washington is \$713.

Unemployment insurance payments do not affect Social Security retirement benefits. However, unemployment payments may be lower if claimants also receive income from Social Security. Moreover, other gross earnings or wages may reduce unemployment benefit amounts. These earnings include the following:



Severance pay



Pensions or annuity



Vacation pay



Workers' Compensation



Personal leave

Moreover, unemployment insurance benefits are usually taxable when claimants file their state and federal tax returns. However, applicants may withhold state or federal taxes from their UI benefits if they wish. To learn more about UI benefit amounts, claimants may use the DOL's [Find Unemployment Benefits tool](#) to obtain the contact information for their state unemployment agency.

How to Claim Unemployment Benefits Each Week

The process of filing a weekly benefits claim varies throughout the U.S., as each state has its own set of instructions. However, seniors in each state must file weekly or biweekly claims for any week in which they wish to receive unemployment benefits, even if they are waiting to find out if they are eligible for benefits. In most cases, unemployed seniors must file their weekly claims online or by telephone. However, paper claim forms may be available in some situations.

When filing weekly or biweekly claims, petitioners must report their earned income from the week and list all employment-related activities. Additionally, they must answer questions pertaining to their current eligibility status. If the state UI agency has any questions about the information the claimant provides, it may schedule a fact-finding interview.

Denial of Unemployment Insurance

If unemployed seniors apply for unemployment insurance (UI) but receive a notice of denial from their state's unemployment agency, they may file an appeal or request reconsideration if they believe they are eligible for compensation. However, each state has its own unemployment laws and appeals process. In most cases, petitioners must file an appeal within a certain amount of time after receiving their

notice of denial. Claimants must follow the specific appeals process for the state in which they reside. In many states, seniors may file a first and second-level administrative appeal, if necessary. However, not all states allow for second-level administrative appeals. In this case, petitioners may appeal the case through their state's court system. Furthermore, unemployed seniors may request reconsideration of their eligibility for benefits if they would like their UI Agency to re-review their unemployment claim. If the UI Agency cannot reverse the decision after reconsidering it, claimants may file an appeal. To learn more about unemployment benefit denials and appealing a decision, review the information below.

Reasons for Unemployment Insurance (UI) Denials

If elderly workers apply for unemployment compensation but do not meet federal and state eligibility requirements, their local UI agency may deny their application for temporary financial assistance. State UI agencies may deny applications for unemployment benefits if applicants:



Do not meet minimum work and wage requirements.



Voluntarily quit their former job without good cause.



Are retired and do not plan to return to work.



Were terminated due to misconduct in the workplace.



Committed a felony in the workplace.



Refused a suitable job offer without good cause.



Are not able or willing to work.



Did not report existing earned income for a week when they filed their claim.

Furthermore, a senior may not be eligible for unemployment insurance compensation if his or her former employer appealed the determination successfully. If an employer believes that a former employee is not eligible for UI benefits, for instance, the company may appeal the claim. Additionally, a petitioner may receive a notice of UI disqualification if he or she does not file weekly or biweekly unemployment claims.

If I am denied unemployment benefits, how will I be notified?

If unemployed seniors are not eligible for unemployment compensation, they will receive a determination notice from their state UI agency. Depending on the state in which claimants reside, this

notice is often known as a “Notice of Determination” or “Notice of Decision.” This determination notice includes specific instructions on how to file an appeal or request reconsideration in the state. To file an appeal, it is usually best to refer to the specific instructions on the determination notice.

How to File an Unemployment Denial Appeal as a Senior

If unemployed senior citizens apply for unemployment benefits but are denied by their local UI agencies, they may file an administrative appeal or request reconsideration. To request an appeal or reconsideration, claimants must refer to their determination notice for specific instructions, as the process of appealing a decision varies by state. However, all claimants are given the right to file an appeal if they disagree with their unemployment determination. Furthermore, all states allow for first-level administrative appeals, while many states also allow for second-level appeals. If claimants are not satisfied with the outcome of their appeal, they may also choose to appeal their case through their state’s court system.

To begin the process of filing a first-level appeal, unemployed or underemployed seniors must appeal the decision before the deadline indicated on their benefits determination notice. If applicants do not file their appeal before the deadline, they may lose their right to appeal the decision. In most cases, elderly workers must file an appeal within five to 30

days of receiving their determination letter. However, certain states may make an exception if claimants can provide good cause for not meeting the initial appeals deadline.

Furthermore, the process of filing the administrative appeal varies by state. Depending on the state in which claimants reside, applicants may file the appeal online, in person, by mail or by phone. When appealing an unemployment decision, a claimant generally needs to provide information such as:



Name, Social Security Number (SSN) and address



Date in which the determination was made



Reason for filing the appeal

If filing an appeal as an employer, however, the claimant generally needs to provide an employer number, contact name, address and phone number. Additionally, the employer must provide a reason for the appeal.

After appealing an unemployment decision, claimants must report for an in-person or telephone hearing with a judge, examiner or referee. During the hearing, claimants may submit evidence to support their claim or they may ask witnesses

and an attorney to speak on their behalf. After the hearing, the judge, referee or examiner will make a final decision within a designated amount of time. In the state of Iowa, for instance, the judge will mail petitioners a determination notice within 14 days.

How to File a Second-Level Unemployment Denial Appeal as a Senior

In some states, claimants may file a second appeal if they are not satisfied with judge's determination after the first appeal. However, seniors must file their appeal within a designated amount of time or they may lose their right to a second appeal. In the state of Iowa, for instance, claimants must request a second appeal within 15 days of receiving their determination notice from the judge.

If appealing a decision for a second time, petitioners usually need to file the appeal through a board of appeals, appeals board or a board of review. However, claimants generally do not report for a hearing as part of second-level appeals. Instead, the appeals board reviews any evidence from the first appeal to determine whether to send the case back to the judge for further review or to affirm or reverse the judge's decision. After the board makes a decision, claimants will receive a final determination notice. However, the length of time in which this decision is made varies by state.

Can I file a request for reconsideration?

After filing an appeal, claimants may be able to request reconsideration, depending on the state in which they live. If petitioners file a request for reconsideration through a local UI agency, the agency may be able to reverse the decision if claimants can provide sufficient information to support their request. If the UI agency cannot reverse the decision, however, claimants may choose to file an administrative appeal. For additional information on requesting reconsideration or filing an appeal for unemployment benefits, seniors may use the DOL's online [Find Unemployment Benefits](#) tool to locate their state agency for assistance.



Unemployment Insurance Extensions

Unemployment insurance (UI) extensions are not always available to those receiving unemployment benefits. However, unemployment compensation extensions are available during periods of severe state unemployment or national recession. Once a state reaches a period of high or rising unemployment, extended UI benefits may become available to qualifying unemployed residents. These unemployment extensions include UI compensation under the Federal-State Extended Benefits (EB) program and the Emergency Unemployment Compensation program of 2008 (EUC08). To qualify for an unemployment extension during periods of extreme unemployment, senior citizens must exhaust all other UI benefits, meet state-specific eligibility requirements and be willing and able to return to work at any time. However, not all participants of the Federal-State Unemployment Insurance Program will qualify for extended UI benefits, as eligibility requirements generally vary by state. To learn more about unemployment insurance extensions and how to apply for an extension during periods of extreme unemployment, review the information below.

What is a federal unemployment extension for seniors?

Unemployment extensions are available to qualifying residents, including seniors, during periods of rising or very high unemployment. During an extension

period, qualifying residents may obtain an additional 13 to 20 weeks of unemployment compensation depending on the state in which they live. These extensions are available under the Emergency Unemployment Compensation program of 2008 (EUC08) and the Federal-State Extended Benefits (EB) program. While the EUC08 program is federally funded, the EB program is funded by state and federal sources.

Furthermore, the percentage of a state's unemployed workers is used to determine whether the state will pay these EB benefits or not. In most cases, states must pay EB amounts if its insured unemployment rate (IUR) has remained at 5 percent for the previous 13 weeks and the IUR exceeds the state's average total unemployment rate (TUR) from the previous two years. Additionally, a state may choose to pay EB amounts if its IUR for the previous 13 weeks is at 6 percent, regardless of its TUR.

During periods of severe state unemployment, for instance, seniors may qualify for a UI extension under the EB program if their state begins an Extended Benefit (EB) period. When a state's unemployment rate reaches a certain level, the state must extend its regular benefit period by 50 percent. In most cases, state unemployment agencies notify residents when extended benefits become available. Furthermore, claimants may qualify for an unemployment extension under the federally funded EUC08 program or other available federal programs during periods of national recession. Under the EUC08 program, qualifying

seniors may obtain a temporary UI extension once they exhaust their state's unemployment benefits. However, this program ended on January 1st, 2014 and is not currently available in any state.

Who qualifies for an unemployment benefits extension?

To qualify for an extension under the federally funded EUC08 program, UI-eligible seniors must first collect all regular unemployment benefits from their state unemployment agencies. Additionally, claimants must have worked at least 20 weeks during their base period or have met minimum wage requirements. Moreover, seniors must meet the following requirements before they may qualify for extended benefits under the EUC program of 2008:



They must have no rights to regular unemployment compensation or EB benefits.



They must not currently receive benefits under the Unemployment Compensation Law of Canada.



They must continue to meet state-specific unemployment eligibility requirements.

Since the EUC program of 2008 ended on January 1st, 2014, UI-eligible claimants who meet these requirements cannot obtain an extension through that program at this time.

To qualify for additional weeks of unemployment under the EB program, however, UI-eligible senior citizens must reside in a state with high levels of unemployment and exhaust all benefits under the regular unemployment program (excluding Trade Readjustment Allowances and Disaster Unemployment Assistance). To learn more about senior unemployment extension eligibility, claimants must contact their State Unemployment Insurance Agency. To locate a state UI Agency, claimants may use the [Find Unemployment Benefits](#) tool.



Can I get a benefits extension if I live in Alaska or the Virgin Islands?

Extended Benefits (EB) are currently available in Alaska and the Virgin Islands, as each region is experiencing a period of high unemployment. Historically, the state of Alaska reaches an annual period of high unemployment during the months of January or February. During this time, the state provides its qualifying unemployed residents with extended UI benefits until the state's IUR returns to normal in approximately June or July. Additionally, the Virgin Islands began an EB period on December 17, 2017 and will continue to offer extended unemployment benefits to qualifying claimants until its IUR falls within the standard range. Through these EB programs, qualifying seniors may receive up to 13 additional weeks of UI pay.

How long does an unemployment extension last?

Those who qualify for an extension under the EB program may receive up to 13 additional weeks of UI pay when their state begins an Extended Benefit (EB) period. During periods of extreme unemployment, however, states may enact a voluntary that which pays residents an additional seven weeks of UI compensation, up to a combined maximum of 20 weeks. Furthermore, seniors generally receive the same weekly benefit amounts as they did throughout their regular UI compensation period. In some cases, seniors may receive fewer than 13 or 20 weeks of additional UI pay.

The federally funded EUC08 program consisted of four levels or tiers. The total duration of benefits under each tier included the following:

-  Tier 1 – Enacted on June 30, 2008 to provide claimants with up to 13 weeks of extended UI pay. On November 21, 2008, the program was expanded to provide eligible claimants with up to 20 weeks of additional UI compensation.
-  Tier 2 – In states with high unemployment, the program provided an additional 13 weeks of benefits to UI-eligible claimants.



Tier 3 – On November 6, 2009, the duration of benefits under Tier Two increased from 13 to 14 weeks in all states



Tier 4 – In states with a 13-week IUR of at least six percent or an average TUR of at least 8.5 percent, Tier 4 provided claimants with up to six extra weeks of unemployment pay.



How to Get an Unemployment Extension as a Senior

If UI-eligible seniors wish to obtain an unemployment extension, they must contact their local unemployment agencies for additional information. To obtain an extension of benefits in the state of Alaska, for instance, seniors must contact the [State Department of Labor and Workforce Development](#). To obtain an extension of benefits in the Virgin Islands, seniors must contact the [VI Department of Labor](#) (VI DOL). Since state UI agencies generally notify seniors by mail if they become eligible for an unemployment extension, it is important that claimants keep their mailing addresses current with their state's agency at all times.

Unemployment Benefits for Ex-Service Members and Federal Civilian Employees

Like unemployment insurance (UI) benefits for civilian workers, former federal employees and ex-service members may file for unemployment compensation under two different programs. These programs include Unemployment Compensation for Ex-Service Members (UCX) and Unemployment Compensation for Federal Employees (UCFE). To receive unemployment compensation under the UCFE or UCX program residents must meet standard UI eligibility requirements and program-specific qualifications. To receive benefits under the UCFE program, for instance, seniors must be unemployed

former civilian employees of the federal government and they must meet minimum state-specific wage requirements. To receive compensation under the UCX program, seniors must be honorably discharged ex-military personnel, and they must actively seek new employment opportunities. If seniors are not willing or able to work, they cannot obtain unemployment compensation under the UCFE, UCX or standard UI program. To learn more about these unemployment benefits for federal civilian employees and ex-service members, review the information below.

Unemployment Compensation Eligibility for Federal Civilian Employees

To qualify for unemployment compensation under the UCFE program, seniors must meet several program-specific eligibility requirements in addition to standard UI qualifications. For instance, unemployed seniors must have earned an adequate amount of wages during the previous 12 to 18 months (known as their base period). However, minimum wage requirements vary by state. Additionally, seniors must actively search for suitable employment opportunities and they must be available to return to work at any time, unless they are on furlough. If federal employees are on furlough, they may be able to collect unemployment benefits under the UCFE program without actively searching for new work. However, specific requirements vary by state. Furthermore, seniors who are only on part-time furlough status may not be eligible for unemployment compensation

under the UCFE program. However, unemployed seniors or federal agencies may file an appeal if they disagree with a UI eligibility determination. For state-specific eligibility requirements, seniors may use the [Find Unemployment Benefits](#) tool under the website of the Department of Labor (DOL) to search for their state's UI agency.

Does unemployment compensation for federal civilian employees differ from standard UI benefits?

Unemployed or temporarily laid-off federal civilian employees may apply for unemployment compensation under the UCFE program. This program operates under the same conditions and terms as the standard unemployment insurance (UI) program. Under the UCFE and UI programs, seniors receive weekly unemployment payments for up to 26 weeks (or longer in certain states) or until they return to work. However, specific benefit amounts vary by state. Furthermore, seniors generally receive their first benefit payment within 14 to 21 days of filing a claim in their state.

How to Get Reemployment Benefits for Unemployed Former Federal Civilian Employees

To file a claim under the UCFE program, unemployed seniors must contact their state unemployment agencies, as application methods vary depending on state. Generally, seniors must file a claim in the

state in which their last official federal duty station was located.

For assistance, seniors may use the [Duty Station Locator System](#) under the website of the U.S. Office of Personnel Management (OPM). In most cases, however, seniors may file a claim through their local UI agencies online, in person or by phone. When filing a claim for UCFE program benefits, petitioners must provide their agency's contact name, payroll address and Federal Identification Code (if available). This information is available on an employee's Standard Form 8 (SF-8), Standard Form 50 (SF-50), W-2 form or their earnings and leave statement.

After filing a UCFE claim, seniors must file weekly or bi-weekly certifications to continue receiving unemployment benefits under the UCFE program. Seniors may make these certifications online or by phone, depending on the state in which they live. If claimants work and earn an income during periods of furlough or unemployment, they must report any earnings when filing their weekly or bi-weekly claims. However, these earnings may reduce the amount of their unemployment benefits.

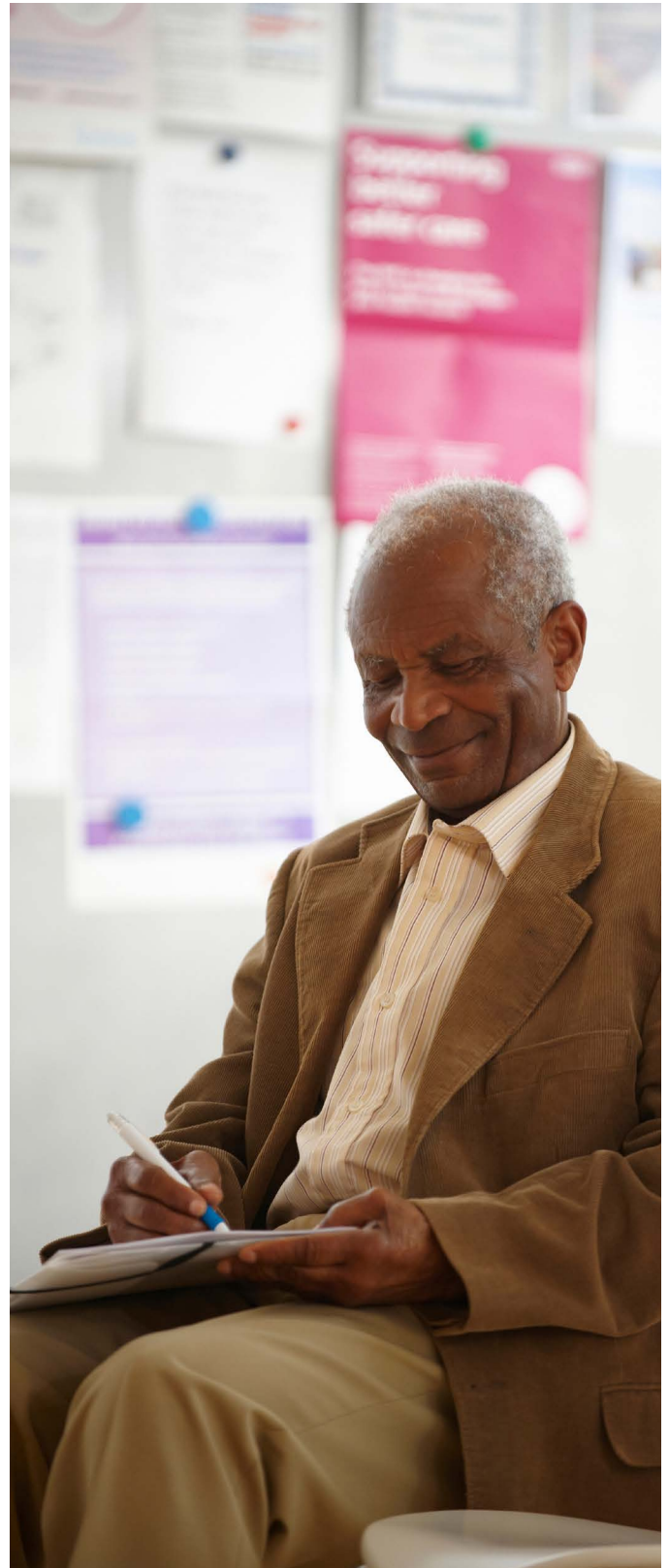
Unemployment Compensation Eligibility for Ex-Service Members

Furthermore, qualifying ex-service members may file a UI claim under the UCX program if they are entitled to unemployment benefits. To qualify for unemployment payments under the UCX

program, seniors must have served on active duty under a branch of the U.S. military and they must meet minimum service requirements. To meet these eligibility requirements, seniors must have served a full first term in the Armed Forces or the Commissioned Corps of the National Oceanographic and Atmospheric Administration (NOAA), or they must have served full-time for at least 90 continuous days or more.

If seniors do not meet these minimum service requirements, they must have been honorably discharged from service for an acceptable reason. Acceptable reasons may include hardships, convenience of the government, inaptitude or personality disorder (if seniors served for at least 365 continuous days or more) or medical disqualification. Furthermore, medical disqualification may include parenthood, pregnancy, disability or service-related injuries.

In addition to the requirements indicated above, seniors may only apply for UCX benefits if they are not currently on terminal leave and if they are actively seeking suitable employment opportunities. In some states, however, claimants who retire from active duty and receive military retirement pay may not be eligible for UI benefits. For state-specific eligibility requirements, senior applicants must contact their state UI agencies.



Does unemployment compensation for ex-service members differ from standard UI benefits?

As a special type of unemployment insurance for ex-service members, the UCX program is similar to the standard UI program in many ways. For instance, ex-service members may apply for unemployment compensation if they cannot find work after separating from the military, just as civilian employees may do if they separate from their employer due to no fault of their own. Additionally, most states provide senior veterans with up to 26 weeks of UCX benefits as long as they continue to meet state-specific eligibility requirements while collecting these payments.

The UXC program differs from standard UI benefits in several ways. For instance, ex-service members may apply for unemployment compensation under the UCX program even if they voluntarily separate from the military, while civilian employees can usually not obtain UI benefits if they voluntarily separate from an employer without good cause. Furthermore, states calculate UCX benefit amounts based on a claimant's average weekly military payments, while UI compensation amounts are calculated based on a percentage of an employer's earnings over an established base period. Average weekly military payments often include housing and food allowances, basic military pay and tax advantages. Moreover, UCX benefit amounts are often higher than average UI payments, as many veterans earn enough in military pay to qualify for the maximum

amount of available unemployment benefits. In 2015, for instance, veterans received an average weekly benefit amount of approximately \$440, in comparison to \$330 under the standard UI program for civilian workers.

How to Get Unemployment Compensation for Ex-Service Members

To apply for senior unemployment compensation as an ex-service member, claimants must contact the local Workforce Agency for the state in which they live. However, the specific application process for obtaining UCX benefits varies by state. In many states, veterans may apply for UCX benefits online or by phone. Furthermore, applicants must provide a copy of their service and discharge documents (such as a DD-214 or member 4 copy), their Social Security card and a current resume or military employment history as part of the initial claims process. Veterans who wish to obtain UCX compensation must provide their specific dates of military service, separation information and additional details from their service and discharge paperwork. After submitting a claim, the workforce agency sends a request to the Federal Claims Control Center (FCCC) to obtain the applicant's wage and military separation information.

Disaster Unemployment Assistance (DUA)

Disaster Unemployment Assistance (DUA) is available to unemployed or underemployed U.S. citizens or qualifying aliens in the aftermath of a major

disaster. As a program under the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1974, DUA provides qualifying residents, including seniors, with temporary income for an established period of time. To qualify for financial assistance under the DUA program, however, seniors must be unable to work as a direct result of the catastrophe. Furthermore, recipients of DUA benefits must meet other eligibility requirements, including general and state-specific qualifications. As such, not all DUA applicants will be eligible for financial assistance in the aftermath of a local, tribal, governmental or state catastrophe. To learn more about DUA and how to qualify for benefits under the program, review the information below.

What is Disaster Unemployment Assistance?

After a major catastrophe, the president may issue a disaster declaration to allow for the distribution of financial benefits under the federal Disaster Unemployment Assistance (DUA) program. Under the DUA, seniors receive temporary financial assistance for up to 26 weeks if they are unable to perform work as usual after a major disaster. However, the president only issues disaster declarations during periods of major catastrophe. For instance, the president may issue a disaster declaration in the aftermath of fires, floods, severe storms, hurricanes, snowstorms, freezing rain, tornados, earthquakes, drought, severe ice storms or typhoons. Additionally, the president may declare

a U.S. disaster in the aftermath of a terrorist attack, coastal storm, tsunami or volcano. To obtain a list of current disaster declarations throughout the U.S., seniors may use the website of the [Federal Emergency Management Agency](#) (FEMA) to search for catastrophes by state or tribal government and incident type.

How does Disaster Unemployment Assistance (DUA) benefit seniors?

Disaster Unemployment Assistance (DUA) provides qualifying senior citizens with re-employment and unemployment benefits if they are unable to work because of a major catastrophe and are not eligible for standard unemployment insurance (UI) compensation. If seniors cannot work in the aftermath of a hurricane, flood or tornado, for instance, they may receive up to 26 weeks of unemployment pay under the DUA program. However, maximum weekly benefit amounts vary depending on the state in which the major disaster occurs. At a minimum, qualifying seniors receive 50 percent of their state's average weekly benefit amount.

To obtain additional information on specific benefit amounts under the DUA program, seniors may contact their [State Unemployment Insurance Agency](#) or the United States Department of Labor (DOL) at 1-866-487-2365.

Who meets disaster unemployment assistance eligibility requirements?

While many senior citizens may qualify for DUA if they are affected by a major disaster, not all applicants will be eligible for benefits under the program. For instance, seniors may only collect unemployment compensation under the DUA program if their inability to work relates directly to the major disaster. Additionally, seniors must live, work or be scheduled to work in the area in which the disaster occurred. As such, DUA is also available to qualifying self-employed workers who run businesses from their home.

To qualify for DUA, residents must also file an application for compensation within 30 days from the date in which DUA benefits become available in the state. Those who miss the application deadline may not be eligible for disaster-related unemployment compensation. Additionally, residents must be willing and able to work, unless they sustain a disaster-related injury and cannot meet the physical or mental requirements of the existing job. Furthermore, claimants can generally not obtain DUA benefits if they refuse an offer of suitable employment.

Moreover, claimants may apply for benefits under the DUA program if they meet at least one of the following conditions:



They are unable to work for at least one week following the date in which the major disaster began.



They cannot travel to their place of employment.



They were scheduled to work for a new employer, but the position no longer exists (or they cannot travel to the place of employment).



They became the primary supporter of their household after the disaster-related



death of the previous head of household.
They lost a majority of their income due to business-related closures or damages.

Monetary losses due to property or crop damages do not automatically qualify residents for DUA.

How to Apply for Disaster Unemployment Assistance as a Senior

To obtain temporary financial assistance under the DUA program, seniors must file a claim through their state's unemployment agency. To notify residents of a new Disaster Unemployment Period (DAP) state UI agencies publish announcements whenever local DUA benefits become available. These announcements include application deadlines and instructions, specific eligibility requirements and a summary of program benefits. It is important for claimants to review these announcements thoroughly before filing a claim.

When filing a claim for DUA, seniors generally need to provide evidence of their identity and proof of their U.S. citizenship or qualified alien status. Additionally, claimants must provide proof of employment or self-employment before they may obtain benefits under the DUA program. If claimants cannot provide proof of employment when filing the initial claim, they must submit acceptable evidence of employment within 21 days of submitting the application. If seniors do not provide proof of employment within 21 days, they will not be eligible for DUA benefits and they will need to repay any benefits they may have already received. After a DAP begins, seniors may collect DUA benefits for up to 26 weeks from the date in which the disaster declaration began.

Unemployment Insurance Fraud and Consequences

If a senior claimant deliberately lies on his or her application for unemployment insurance benefits, he or she is committing unemployment insurance fraud. Unemployment insurance (UI) fraud is the act of knowingly providing false, misleading or incomplete information when filing a claim for UI benefits. Employers may also commit unemployment fraud if they fail to track new hires or report earned wages to the appropriate agency. If a claimant or employer commits unemployment fraud, the guilty party may be subject to governmental prosecution, possible incarceration and various other penalties. For this reason, it is important to carefully follow state-specific laws and regulations when filing unemployment claims. Furthermore, residents may

report unemployment fraud if they believe that an employee or employer is guilty of committing criminal UI activity. However, the specific process of reporting fraud varies by state. To learn more about unemployment insurance fraud and the consequences of engaging in criminal UI activity, review the information below.

What is unemployment insurance fraud?

Unemployment insurance fraud occurs when claimants knowingly collect unemployment benefits after providing their state UI agency with false or misleading application information. If seniors purposely report false information that affects their eligibility to receive unemployment compensation, they may be committing fraud. For instance, unemployment insurance fraud may occur if seniors withhold information on their application for UI compensation or they inaccurately report their earnings, job search activities or days worked. Examples of unemployment fraud include:



Providing false information when filing a claim for unemployment compensation.



Working while collecting unemployment benefits.



Withholding application information.



Failing to report part-time work or weekly earnings.



Collecting unemployment benefits while not being willing or able to work due to sickness, vacation or retirement.



Fraudulently filing an unemployment claim while using another person's Social



Security Number (SSN).
Assisting another claimant in filing a fraudulent UI claim.

If seniors need to register for work in their state, they must also do so before they may begin collecting unemployment compensation. However, not all states require work registration during unemployment.

Additionally, petitioners must keep several points in mind when filing weekly or bi-weekly self-certifications as well. For instance, unemployed seniors must remember to meet their state's weekly or bi-weekly work search requirements, and they must be willing and able to return to work at any time. If seniors return to work before their unemployment benefits end, they must notify their state unemployment agency as soon as they begin working, even if they have not yet received a paycheck. Failure to do so may result in serious consequences, including possible incarceration.

Unemployment Insurance Fraud Penalties





Committing unemployment insurance fraud is a serious offense that may result in federal or state indictments, fines and jail or prison time, depending on the severity of the crime. In the state of Alabama, for instance, claimants who commit unemployment fraud may receive a prison sentence of between two and 20 years if they commit a Class B felony. If Alabama residents commit a Class C unemployment fraud felony, incarceration time may range from one to 10 years. If claimants commit a Class A misdemeanor, their jail time may be less than one year.

Additionally, various penalties of committing UI fraud may include the seizure of future income tax payments, ineligibility for unemployment compensation or the need to repay any fraudulent funds received. If seniors need to repay any collected unemployment benefits, they generally need to pay fines, penalty fees and accrued interest as well. To avoid penalties such as these, claimants must follow the unemployment requirements and laws set forth by the state in which they live.

How to Report Unemployment Insurance Fraud

While the process of reporting unemployment insurance fraud varies by state, seniors can generally report fraud online or by phone, depending

on whether they wish to report claimant or employer fraud. In some states, seniors may also report fraud by mail, email or fax. When reporting claimant fraud, petitioners generally need to provide the following information about the employee in question:

-  The full name of the individual committing fraud
-  The claimant's city, state and postal code
-  The claimant's approximate age and date of birth
-  A description of the fraudulent activity

When reporting employer fraud, a petitioner generally needs to provide the name of the business, the company's address (including the city, state and postal code) and a description of the fraudulent activity. Additionally, a petitioner must include his or her relationship to the employer. For instance, relationships may include a current or former employee or a concerned citizen. Additionally, a petitioner must specify whether the fraudulent activity involved the misclassification of workers, non-payment of unemployment compensation, underreporting of income or operating as a fake business.

While it may be possible to report UI fraud anonymously, doing so will prevent the unemployment agency from contacting the person who filed the report if the UI Agency wishes to gather additional information about the claimant in question.

Some states have a downloadable application for reporting fraud by mail or fax. For instance, residents of California may use the [Underground Economy Operations Lead Referral/Complaint Form](#) (DE 660) to report fraudulent activity in the state. To obtain specific contact information for reporting fraud throughout the U.S., claimants may visit the [DOL's website](#). However, several states do not have designated contacts for reporting unemployment fraud. To report fraud in these states, claimants may contact their state's unemployment agency to file the report. Furthermore, those wishing to report fraud may use the [Unemployment Benefits Finder](#) under the DOL's CareerOneStop website to find contact information for these local UI Agencies.



Handling Unemployment Insurance (UI) Overpayments for Seniors

If you are a senior collecting unemployment insurance (UI) benefits from your state unemployment insurance office, you may find yourself in a situation where you receive an overpayment of UI benefits. An overpayment of unemployment benefits occurs when you are paid UI benefits you are not entitled to receive. Depending on the reason the overpayment occurred, unemployment overpayments are grouped into two categories. These categories are fraud and non-fraud overpayments.

A fraud overpayment, sometimes referred to as a fault overpayment, occurs when you knowingly misrepresent or withhold information to obtain unemployment benefits. Purposefully providing misleading information to your state unemployment office is a criminal offense that could result in fines and other penalties.

A non-fraud overpayment, sometimes called a non-fault overpayment, occurs when you receive unemployment benefits for reasons that are not your fault. For example, an unintentional error on your part or an administrative mistake could be the cause of non-fraud overpayment. In addition, your state unemployment office could have reversed a previous decision to award you senior unemployment benefits based on an audit or employer appeal.

How to Pay Back an Overpayment

When your state unemployment office determines a UI overpayment has occurred, you may receive a notice of overpayment determination. The notice of determination should contain information on the amount you overpaid and any fees you owe in penalties. The notice may also include instructions on how to send a check or money order to repay the overpayment and penalties. In certain states, you may be able to repay overpayment and fees owed online.







In most cases, you may also set up a payment plan that lets you repay your overpayments and penalties in installments. To arrange a payment plan, contact your state unemployment insurance agency. Look for contact information for the office in the notification of UI overpayment you received.

In select states, you may be allowed to apply to have your senior unemployment overpayment waived. Typically, an unemployment overpayment must be non-fraud and cause undue financial hardship to be eligible to be waived. Contact your state unemployment insurance agency for more information on waiving an overpaid senior unemployment payment.

Failing to Repay UI Overpayment

Follow instructions to repay your overpaid senior unemployment insurance benefits and any penalties

as soon as possible. The consequences of failing to pay back overpayments vary by state and could include additional penalties and legal remedies. Depending on your state of residence and situation, the following collection efforts could be used to recover your unemployment overpayment:

-  A portion of future senior UI benefits may be withheld to cover the overpayment and penalties owed.
-  Your wages could be garnished to cover the overpayment and penalties owed.
-  A portion of your bank account could be seized to cover the overpayment and penalties owed.
-  Your state or federal income tax refunds, lottery winnings or other money owed to you by the state could be withheld to cover the overpayment and penalties owed.
-  A lien could be placed on your real estate or other property to cover the overpayment and penalties owed.
-  You could be criminally prosecuted and penalized with fines, imprisonment, restitution and loss of future benefits.

Failure to pay back overpaid employment benefits could also affect your credit score, making it difficult to take out a loan, rent housing or find a job in the future. To avoid such penalties, repay the overpaid unemployment benefit and penalty amount owed in full, or contact your state unemployment insurance agency as soon as possible to set up a payment plan.

How to Appeal Unemployment Insurance Overpayment

If you disagree with the determination that you have been overpaid on your unemployment insurance benefits, you have the right to file an appeal. The process of filing a UI overpayment appeal varies from state to state but typically involves submitting a written notice of appeal. In most states, you must notify your local unemployment agency in writing of your intent to appeal within a certain time frame. In most municipalities, you may file an appeal by mail or in person. In some states, you may also be able to submit appeal online.

Instructions and other information about filing an appeal may be included in your notice of overpayment. If not, contact your state unemployment insurance agency for details on how to file an appeal as a senior. In most cases, you must provide your name, Social Security Number (SSN), your employer's name and a detailed description of the reason you disagree with the unemployment overpayment determination. Many states require you to submit an

appeal fewer than 30 days after the decision was made. Otherwise, include the reason for filing late in your written notice of appeal.

Unemployment Overpayment Appeal Hearing

After receiving a request for an appeal, your state unemployment insurance agency may contact you with a notice of hearing. Included in the notice may be the date and time of your scheduled hearing, in addition to other important information about the hearing process. In most situations, the hearing will be scheduled over a telephone. Hearings may be scheduled in person or on a different day under special circumstances. If you wish to have your hearing rescheduled, submit a written request to schedule a hearing in person or to reschedule the date as soon as possible.

During the hearing, you must demonstrate why the agency's unemployment insurance benefit overpayment determination was incorrect. Depending on your situation, you may want to prove that you were entitled to the UI benefits you received, your overpayment was not due to fraud or your overpayment did not occur.

Prepare by gathering copies of documents that support your case, such as pay stubs, termination letters and documents that show your senior living expenses. Submit copies of important documents to the hearing office and other parties involved. You

may wish to consult with a lawyer, especially if you have been accused of fraudulent overpayments or a great deal of money is involved.

During the hearing, the judge will ask any questions necessary to clarify the case. You may have the opportunity to testify personally, present evidence and question opposing parties. The judge and opposing party may also ask questions of you.

After the hearing, you may receive a letter regarding the judge's decision via mail. If you disagree with the decision, you have the right to re-appeal. Contact your state unemployment agency for more information on your right to re-appeal your senior UI overpayment determination.

Responding to Senior Unemployment Compensation Claims as an Employer

As an employer, you play an important role in both financing unemployment insurance (UI) and helping to determine whether an employee is eligible for unemployment benefits after being separated from employment. When an employee becomes separated from employment, he or she may file for unemployment insurance benefits from your state unemployment insurance office. UI benefits are paid to qualified workers who are unemployed through no fault of their own and meet other eligibility requirements in your state. UI benefits are designed to be a temporary, partial replacement of income to

help your senior former employee meet basic living costs until he or she finds suitable employment.

When a claimant files for unemployment insurance, you may be sent a notice that a claim was filed. The notice may provide information about the UI claim, including the reason the former employee states he or she was separated from employment and a request for information about the employee's separation. It is your responsibility to respond to the notice in a timely manner so the UI agency can determine whether your senior former employee is eligible for benefits. By providing an accurate and timely response, you help prevent error payments that could increase your tax rate.

Review this article to learn how to submit an unemployment compensation employer response, including the basics of senior unemployment benefits, the importance of submitting a response, the requirements and process for submitting a response and more.

What Employers Need to Know About Senior Unemployment Benefits

To submit a thorough and accurate response, you should have a solid understanding of senior unemployment insurance benefits and eligibility in your state. Each state manages its own unemployment insurance agency with its own unique policies within the guidelines established by the federal government. In all states, claimants

must be unemployed through no fault of their own and meet other eligibility requirements to be eligible for unemployment insurance compensation. The monetary amount of unemployment insurance benefits awarded and the duration of time benefits are available may vary by state. Typically, the amount of benefits awarded are based on a percentage of the claimant's earnings over a recent 52-week period. In most states, benefits may be granted for no more than 26 weeks.

In all states, some or all unemployment insurance benefits are financed by a tax imposed on employers. Tax rate and other provisions vary from state to state. Your contribution tax rate may depend on the amount of UI benefits you are paying to former employees. Responding to unemployment insurance claims as an employer can help prevent unnecessary payments that may in turn increase this contribution tax rate.

Failing to Submit an Unemployment Compensation Response

To help your state's unemployment insurance agency determine the amount of compensation, if any, to award your former employee, you must respond to the compensation claim notice in a timely and detailed manner. This may include providing a detailed description of the reason your senior employee was separated from his or her job, dates of employments and other information requested in the notice.

If you fail to respond to a notice of unemployment insurance benefit claim, your state may rely solely on the information provided by the claimant to determine benefit eligibility. This means the employee is likely to be awarded benefits if he or she does not mention any misconduct. If you do not respond to a notice within the designated deadline, you may also give up your right to formerly submit an appeal protesting your employee's UI claim. The amount of unemployment benefits charged against your account affects the amount you pay in taxes. Failing to respond or providing inaccurate information in response to a UI claim can result in unnecessary payments that could increase your tax rate.

In many states, willfully failing to report or providing false statements in response to an unemployment compensation claim is against the law. As part of the Trade Adjustment Assistance (TAA) Extension Act of 2011, states may enforce penalties on employers when undue UI payments are made because an employer failed to respond in a timely or adequate manner.

How to File a Response to a Senior UI Claim

The process and deadline for filing an employer response to an unemployment insurance claim may vary by state. To file an adequate, timely response to a benefits claim from a former employee, follow the instructions included in the notice from your state insurance agency. You should receive a notice

of an unemployment insurance claim filed in the mail shortly after your former senior employee files for benefits. In addition to instructions on how to respond, the notice may include information about the claimant, the deadline for submitting a response and information on your right to appeal the UI claim.

Using the SIDES E-Response System






In participating states, the simplest and quickest way to respond to an unemployment claim notice is through an online platform called [The State Information Data Exchange System](#) (SIDES) E-Response. [SIDES E-Response](#) was developed by the U.S. Department of Labor to help create a nationally standardized tool for employers to respond to unemployment insurance claims. Using SIDES, employers can electronically post responses to UI information notices from state unemployment insurance offices. For larger employers, SIDES features an automated data sharing and file-tracking tool that helps employers handle a large volume of UI transactions throughout the year.

You can [access the SIDES platform](#) using instructions provided by your state unemployment insurance agency in the notice you received. Browse [general information and facts sheets](#) about SIDES or get online [E-Response assistance here](#).

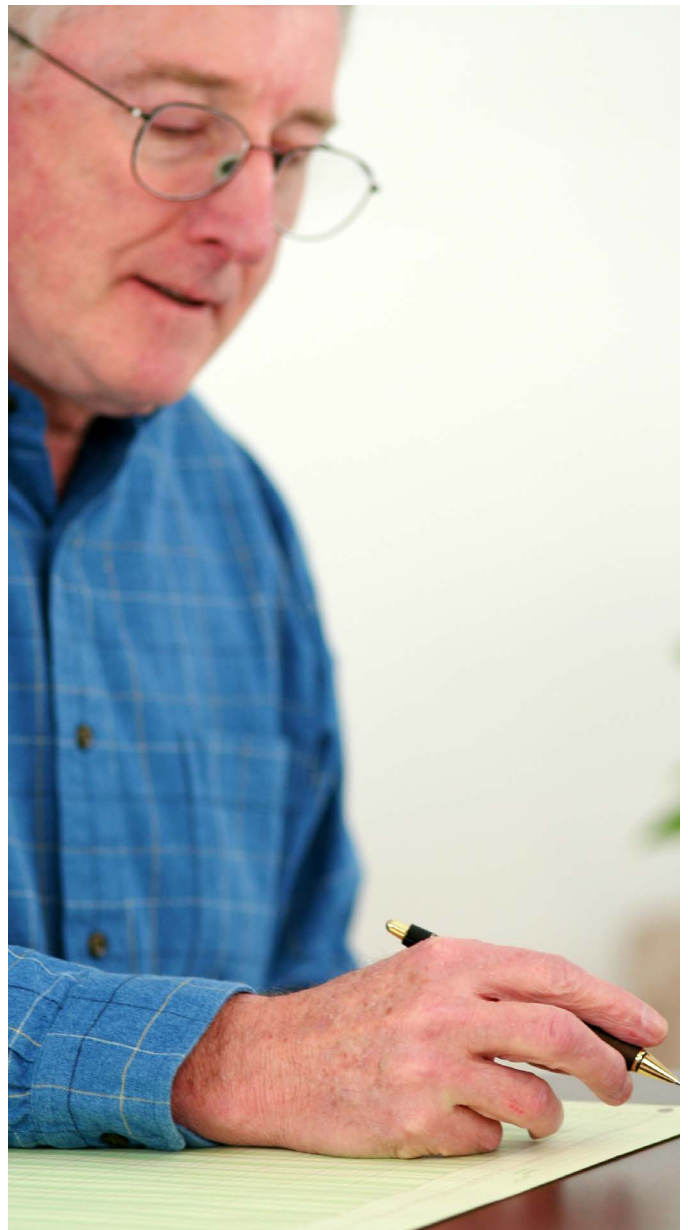
Senior Unemployment Appeals for Employers

When your state unemployment insurance (UI) agency makes an unemployment benefits determination regarding a senior former employee, both you and the former employee, also known as the claimant, will receive a copy of the determination. If you disagree with the decision, it is your right as an employer to file an appeal.

An appeal is a written notice disagreeing with the benefit compensation determination made by your state unemployment insurance office. You may disagree with a determination of unemployment compensation for a senior former employee if:

-  UI benefits are being awarded to a senior former employee for reasons unassociated with you.
-  UI benefits are being awarded to a senior former employee who was fired for misconduct.
-  UI benefits are being awarded to a senior former employee who refused to work.
-  UI benefits are being awarded to a senior former employee who is involved in a labor dispute.
-  You do not believe that your business should be chargeable for paying the UI benefits.

Whatever your reason for disagreeing with the UI determination, you may file an appeal to protest the decision within the time frame specified in the notice. Read on to learn more about unemployment insurance benefits for seniors, the process of submitting a UI benefits appeal and what to expect in a UI benefits appeal hearing.



What You Need to Know About Senior UI Compensation

Before appealing a senior UI determination, review the senior unemployment insurance eligibility requirements in your state. Each state supervises its own unemployment insurance agency with its own unique eligibility requirements established within the federal government's guidelines. All states require that the senior former employee who is receiving benefits be unemployed through no fault of his or her own and meet other eligibility requirements set forth by state law. To find out more about the eligibility requirements for senior UI benefits in your state, contact your state's unemployment insurance office.

If you believe a former employee has been awarded benefits he or she is not entitled to, it is important to appeal the UI determination. Unemployment insurance benefits are financed by a tax imposed on employers, so an undue UI award could increase your tax rate.

How to Appeal a Senior Unemployment Insurance (UI) Compensation Decision

The process of filing an appeal of senior unemployment insurance determination varies depending on the state you live in. You may receive a notice regarding an unemployment insurance decision in the mail from your state employment agency. This notice is called a "determination." The determination may include information about

whether senior unemployment benefits will be paid, the amount that will be paid per week and the length of time the benefits will be paid. The notice should also include instructions on how to file an appeal and information on the deadline for doing so.

Both the employer and the claimant have the right to protest the determination through a written appeal if any party disagrees with the UI decision. In the written appeal, you typically must include your name, the name, contact information and the Social Security Number (SSN) of the former employee claimant, in addition to a detailed description of the reasons you disagree with the determination.

It is important to submit your request for appeal within the deadline indicated in the determination. However, if you submit your appeal after the deadline, include a detailed description of good cause for late submission. In most states, you may submit your written appeal via mail, fax or in person. In some states, you may submit your appeal online.

What to Expect in Your Senior UI Benefits Appeals Tribunal Hearing

After filing your appeal, you may first be sent a notice that your appeal was received. You will typically also receive information on the hearing process, preparation and your rights. A tribunal hearing is typically the next step in the appeals process. Though the exact process of the hearing may vary by state, the purpose of a hearing is always to review

the unemployment insurance benefit compensation determination. After your written appeal has been accepted, the appeals tribunal may arrange a hearing and notify you by mail. The notice may tell you the time and date of the hearing, in addition to information about laws and rules involved in the case.

In most states, tribunal hearings are conducted over the phone. However, either you or your former employee may request an in-person hearing if you can provide special reasoning. Either party may also request to reschedule the date of the hearing if either of you have important commitments that cannot be rearranged.

The tribunal hearing may involve you, a hearing officer, the claimant and any relevant witnesses. To prepare for the hearing, submit copies of important documents that support your case, such as a guide to company policies, warning notices you sent to your former employee before separation, drug test records, payroll records and time cards. You may also gather witnesses who were present to see or hear events or facts about which they are testifying.

During the hearing, you, the senior claimant and witnesses may testify over the phone. You may present your case by offering evidence and bringing forth testimonies from key witnesses. The claimant may do the same. The judge may ask questions of either party.

After the Senior Unemployment Benefit Appeals Hearing






After the hearing, the judge will review the testimony and exhibits received at the hearing, decide how state unemployment insurance law applies and issue a written decision. You and your former employee should receive a copy of the tribunal hearing determination shortly after the hearing. The notice should inform you whether the original unemployment insurance benefit determination has been affirmed, reversed or modified.

If you disagree with the decision of the tribunal hearing, you have a right to further appeal. Instructions on how to appeal the tribunal hearing decision should be included in the determination. For more information on appealing the decision of the tribunal hearing, you may also contact your state unemployment insurance office.



Veteran Employment Assistance Programs for Seniors





A branch of the U.S. Department of Veterans Affairs (VA), the [Veteran Employment Services Office](#) (VESO) provides a variety employment and training programs to veterans and transitioning service members of all ages, including seniors. The VESO offers education, training and other services designed to help senior veterans and other former service members begin and advance their careers outside the military. To do so, the VESO:

-  Offers federal employment training to create federal job opportunities for senior veterans and other former service members, especially at the VA.
-  Encourages federal careers and advancement opportunities for eligible disabled veterans by offering federal readiness employment training.
-  Connects eligible, wounded, ill and injured veterans and service members with internships at the VA.
-  Uses virtual tools and other education platforms to increase awareness of federal jobs and advancement opportunities.
-  Supports retention through assistance and training programs.

The program gives special focus to positions at the VA and other federal government agencies. The VESO provides a comprehensive number of services for senior veterans and service members. Read on to determine which employment programs and job training services fit your needs.

Veterans Affairs (VA) for Vets

This VESO program is aimed at veterans of all ages, including seniors. VA for Vets seeks to connect veterans with stable, federal employment within the U.S. Department of Veteran Affairs. VA for Vets offers the following advantages for senior veterans:

-  Senior veterans may use their unique experience with the VA benefits and health services to serve other veterans.
-  Senior veterans can work with fellow veterans with shared backgrounds and experiences.
-  Senior veterans enjoy the [benefits](#) of federal employment, including competitive salaries, career advancement, paid leave, health care, reimbursement for education costs and more.
-  Senior veterans with disabilities may receive vocational counseling, evaluation, rehabilitation services, independent living opportunities, job training through the Vocational Rehabilitation and Employment (VR&E) program and more.

Learn more about the program benefits on the [VA for Vets website](#) and browse available positions on their [featured job board](#). On the site, you can also find information about the [hiring process](#), in addition to [training and resources](#).


Feds for Vets

Much like VA for Vets, the Feds for Vets program seeks to connect senior veterans with current federal job opportunities. Feds for Vets provides federal employment information for veterans, transitioning service members and their families. The program focuses on matching the skillsets, talents and experiences of senior veterans and service members with federal careers.

Check out Fed for Vets [featured federal jobs](#) to review available federal positions and instructions on how to apply.

Recruitment and Career Readiness Support

VESO offers careers and employment support to veterans and former service members through a variety of programs, events and training. The recruitment and career readiness support program seeks to help veterans throughout their job search with assistance in:

-  Transitioning back to employment with disability.



Obtaining additional training for job opportunities.



Starting and growing a business.



Creating a resume.



Connecting with employers who want to hire senior veterans and military spouses.

Discover more about the [Recruitment and Career Readiness Support program](#) and explore helpful tools such as the [military translation tool](#), [free online LinkedIn classes](#) and [resume builder](#). For additional career and employment support, contact vesovets@va.gov.

Disabled Veterans Affirmative Action Program

The mission of the Disabled Veterans Affirmative Action Program (DVAAP) is to promote the recruitment, hiring, placement and advancement of disabled veterans within the VA. This program helps disabled senior veterans obtain jobs in the VA by:



Holding outreach events with organizations that work with disabled veterans.



Connecting senior veteran jobseekers to VA Human Resources professionals and hiring managers to boost awareness of available programs for disabled veteran employment programs.



Taking advantage of Wounded Warriors programs to better integrate disabled veterans into the VA workforce.



Conducting training opportunities to build skills needed for senior veterans to advance into federal careers.



Cooperate with VA Human Resources managers to create more job advancement opportunities for disabled vets.



Finding and applying for jobs in the federal government



Writing your federal resume
Interviewing



Pathways programs on recruiting and hiring students and recent graduates into federal careers



Employment opportunities for individuals with disabilities.

See [upcoming virtual courses](#) or send questions about sessions to outreach@opm.gov.

How to Apply for Veteran Employment and Job Training Services for Seniors

The quickest and easiest way to enroll in veteran employment and job training services for seniors is online. The Department of Veterans Affairs (VA), in collaboration with the Department of Defense, supervises an Internet platform called [eBenefits](#), which is meant exclusively for veterans and former service members. Veterans may enroll for senior veteran assistance programs and other benefits via the user-friendly online interface.

To begin, log in to the eBenefits online portal. If you do not have an account, you may [register](#) as a service member, veteran or family member online. To create an account, you will need to supply personal identification information.

You may be eligible for the DVAAP program if you were injured or became ill during military service after September 10, 2001. You also must have received or expected to have received at least a 30 percent disability rating for any other combat-related condition.

Find out more about the [Disabled Veterans Affirmative Action Program here](#).

Virtual Training Opportunities

Throughout the month, the VESO hosts free virtual training opportunities. In the past, the courses have included topics such as:

After you have signed in and created an account, you may register for a veteran employment or job training service of your choice in three easy steps:

1. Navigate to your account dashboard and select the “additional benefits” option.
2. Select the veteran employment program or job training service you would like to apply for.
3. Follow the on-screen instructions.

Once you have submitted your request, VA authorities will review your application and determine your eligibility. Once approved, you may be scheduled for an orientation and an in-person training session at your local VA office.

Pension Funds for Seniors

A pension plan is considered a defined benefit plan, which is a form of retirement plan that guarantees a preset amount of monthly income during a person’s retirement. A pension fund is a source of retirement income made up of accumulated contributions made by employers, employees or both through a company-sponsored pension plan. Though pension plans can typically guarantee a given amount of retirement income to retirees, they may face reductions if the company that contributes to the plan experiences financial struggles. Typically, seniors who have reached 65 years of age can claim pension funds and begin collecting accumulated contributions. However, in some cases, workers who have reached 55 years of age may be eligible

to claim early retirement to start collecting pension funds.

How to Receive Pension Funds

Seniors who have reached 65 years of age can typically begin to collect pension funds accumulated by their pension plans. These retirement funds may be collected through monthly installments or in a lump-sum payment.

Monthly Payments Method

Pension funds can be paid to seniors in monthly installments for the rest of their lives. This payment method begins at a person’s retirement date and is paid in installments of set amounts. In certain instances, these payments may continue being made to a spouse even after a recipient’s passing. The most significant disadvantage to the monthly installments method is that the payments depend in part on an employer’s ability to make them. If a company faces financial struggles and is not able to fulfill pension payments, it is likely that the retirement fund will be negatively impacted as a consequence. An additional disadvantage to these plans is that the preset amount paid in monthly installments does not account for inflation.

Lump-sum Payment Method

Pension funds can also be paid to seniors in full based on the net value of their entire retirement fund.

However, seniors must be mindful that the amount of a lump-sum payment may decline if interest rates are high at the time the payment is made. This method presents seniors with the opportunity to invest their retirement savings any way they want to, an option that may be attractive to some but disadvantageous to others. If an entire retirement fund is collected at once, the investment becomes subject to market fluctuations and inflation, which may increase or reduce the value of the savings.

What are pension funds?

A pension is a retirement plan that is typically set up within a person's first year of employment with a particular company. This type of plan requires an employer to make contributions to a pension fund until the worker is eligible to collect the retirement funds. These retirement funds are savings intended to allow an employee to have a steady monthly income after he or she reaches 65 years of age and chooses to retire. Thus, these contributions cannot be withdrawn until the employee meets the retirement age. Pension funds can also receive individual contributions from their beneficiaries, which are taken from the worker's gross income and are not subject to taxes.

A traditional pension plan is considered a defined benefit plan, which has the advantage of guaranteeing a fixed amount of monthly income to a senior after he or she retires. This income is based on all contributions made by the employer

and employee. The employer is not only responsible for controlling the portfolio of investments made up of contributions to a pension plan but is also held accountable for paying out pension funds to seniors who have already claimed retirement. If a senior leaves the company responsible for his or her pension plan before reaching retirement age, the senior may experience the loss of a portion of pension benefits. This occurs because pensions are not typically transferable between companies.

Comparatively, a 401(k) plan is considered a defined contribution plan that allows employees to choose their own investments and move the plan to another company if desired. However, unlike a 401(k) plan, pension plans typically offer few investment risks to seniors and are able to guarantee a preset retirement fund amount.

Pension Fund Eligibility for Seniors

Pension eligibility requirements are typically very similar across different companies. Enrollment in a pension plan occurs within an employee's first year working at a company. Access to pension funds begins when a senior reaches 65 years of age.

Certain pension plans allow seniors who have reached 55 years of age to claim early retirement and collect pension funds. If a senior chooses to start collecting retirement funds at age 55, he or she is choosing to split the same amount of retirement funds into monthly installments that now account for

10 additional years, thus reducing the funds he or she will receive every month. The early collection of retirement funds is typically disadvantageous to seniors because the same amount of retirement savings will have to last longer than what they may have planned for.

Benefits of Pension Funds

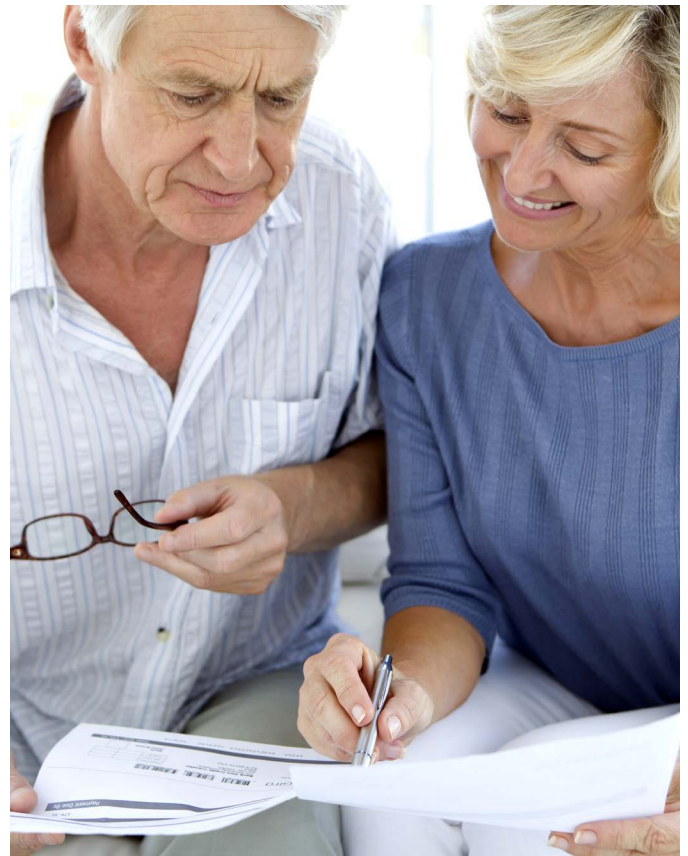
Pension plans offer a wide range of advantages to seniors, including tax benefits and withdrawal limitations that assist seniors in their commitment to set aside a substantial amount of funds to retire. Below are the most significant advantages to setting up a pension fund.

✓ Pension plans provide a preset value of retirement income for employees upon retirement, which assists them in planning future spending based on fixed amounts of earnings. An employer is subject to making the most contributions and is unable to decrease fund benefits retroactively.

✓ Pension funds cannot be withdrawn before a worker reaches retirement age. This limits a contributor from taking out loans from his or her retirement funds, which significantly contributes to his or her commitment to saving.

✓ Most company-sponsored pension plans are considered “qualified” by the Internal Revenue Service (IRS) and are not subject to taxation. This tax break is meant to assist employers on their contributions to employees’ pension funds.

✓ Pension funds may be paid out to a contributor in two methods: monthly installments or a lump sum. This choice gives seniors the opportunity to decide how they want to collect their retirement funds and how they want to invest these savings.



Social Security Retirement for Seniors

Seniors become eligible to claim Social Security retirement benefits after reaching a certain age.

However, the age criteria that defines a senior's eligibility varies according to each person's year of birth. Additionally, the amount of Social Security benefits a senior is eligible to receive also varies according to age and earnings. For instance, if a senior claims early retirement through Social Security, his or her benefits will typically be reduced significantly.

The application process for Social Security retirement requires applicants to provide personal information about themselves, their spouses and their children, as well as professional details such as their earnings. The Social Security retirement application can be submitted online or by phone.

The amount of Social Security benefits a senior may be eligible for during retirement varies according to each person. The full amount of Social Security

retirement benefits can only be obtained by seniors who have reached full retirement age. Additionally, the surviving spouse of a senior may be eligible to claim Social Security benefits from a beneficiary who has passed away. The amount of benefits given to surviving spouses depends on the age of the senior when he or she died.

The surviving children of a senior may also be eligible to claim Social Security benefits from a beneficiary who has passed away. Typically, to receive such benefits, the surviving children have to be younger than 18 years of age. However, these eligibility requirements vary on certain occasions.



Eligibility for Social Security Retirement Benefits

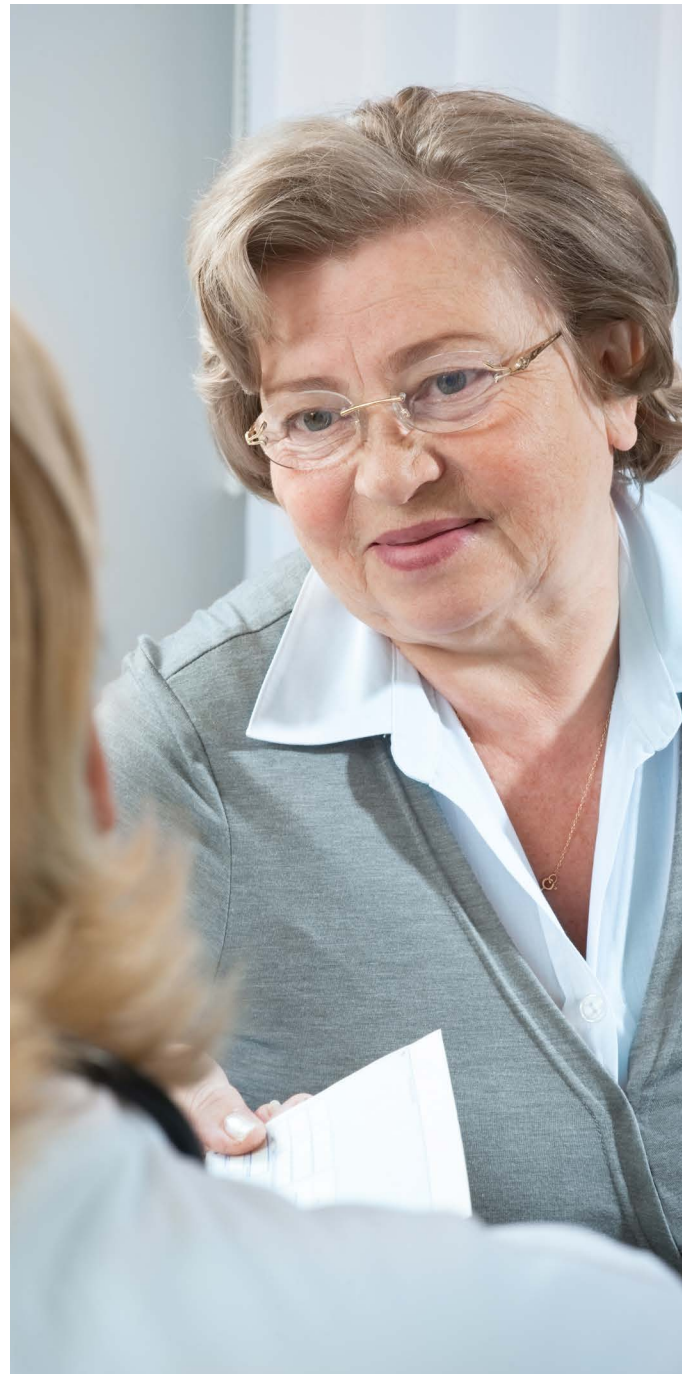
Social Security retirement benefits are available to seniors who are able to meet the age, citizenship and contribution requirements established by the Social Security Administration (SSA). Eligibility for Social Security benefits is on a case-by-case basis, depending on the year seniors were born, how much they have contributed to their retirement funds by paying Social Security taxes and what citizenship status applies to them. During the application process, eligible seniors have to provide personal and professional information regarding themselves and their family members in order to assess what their total Social Security benefits amounts will be.

What are Social Security retirement benefits?

Social Security benefits are one of the most significant sources of income that contribute to a senior's retirement portfolio, along with pension funds, savings and investments. Social Security retirement benefits provide seniors with a secure and stable retirement plan after they have reached their minimum age to retire, have contributed with sufficient funds through the payment of Social Security taxes and have met certain citizenship requirements.

Eligible seniors can file an application, which will help calculate the benefits amounts they are qualified to

receive. If a senior dies, his or her Social Security benefits may be passed along to surviving spouses or children as long as the surviving family members meet the requirements established by the SSA.



When do you qualify for Social Security retirement benefits?

Full Retirement Age

The age requirement for seniors to claim full Social Security benefits varies according to each person's year of birth. The SSA has established the following full retirement age requirements:

Year of Birth	Full Retirement Age
1937 or earlier	65 years
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943 – 1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
1960 and later	67 years

Early Retirement Age

Early Social Security retirement benefits may be available to eligible seniors who have reached a certain

age, met the citizenship criteria and made enough contributions by paying Social Security taxes. However, the monthly amount of retirement benefits will be significantly reduced to account for the longer period of time seniors will be receiving the total amount of benefits they are eligible to receive. According to the SSA, the youngest possible age for seniors to claim early retirement is 62 years of age. The following chart shows the approximate reductions in benefits amounts for early Social Security retirement:

Early Retirement Age	Approximate Benefits Reduction
62 years	30 percent
63 years	25 percent
64 years	20 percent
65 years	13.3 percent
66 years	6.7 percent

Delayed Retirement Age

If seniors delay receiving Social Security retirement benefits until after they exceed their full retirement age requirement, they can qualify for delayed retirement credits that would increase their monthly benefits amount. For instance, seniors born in 1943 or later may be eligible for an 8 percent 12-month rate of increase in benefits amounts if they choose to

postpone their Social Security retirement. However, the decision to claim retirement benefits is personal and should take several factors into consideration, including the following:



If seniors decide to stop working, they may be subject to losing an employer-provided health insurance plan. In this case, seniors should inquire whether they are eligible for retiree health benefits through their employers in order to avoid incurring high health care costs during their retirement period.



If seniors are not in a state of good health, choosing to claim early retirement may be an appropriate option. However, if seniors expect to live for a long period of time, they should consider postponing retirement so that the total Social Security benefits amount is sufficient for their entire retirement period.



The age when a senior begins to claim retirement may affect the benefits amount a surviving spouse will be eligible to receive upon the senior's passing. Seniors should consider waiting for their full retirement age to start collecting Social Security benefits in order to ensure that, upon their death, their surviving spouse will be able to claim the full benefit amount the seniors were eligible to receive.

How to Determine Your Eligibility for Social Security Retirement Benefits

Contribution Criteria

Besides meeting the Social Security retirement age criteria, seniors also have to meet other requirements established by the SSA, such as citizenship status and the amount of contributions they have made over time.

When seniors pay Social Security taxes, they earn “credits” that accumulate toward Social Security retirement benefits. As of 2018, each earning of \$1,320 amounts to one credit. This contribution criteria is based on the year workers were born, but seniors born in 1929 or later need at least 40 credits, which generally translates to 10 years of work, in order to retire. If seniors choose to stop working before reaching the number of credits required for Social Security retirement, they may not be eligible to receive those benefits. However, earned credits stay with seniors indefinitely, thus giving them the chance to go back to work in the future and add more credits to become eligible to receive Social Security retirement benefits. If workers become disabled at any point during their professional lives, a different credit system established by the SSA will apply.

Citizenship Criteria

The citizenship status of seniors is also taken into consideration during the SSA’s eligibility assessment. Generally, as long as a worker resides

in the United States lawfully and meets the age and contribution requirements, he or she can qualify to receive Social Security retirement benefits. The following noncitizen seniors may be eligible to claim Social Security benefits:



Noncitizens who were authorized to work in the United States and received a Social Security Number (SSN) after December 2003.



Noncitizens who were admitted for permanent residence under an Immigration Nationality Act (INA) classification.



Noncitizens who were fully insured for retirement, disability or survivors benefits and continue to meet lawful residence requirements.

How to Apply for Social Security Retirement Benefits





After verifying the retirement eligibility criteria established by the Social Security Administration (SSA) as it pertains to your age, citizenship status and amount of contribution, you will need a particular set of documents and information to apply for Social Security retirement benefits. This application can be filed online, by phone or in person. If you live outside of the United States or one of its territories, you may also file an application with the SSA through certain U.S. government agencies located in foreign

countries. To learn more about the application process for Social Security retirement benefits, follow the sections below.

How to Prepare for a Social Security Retirement Benefits Application

Before applying for Social Security retirement benefits, you must understand the retirement eligibility criteria established by the SSA and evaluate whether you are eligible to claim these retirement benefits.

Timing is a significant factor in the Social Security retirement benefits application process, due to the differences in benefits amounts when you claim early, full or delayed retirement. Thus, before you submit an application, you should be mindful of the following:

-  Your full retirement age
-  The appropriate time for you to retire through Social Security
-  When you want to start collecting benefits
-  The consequences of claiming retirement but continuing to work



The advantages to postponing your retirement.

Additionally, you should apply no longer than four months in advance from the date you want to start collecting Social Security retirement benefits. The SSA cannot process benefits applications that are submitted more than four months in advance.

Documents Required to Apply for Social Security Retirement Benefits

A few documents must be submitted to the SSA for your retirement benefits application to be processed. These documents include the following:



Your Social Security Number (SSN), as well as your spouse's



A copy of your Social Security statement



Your bank information, such as account and routing number



Your original birth certificate, a certified copy of your birth certificate or other proof of birth



Proof of your U.S. citizenship or lawful alien status



A copy of your W-2 form and/or self-employment tax return from the previous year

Additionally, if you served in the military before 1968, you will be required to submit a copy of your U.S. military service papers. If you are not a U.S. citizen, you will be required to provide the SSA with your Permanent Resident Card number.

If you do not have immediate access to all the required documents requested by a Social Security retirement benefits application, you are still encouraged by the SSA to submit your application. In certain cases, the SSA will attempt to contact your state's Bureau of Vital Statistics to verify your information and acquire any missing documents at no cost to the applicant. Otherwise, the SSA will contact you directly, and you will be able to submit any missing documents.

Information Required to Apply for Social Security Retirement Benefits

Personal Information

All seniors must meet the same eligibility criteria and provide the same information and required documents in order to successfully submit a Social Security retirement benefits application. Aside from the documents listed in the previous section, seniors will also be asked to provide details about their personal lives, such as the following:



Date and place of birth



Names and dates of birth of current spouse and former spouses (if the marriage lasted more than 10 years or ended in death), as well as dates and places of marriages and divorces (if applicable)



Names of children who are unmarried and younger than 18 years of age, who are attending secondary school and are between 18 and 19 years of age or who became disabled before turning 22 years of age



Whether the senior has ever filed for Social Security benefits, Supplemental Security Income (SSI) or Medicare



Whether the senior has ever used any other Social Security Number (SSN)

Work-related Information

Seniors must also provide work-related details regarding their employment and earnings. If the senior works for an employer, he or she will be asked to provide information such as the following:



Name and address of employer(s) for current and previous year



Amount of earnings during the previous and current year



A copy of the senior's Social Security statement



Whether the seniors became unable to work due to illness, injury or health condition at any time within the previous 14 months before the application date



Beginning and ending dates of active U.S. military service if it occurred before 1968



Whether the senior or the senior's spouse have ever worked for the railroad industry



Whether the senior has ever earned non-U.S. Social Security credits under another country's social security system



Whether the senior qualifies for or expects to receive a pension or annuity from his or her employment with the Federal, state or local government.

Note:

If self-employed, a senior must provide a copy of Schedule C and SE from his or her self-employment tax returns, as well as information about the worker's earnings.

Applying for Social Security Retirement Benefits

Online

To apply online, you can complete the Social Security retirement benefits application through the [Social Security Administration online application tool](#). The process may take 10 to 30 minutes, but you are allowed to save an unfinished application, take a break and complete it later.

By Phone

To apply by phone, you can call 1-800-772-1213 to reach the SSA and submit your application. If you are hard of hearing or deaf, you can call 1-800-325-0778.

In Person

To apply in person, you can visit your local Social Security office, which can be found through the [Social Security office locator tool](#). The SSA advises Social Security retirement benefits applicants to make an appointment before visiting a Social Security office.

Outside the United States

If you reside outside the United States or one of its territories, you may contact the nearest U.S. Embassy, consulate or U.S. Social Security office to your location for instructions on how to apply for Social Security retirement benefits.

What Happens After a Social Security Retirement Benefits Application

After applying for Social Security retirement benefits, the SSA will review your application and contact you if more information or additional documents need to be collected. The SSA will also inform you whether any of your family members, such as your spouse or children, will be able to receive your Social Security retirement benefits in the event of your passing. After all required documents have been submitted and all relevant information has been provided, the SSA will send you a letter with its decision regarding the benefits amount you are qualified to receive.

How to Determine Your Retirement Benefits Amount

Your retirement benefits amount is calculated by the Social Security Administration (SSA) based on personal and professional information such as age, earnings, military service, railroad employment and pensions earned through employers. Before determining how much you are qualified to receive for your Social Security retirement benefits, you must evaluate whether you have met the age, citizenship and amount of contributions criteria that make you eligible to claim retirement through Social Security. The SSA provides two main tools for estimating your retirement benefits amount, but only after receiving and processing an application can the agency determine the actual Social Security

retirement benefits amount that you are qualified to receive. Cost-of-living fluctuations, law changes and the increase or decrease of your earnings are factors that can affect the retirement benefits amount you are qualified to receive.

How are retirement benefits calculated?

The SSA considers two major factors when calculating how much you qualify to receive for your Social Security retirement benefits: your year of birth and your earnings history.

Your birth year determines your full retirement age according to guidelines established by the SSA. Based on your full retirement age, you may choose to claim early, delayed or full retirement. If you choose to claim Social Security benefits before reaching your full retirement age, your monthly benefits amount will need to be adjusted to accommodate for the additional months or years that your total retirement benefits amount will be divided into. Conversely, if you delay your retirement and keep paying Social Security taxes before you start collecting retirement benefits, your total Social Security benefits amount will qualify for an increase.

Your earnings history will also be a significant factor in the calculation of your Social Security retirement benefits amount. Your earnings are subject to Social Security taxes and thus earn you Social Security “credits” that make you eligible to retire and/or receive a higher benefits amount in the case of




delayed retirement. Unless you have spent several years earning income that was not covered by Social Security, such as earnings from employment in certain state and local governments, you have paid Social Security taxes and have contributed to your retirement benefits amount.

How to Estimate Your Retirement Benefits Amount

The SSA provides two main tools for you to estimate your Social Security retirement benefits amount: the “Quick Calculator” and the “Retirement Estimator.”

Quick Calculator




The [Quick Calculator](#) tool is offered by the SSA to provide a general estimate of the retirement benefits amount you may be eligible to receive. The only requirement to use the Quick Calculator is that you have to be 22 years of age or older and be able to provide the following information:

-  Your date of birth
-  Your Social Security-covered earnings in the current year or, if already retired, your earnings from the last year in which you worked
-  The month and year in which you intend to retire

The SSA’s Quick Calculator can estimate your retirement benefits amount in present dollars or future (inflated) dollars. If you have not reached full retirement age based on your year of birth and do not provide the Quick Calculator tool with the month and year in which you intend to retire, you will be given three different estimates. These three estimates will take into consideration the retirement benefits amount you will receive on a monthly basis if you claim early, full or delayed retirement.

Retirement Estimator

The [Retirement Estimator](#) is a tool made available by the SSA that estimates your retirement benefits amount based on your actual Social Security earnings record. Comparatively, it is a more personalized tool than the Quick Calculator. You may use the Retirement Estimator tool if you have already earned enough Social Security credits and are not waiting for a decision about an already filed application for Social Security benefits or Medicare. You must be able to provide the following information to use the Retirement Estimator:

-  Your full legal name
-  Your mother’s maiden last name
-  Your Social Security Number (SSN)



Your date and place of birth

For security purposes, there are time limits for viewing each page on the Retirement Estimator. You will receive a warning after 25 minutes of remaining on the same page without clicking any buttons or moving forward with the process. If you receive this warning three times, totaling 75 minutes of idleness while using the tool, you will be required to move to the next page. If you fail to move forward after this final warning, your work on that page will be lost.

Factors That May Impact Your Actual Retirement Benefits Amount

When using the Quick Calculator or Retirement Estimator tools provided by the SSA, you are simply estimating what your Social Security retirement benefits amount could potentially be. Your actual retirement benefits amount can only be determined after your application has been received and fully processed by the SSA. The following factors could impact your actual retirement benefits amount:



If your earnings increase or decrease in the future



If your cost-of-living increases



If the law that determines benefit amounts changes



If you served in the military, worked for the railroad industry or received pensions through work on which you were not required to pay Social Security taxes

On the [76th annual report](#) issued by the Social Security Board of Trustees, it was reported that Social Security is only expected to be fully funded until the year 2034. Thus, only 75 percent of the program is expected to be financed after that year. This shortage of funds may significantly impact the retirement benefits amount you will receive on a monthly basis after the year 2034.

A portion of your Social Security retirement benefits may be claimed by your surviving spouse or children in the event of your passing. The benefits amount your family members will be eligible to claim upon your passing will depend on the age you begin to collect Social Security benefits as well as their ages when they begin to claim your benefits.

Social Security Benefits for Surviving Spouses

As a senior citizen, it is important to plan for the future. Learning about Social Security benefits for surviving spouses can provide your spouse with financial security after you pass. As you grow older, you want to ensure that the people you leave behind will be well taken care of in your absence. This guide will help you understand who is eligible for surviving spouse benefits, how they can apply and what determines the benefit allotment they receive.






Eligibility for Surviving Spouses

Eligibility for surviving spouse benefits is mostly dependent on the age of the surviving spouse. A widow or widower can begin receiving Social Security benefits as early as 60 years of age, but he or she will receive a reduced monthly allotment until he or she reaches full retirement age. If the surviving spouse is disabled, he or she may begin receiving benefits at 50 years of age, after filling out the appropriate paper work. Surviving spouses who are disabled must also have developed their disability before the benefactor passed away or within seven years of the benefactor's death. Divorced spouses may also be eligible for Social Security benefits for surviving spouses if the marriage lasted for at least 10 years. The divorced surviving spouse will adhere to the same age restrictions as widows and widowers.

Widows and widowers will only be eligible for surviving spouse benefits if they do not remarry until they are older than 60 years of age, or 50 years of age if the surviving spouse is disabled. If a surviving spouse remarries before then, he or she will be ineligible for benefits because he or she will be considered the spouse of another individual. Unmarried widows and widowers are also eligible to receive survivor benefits at any time if they have custody of a child that is 16 years of age or younger.

How to Apply for Surviving Spouse Benefits

To apply for Social Security benefits for surviving spouses, you must contact your local Social Security Administration (SSA) office in person or by phone. If you need help finding your local SSA office, you can use this [locator](#). The first thing you must do is inform the SSA of your spouse's death, which you are unable to do online. Once you have informed the SSA, you will need to file an application and provide the necessary documents that prove the information on your application is true. The documents you need to provide will include the following:

-  Spouse's death certificate
-  Surviving spouse's birth certificate
-  Marriage certificate (or divorce certificate, if applicable)
-  Proof of U.S. Citizenship or legal residency of surviving spouse
-  U.S. military discharge forms if surviving spouse served before the year 1968

If you are a disabled surviving spouse, you must also fill out and present two additional disability

forms: [Form SSA-3368](#) and [Form SSA-827](#). You will also be required to provide your tax return forms, whether it is a W-2 or a self-employment form. Once you turn in all of your documents, the SSA employee processing your application will need to ask you a few questions before you can be approved. You will need to give them your Social Security number (SSN) as well as the SSN of your deceased spouse. The SSA employee will ask you to briefly explain the circumstances behind your spouse's death, whether you or your spouse were receiving benefits before he or she passed and information on the previous spouses of the deceased if he or she had any. Be prepared for other personal questions about the work your spouse did, any illnesses he or she may have had and any additional income your spouse might have earned. If you were already receiving Social Security benefits before your spouse passed, you will only need to report the death to the SSA by phone, and you will not be required to undergo the application process in most cases.

Determining Surviving Spouse Benefit Allotment

Your surviving spouse benefit allotment will change depending on a few factors. You can receive your surviving spouse Social Security benefits starting at 60 years of age, but your monthly allotment will be reduced until you reach full retirement age. Similarly, if you are disabled and wish to receive benefits starting at 50 years of age, you may also be subject to reduced benefits until you turn 60 years

of age. Widows and widowers younger than the full age of retirement will only receive 71 to 99 percent of the surviving spouse Social Security allotment, depending on their situation. Disabled surviving spouses will receive 71 percent of the total monthly allotment from 50 to 59 years of age until they can transition into a slightly higher bracket at 60 years of age. If a surviving spouse is the primary caretaker of children who are 16 years of age or younger, he or she will be able to receive 75 percent of the total monthly allotment at any time. Divorced surviving spouses who are eligible for benefits will adhere to the same allotment rules regarding age as widows and widowers. A surviving spouse may only receive the full allotment once he or she has reached full retirement age. Full retirement age is outlined on the chart that can be found [here](#). The chart helps surviving spouses understand the benefits and disadvantages of receiving Social Security benefits before full retirement age. You can also switch to your own SS benefits as early as 62 years of age or as late as 70 years of age if you so desire.

In addition to the age of the surviving spouse, the Social Security credits accumulated by the deceased spouse also affect the allotment amount. Your spouse must have at least six Social Security credits earned, which is equal to 1.5 years of working and paying Social Security taxes. Each credit earned is equivalent to \$1,320, and you can earn up to four credits per year. The basic allotment amount will be based on the amount of credits your deceased spouse earned and his or her Primary Insurance

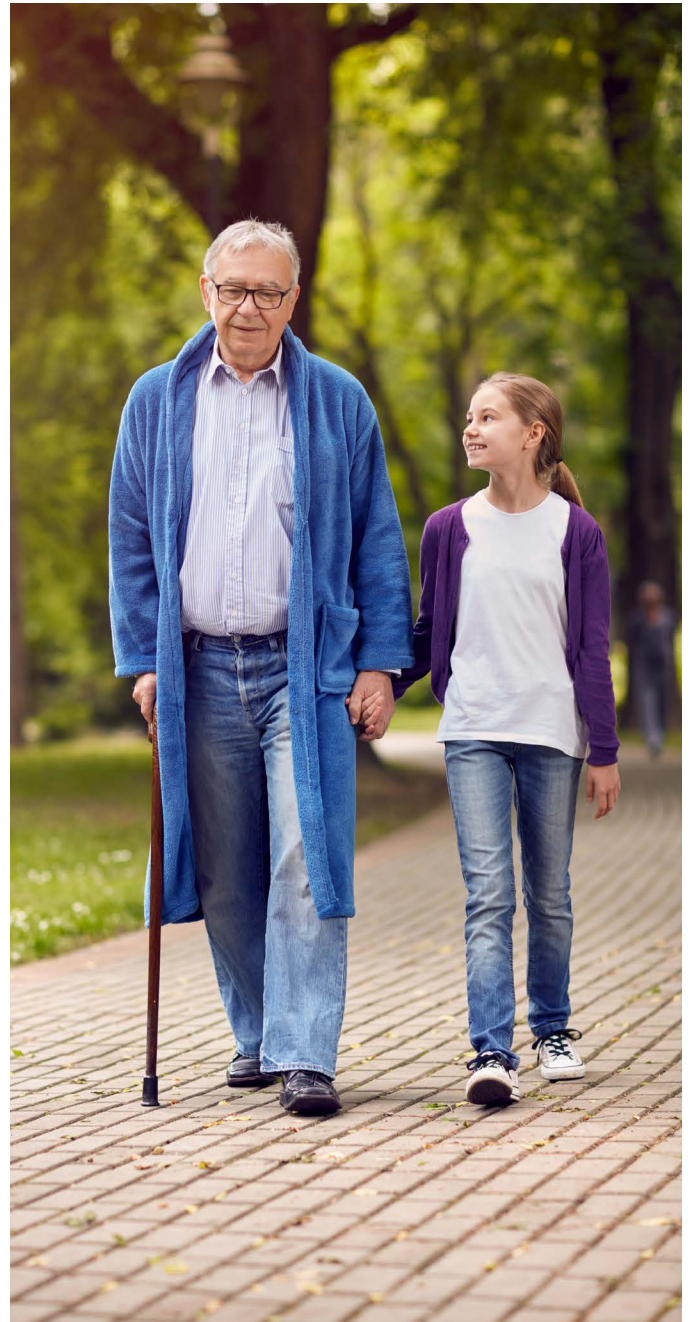
Amount (PIA). Calculating this amount can be difficult, and you will need to use the [formula for family maximum benefit](#) if you wish to get an estimate of the full amount of benefits you can be allotted on a monthly basis. Remember that credits and earnings will vary depending on the age at which your spouse passed away. Seniors usually have much higher Social Security credits and earnings than other individuals, especially if they have already retired.

Finally, you can choose to collect your surviving spouse benefits in a single lump-sum payment in some circumstances. The lump-sum death payment is \$255 and is paid in full to the surviving spouse. If you are not currently receiving Social Security benefits, you can apply for a lump-sum payment as a surviving spouse by filling out an [application](#) and submitting it to your local Social Security office in person within two years of your spouse's death.

Guide to Social Security Benefits for Surviving Children





When planning for the future, it is important to know if your loved ones, especially your children, will be taken care of in the event of your passing. Social Security benefits for surviving children can be a dependable source of income for your family if anything should happen to you unexpectedly. There are certain requirements both you and your children must meet in order to take advantage of these benefits, which is why it is crucial to plan ahead. You want to ensure that your children have some stability

in your absence and that they have a reliable way of providing for themselves. In the following guide, we will cover eligibility requirements, what determines the benefit amount and how you and your family can apply for benefits.



Determining Eligibility





For your child to qualify for Social Security benefits after you pass, he or she must be unmarried and younger than 18 years of age. The only exception to this is if your child is 18 or 19 years of age and still attends secondary school (high school up to grade 12) as a full time student. If your child has a disability that manifested before he or she turned 22 years of age and still persists to the present, he or she is eligible to receive benefits at any age. If your child is too young or is unable to directly receive your benefits, the benefits will be given to the family member who is in charge of their future care. Under special circumstances, your benefits may also extend to your stepchildren, grandchildren, step grandchildren and adopted children. Here is a short list of some special circumstances that may allow the aforementioned individuals to receive surviving children benefits:

-  If you adopted a child before they turned 16 years of age
-  If there is no closer next-of-kin available to receive your Social Security benefits
-  If you remarried and have adopted your new spouse's child before he or she turned 16 years of age
-  If you remarried and do not have any children of your own but have legal custody of your new spouse's child

If you are still unsure about whether or not your specific circumstances qualify your child to receive survivors benefits, you can read [this document](#) provided by the Social Security Administration (SSA). You can also contact your [local SSA office](#) directly if you have any further questions, as all requests for Social Security survivors benefits must go directly through them.

How to Apply

Survivors benefits for children cannot be requested online or by mail. You must directly inform an SSA office in person or by phone. For the fastest service, you should make an appointment to visit an SSA office to avoid long wait times. To apply for benefits, the current legal guardian of your child must present official documents and answer the questions asked by the evaluating employee. These documents include the following:

-  Birth certificate of legal guardian and child
-  Proof of adoption if applicable
-  Proof of U.S. citizenship or legal residency
-  W-2 or self-employment tax form of legal guardian



Social Security Number of both legal guardian and child

If the legal guardian is applying for benefits for a disabled surviving child, they must also fill out an [Adult Disability Report](#) and an [Authorization to Disclose Information to the Social Security Administration](#) form before turning in an application. The legal guardian must be ready to disclose his or her relationship to the benefactor and the child's relationship to the benefactor. Legal guardians must also disclose the citizenship status of both themselves and the child, as well as the health and employment history of the benefactor. Guardians must also disclose if anyone in the benefactor's family has received or is currently receiving some form of government assistance. These are all things that will be asked of the legal guardian applying for survivors benefits for your children, so be sure to have all of this information prepared for them should the need arise. You can find information on the full interview and application process [here](#) if you wish to be as thorough as possible in your preparations.

Determining Your Benefit Amount

To understand your basic benefit rate, you need to know how your Social Security credits affect the amount allotted to your surviving children. You can earn up to four Social Security credits per year, each one worth \$1,320 of your wages or self-employment income. You need to accumulate at least six points before your passing in order for your family to receive

your Social Security benefits. This adds up to 1.5 years of working and paying Social Security taxes, which is why your benefits depend on the age you die. If you do not have enough accumulated credits, your children may not be able to receive survivors benefits. In general, it is easy to accumulate enough credits, and no individual recipient requires more than 40 credits to be comfortably supported by your Social Security benefits. A full list of the amount of credits you need for each benefit type can be found [here](#).

Once you know that you have enough credits to provide your children with benefits, you can begin to get an idea of how much money may be allotted to them. Monthly benefits will be given to your children that are no more than 75 percent of the amount you would have earned if you were still living, or the amount of Social Security benefits you would be receiving if you stopped working before your death. If more than just your children receive your Social Security benefits, a maximum family amount will be calculated by the SSA. The limit it is approximately 150 to 180 percent of your basic benefit rate, but the amount will vary depending on the credits you have accumulated and the amount of income you earned before your passing. If your family's monthly allotment amount ever exceeds this percentage, it will be recalculated to fit limits set by the SSA. To calculate your max benefit amount, you can use the formula for calculating maximum family benefits located [here](#). The calculator will explain how your Primary Insurance Amount (PIA) and your Social

Security credits contribute to your family's allotment so that you can have an estimate of what your children will be able to receive should you pass unexpectedly. To acquire the numbers necessary to complete the calculations, you will need to have your tax returns on hand and access to your Social Security account. If you have not yet created an account with the SSA, you can sign up [here](#) to start planning for the future and ensure that your family will be well taken care of when you are gone.



Social Security Disability Benefits for Seniors

If you are a disabled senior, you may be eligible to receive benefits from the Social Security Administration (SSA).

When reviewing Social Security benefits, it is important to understand how your age will affect which benefits you are eligible for. In some government programs, you are considered a senior at 60 years of age. However, for the purposes of Social Security, you are categorized as a senior when you reach the official retirement age, which is 65 to 67 years of age. If you are a disabled older adult, be aware that you can get Social Security benefits before you retire.

To obtain Social Security disability benefits, you need to verify that you have worked and paid taxes for at least 10 years and that you have a qualifying disability. In most cases, you will only be approved if you are disabled to the extent that you can no longer work. You will verify your eligibility for benefits during the application process. Social Security disability

benefit applications are accepted online, in person and by phone. During the process, be prepared to provide proof of your identity, work records and citizenship or legal residency. You will also be required to present medical information relating to your disability. When approved for benefits, you will receive monthly payments that begin after a waiting period of several months.

Eligibility for Social Security Disability Benefits

If you have a disability and would like to receive benefits from the Social Security Administration, it is important to understand how your age will affect the types of assistance you can receive. For many social programs, you are considered a “senior” once you turn 60 or 65 years of age. However, when it comes to Social Security benefits, your retirement age determines which benefits you can receive. It is possible to retire as early as 62 years of age or as late as 70 years of age. Note that you can qualify for disability benefits at any age. However, once you reach retirement age, any Social Security disability benefits you receive will automatically transfer into retirement benefits instead. In other words, if you are

disabled and you have retired, your Social Security benefits will then be categorized as retirement benefits, not disability benefits. With that in mind, the following information applies if you are disabled and consider yourself a senior, but you have not yet reached retirement age.

Work Requirements for Social Security Disability Benefits

about Social Security disability benefits, people are usually referring to a specific program called Social Security Disability Insurance (SSDI). This program is technically defined as “insurance” because it is something you may earn by working and paying taxes. When taxes are taken from your salary, a portion of your money goes to a disability trust fund. If you become disabled, you may receive payments from this fund, but only if you have worked and paid taxes for a long enough period of time. In general, you need to work for 10 years before you are qualified to receive Social Security disability payments at 60 years of age. If you became disabled at a younger age, the work requirement is also lower.

Not only do you have to work for a minimum amount of time, the Social Security Administration requires that you have also worked **recently** in order to receive disability benefits. This requirement applies no matter how many years you have worked in the past. In most cases, you need to have worked at least five out of the past 10 years in order to get disability benefits.

Disabilities that Qualify for Senior Social Security Benefits

Having a severe disability is perhaps the most important qualification you must meet to get disability benefits from Social Security. Disability payments exist so that you can continue to receive income when a disability prevents you from earning a living wage. In order to qualify for assistance, you must be unable to perform the same work that you did before becoming disabled. Furthermore, you need to be incapable of adjusting to an alternative form of work as a result of your condition. Finally, you can only get benefits if you are expected to be disabled for more than one year or if you will die as a result of your disability.

The criteria the Social Security Administration uses to determine disabilities are strict. This is done to ensure that assistance is given to people with the greatest needs. It is important to be aware that you cannot receive partial benefits for a short-term or partial disability. You will only be granted benefits if you meet the criteria above. The reason that the Social Security Administration does not grant benefits for temporary or less severe disabilities is because there are other programs in place to help you meet these needs.

When you apply for Social Security disability benefits, your condition will be evaluated. The Social Security Administration will need to review your medical condition by considering when your

disability started, what treatments you have received, how the disability has affected your ability to work and the ways in which your condition has affected your daily activities. To do this, the Social Security Administration will need to talk to your doctors and review your medical records. In some cases, you may be considered disabled automatically when you have certain conditions. Review the Social Security Administration's list of impairments [here](#) to better understand which criteria are used to determine your level of disability.

Additional Requirements for Social Security Disability Benefits

In addition to work and disability requirements, you also will need to meet a few other criteria. First, you can only get Social Security disability payments if you are a U.S. citizen or a legally-present resident. Second, you will need to have a Social Security Number. Be prepared to show evidence that you meet these criteria when you submit your application for benefits.

What other programs do I qualify for?

If you receive Social Security disability benefits, you may also qualify for Medicare. Note that getting Medicare usually requires that you are at least 65 years of age. However, if you become disabled at a younger age, you can sign up for Medicare after you have been receiving Social Security disability payments for at least two years.

When people discuss Social Security disability benefits, keep in mind that they are usually referring to SSDI. However, there is another type of benefit that people with disabilities may qualify for. This is the Supplemental Security Income (SSI) benefit. Both SSI and SSDI are offered by the Social Security Administration. While these programs are somewhat similar, seniors need to be aware of the differences. SSI is available for low-income people who are blind, disabled or elderly (65 years of age or older). A beneficiary can receive both SSI and SSDI at the same time. A key difference is that once a person turns 65 years of age, it is possible to get SSI regardless of whether that person has a disability. In other words, a senior citizen can receive SSI at 65 years of age as long as he or she has a low income and meets the other requirements for SSI. For people younger than 65 years of age, SSI is considered a disability benefit. However, because SSI is available to low-income seniors regardless of their physical or mental health status, it is not technically considered a disability benefit for seniors.

How to Apply for Social Security Disability Benefits

Applying for Social Security disability benefits requires you to share information about your medical condition as well as your work history. These details allow the Social Security Administration to evaluate your disability and determine whether it, in combination with your work history, makes you eligible for benefits. There are a few different ways to submit

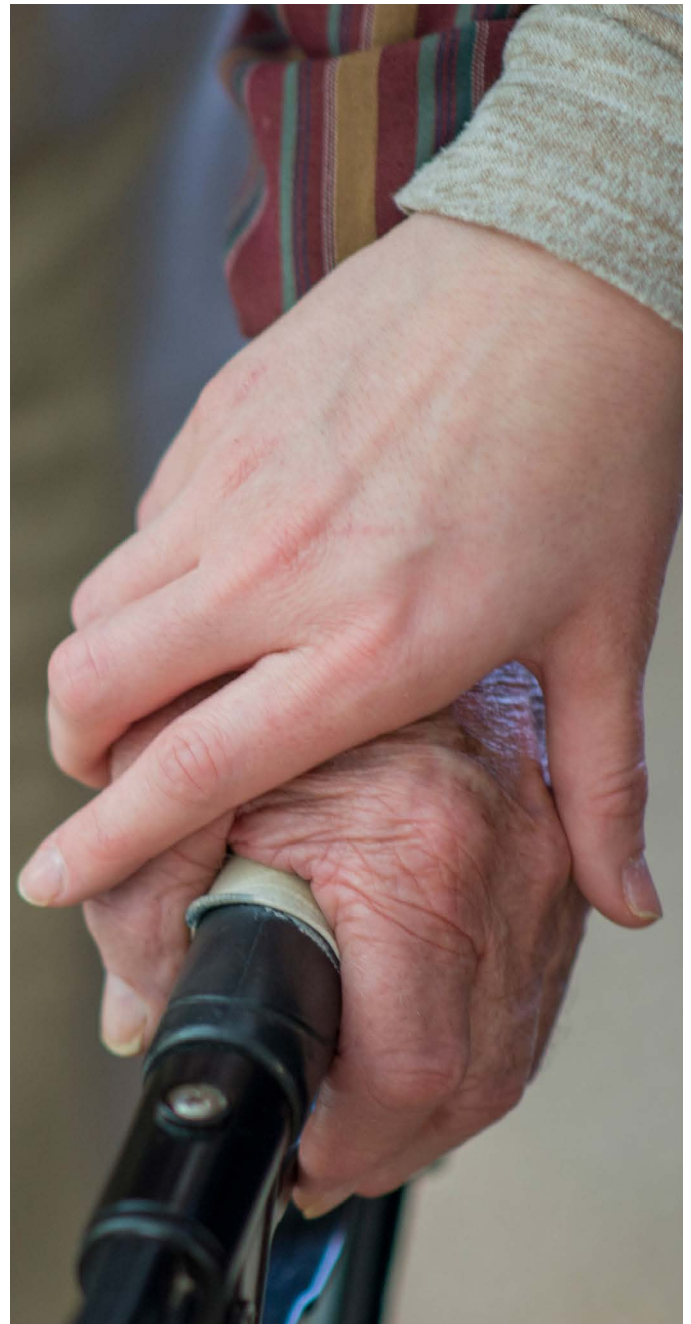
an application when you are ready. It is easy to apply online, over the phone or in person. Most seniors are able to use whichever application method they prefer. However, there are a few requirements you need to meet in order to apply online. Regardless of the application method you choose, you will need to provide the same information about your eligibility. Once your application is submitted, the Social Security Administration will review all of your personal details in order to make a decision, after which you will receive a letter of determination in the mail.

When to Apply for Social Security Disability Benefits

When you are getting ready to apply for assistance, it is important to be aware of how long the process takes. Disability benefits will not be issued immediately. Instead, the Social Security Administration needs anywhere from three to five months to process your application and verify all of your information. The procedure takes so long due to the amount of attention the Social Security Administration gives each application. Each benefit application is reviewed thoroughly, allowing the Administration time to investigate the severity of your disability and how much it affects your ability to work.

Because the application process can take a long time, you will want to apply for benefits as soon as you become disabled. Your application may go more smoothly if you have all of the information you need

on hand. However, you should not delay submitting a form if you are unable to locate certain documents right away. The Social Security Administration will help you track down any missing paperwork needed to complete your application.



Documents Required for a Senior Social Security Disability Application

When applying for Social Security disability benefits, you need to provide personal identification as well as records relating to your disability and work history. Refer to the chart below for a list of information that you may be asked to provide:

Personal Information	Medical Information	Work Information
<ul style="list-style-type: none"> • Your name. • Your Social Security Number. • The name, date of birth and Social Security Number of your spouse or dependents. • The routing number of your financial institution if you want to receive electronic benefit deposits. 	<ul style="list-style-type: none"> • The contact information for someone who can discuss your disability. • The name, address and phone number of doctors who have treated you. • Medicine and treatments you receive. • A list of your medical conditions. 	<ul style="list-style-type: none"> • Your salary from the past year. • The name and address of your most recent employer. • Your military record, if applicable. • A list of the last five jobs you held. • A list of any compensation or benefits you already receive for a disability, such as worker's compensation.

A variety of documents can be used to verify the information listed above. Be prepared to show a birth certificate, records of your citizenship, work records such as a W-2 form, medical records, lab results, doctors' reports and benefit award letters, if any. If you were in the military before 1968, you will also need to show your discharge papers.

With some application methods, you may need to mail your documents to the Social Security Administration to complete the process. If you need to mail your paperwork, you will get it back after your application is complete. However, you may not want to mail any documents that you are required to keep with you at all times, such as citizenship records. It is acceptable to mail a copy of employment forms and medical documents, but you can only send an original copy of other papers, such as your birth certificate. If you are uncomfortable sending your information through the mail, you may drop off any of your documents at a Social Security office in person.

Social Security Disability Application Methods for Seniors

Depending on your preferences, you may apply for disability benefits online, over the phone or in person. First, you can start the online application process [here](#). If you have never used the Social Security website before, create an account that allows you to save your application and return to it later. You are allowed to apply online as long as you are not currently receiving Social Security benefits already. An online application will not be accepted if you have been denied benefits in the last 60 days. If you want to apply online, note that the form is only available in English. To obtain an application in a language other than English, it will be necessary to visit a Social Security office in person to pick up a form in the correct language.

Second, applying in person is a popular option if you would like assistance with your form or you do not know where to begin. Start by entering your ZIP code [here](#) to find Social Security offices in your area. While these offices may accept walk-in visits for other services, you must schedule an appointment before you can apply for disability benefits in person.

Your third option is to apply for Social Security disability benefits over the phone. Contact the Social Security Administration Monday through Friday from 7 a.m. to 7 p.m. at 800-772-1213. As an alternative, TTY users can call 800-325-0778.

What happens after I apply for Social Security disability benefits?

After you submit a disability benefit application, the Social Security Administration will contact your medical professionals and review your work history to determine whether you are eligible. To make a decision, the Administration considers the severity of your disability and determines how much it has affected your ability to earn a living wage. You will receive a letter in the mail once your application has been fully investigated. If approved, this notification will include the date that your benefits start as well as the amount you will receive on a monthly basis. Keep in mind that your benefits will not start until the sixth month after you apply due to the length of time it takes for your form to be processed. If you are denied benefits, it is possible to appeal the decision. Read about how to make an appeal [here](#).

How to Determine Your Disability Benefits Amount

After you apply for disability benefits from the Social Security Administration, you will probably want to know the amount of benefits you can receive. Calculating your benefit amount will help you plan ahead and include your payments in your budget. The same basic criteria are used to determine each beneficiary's payment amount. Keep in mind that once you receive benefits, there is no guarantee that the amount will stay the same indefinitely. As the cost of living increases, your benefits will increase as well. On the other hand, you may receive a lower

amount of benefits if your circumstances change. In some situations, you may even lose your benefits after a certain period of time. Overall, it is important to note that there are many different factors that can affect your initial benefit amount, as well as the amount you will receive over time.

What is the maximum social security disability benefit?

Because of the number of factors that affect your benefit amount, there is not a standard allotment that seniors will receive. However, for reference, the average allotment in 2018 is \$1,197 per month. This is a modest amount, but it is enough to help beneficiaries stay above the poverty line. For many seniors, a disability payment is one of their only sources of income. This benefit is intended to be enough for seniors to meet their basic needs.

What affects disability benefit allotments?

Social Security disability payments are calculated based on your disability as well as the number of years you have worked. Unlike other types of assistance, payments from Social Security do not take into account your existing income or resources. In other words, you will not receive a lower allotment if you have money in savings or you have other sources of income. However, if you have enough income from other sources when you receive disability payments, you may be required to pay taxes on your benefits. For reference, only about one-third of recipients are

required to pay taxes on Social Security benefits. If one of the following situations applies to you, it is important to be aware that taxes will more than likely be taken out of your benefit payments:



Your annual income is more than \$25,000 and you file an individual tax return.



You are married filing jointly and have an income of \$32,000 or more.



You are married and file taxes separately.

If you are unsure of your tax obligations, contact the Internal Revenue Service for specific guidance.

While your benefit amount is usually not affected by your resources and income, you may receive a smaller Social Security disability allotment if you are concurrently receiving benefits from other disability funds. For example, getting worker's compensation or public disability benefits may mean that you are eligible for a smaller payment from the Social Security Administration.

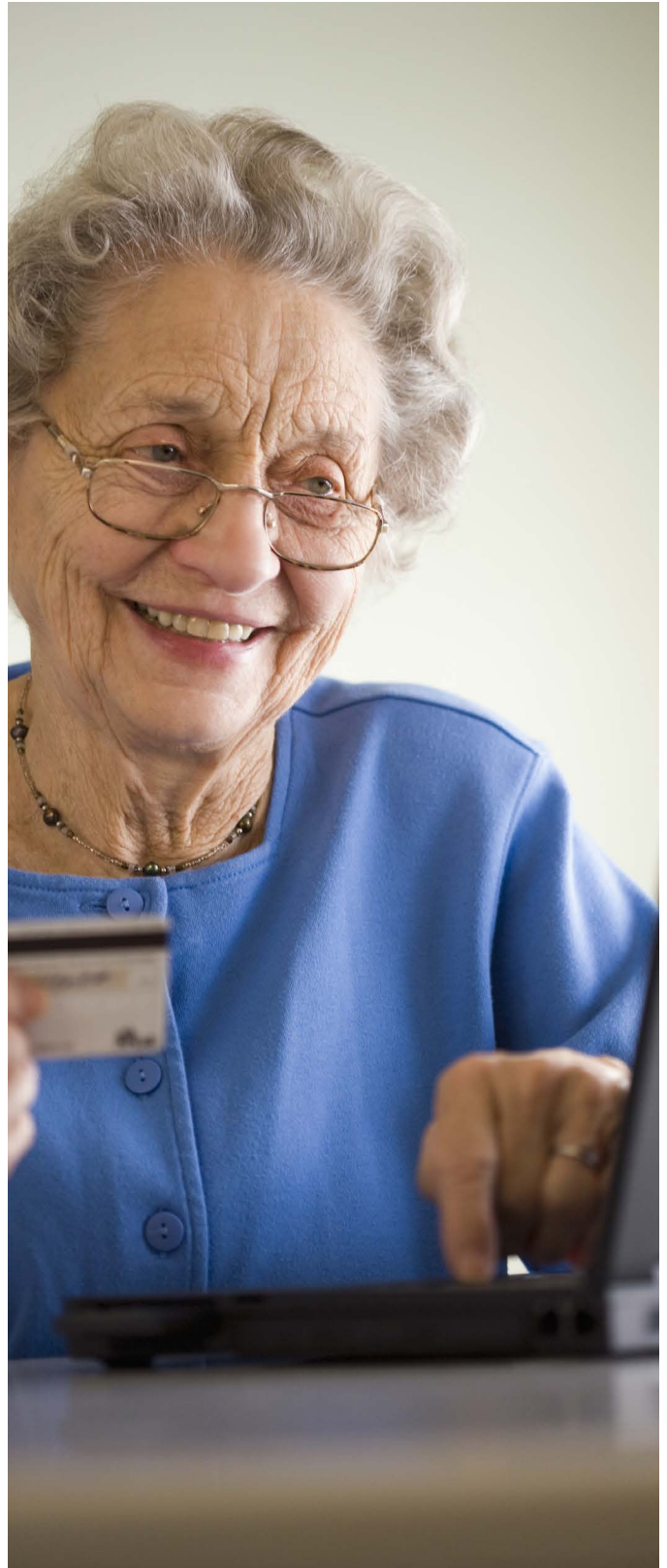
When will I receive my disability benefits amount?

Knowing how the amount of your disability payments is just as important as learning when your funds will be available. After you apply, you cannot receive benefits until six months have passed. This is a

federal requirement, and it cannot be changed even if you are in need of immediate assistance. Once your benefits begin, you will receive them on a monthly basis. You can continue to receive payments as long as you have a qualifying disability that affects your ability to work. However, keep in mind that certain changes can affect your continued eligibility for services. These are explained in more detail below.

Disability Benefit Payment Methods

All disability benefits are distributed electronically. If you applied for benefits prior to 2011, it was possible to receive paper checks. However, this is no longer an option. There are three ways to receive your electronic payments. First, if you have a bank account, it is convenient to sign up for direct deposit so that your benefits can automatically be added to your bank account. Many beneficiaries choose this option because it allows them to use their existing checking account to access benefits. Second, if you do not have a bank account, you may choose to sign up for an Electronic Transfer Account (ETA). This type of account is similar to a bank account, but it is used just for your disability payments. Third, you may choose to have a Direct Express card instead. This type of card can be used just like a debit card to access your funds. The Social Security Administration can help you create one of these accounts after you begin receiving payments. Alternatively, you can set them up yourself. Learn more about establishing an Electronic Transfer Account [here](#) or find out how to sign up for a Direct Express card [here](#).



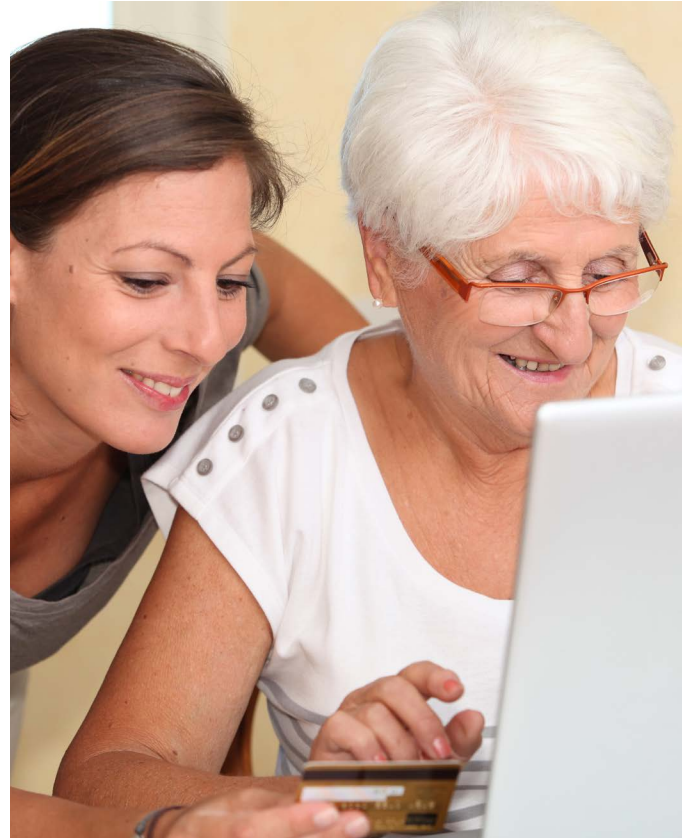
Do Social Security disability benefit amounts stay the same?

It is important to remember that your benefit amount can change. There are a few different reasons that your benefits may be increased or decreased. First, the Social Security Administration will make cost-of-living adjustments as needed. This usually occurs in January. The increase in your benefits will always reflect changes in the cost-of-living. For example, if the cost-of-living increases by two percent, your benefit amount will increase by two percent to help you adjust. Second your benefit amount can change if you begin receiving disability payments from an outside source. For example, receiving worker's compensation will affect your benefit amount. It is also important to notify the Social Security Administration if you move, have changes to your household or leave the U.S., as these circumstances can affect the amount of benefits you receive as well.

Because your eligibility for benefits is dependent upon your disability and ability to work, your benefits may change or be terminated if your situation changes. If you were to recover from your medical condition, you would no longer be eligible to receive benefits. It is also possible that your benefits will end if you return to work. There are a variety of programs available that will help you gain employment while receiving Social Security disability payments. If you are able to succeed in one of these programs during a trial period, your benefits will end once you return to work permanently. When your disability improves or you resume working, the Social Security Administration will usually terminate your benefits

three months later. Keep in mind that if your benefit amount changes or you lose your benefits, you can always appeal the decision. Learn about the appeal process [here](#).

As a senior, you may also be wondering what happens to your disability benefits when you retire. Note that it is common to continue receiving disability payments up until you reach retirement age. In such cases, your disability benefits will simply transfer into retirement benefits instead. The amount of benefits you receive will not change when you retire. However, if you receive any Social Security benefits in addition to disability payments, you should ask the Social Security Administration how retirement will affect your other benefits.



Wrongful Termination

As a senior, you must understand how wrongful termination laws apply to you.

If an employer discriminates against you or fires you for an illegal reason, you will need to familiarize yourself with these rules so that you can understand all of your options and receive fair treatment. Employment laws vary from one state to the next, but there are a variety of federal rules that apply to all workers no matter where they live. These laws state that workers may not terminate you based on your age, race, color, religion, sex, ethnicity, national origin, disability or veteran status.

It is equally important to understand the concept of at-will employment before making a complaint. At-will employment simply means that employers and their employees may terminate a work relationship at any time and for almost any reason. Many workers are employed at will but do not realize it. However, if you believe that you were let go from a job based on discriminatory reasons, you may wish to file a

wrongful termination case. This can be completed at the local, state or federal level. Local and state complaints can be made with a Fair Employment Practice Agency (FEPA) office in your area, but you can also make a complaint directly to the Equal Employment Opportunity Commission (EEOC).

Legal and Illegal Terminations

All employees should know the rules for legal and illegal terminations due to the fact that discrimination and other illegal practices can affect anyone. However, seniors in particular may wish to familiarize themselves with their employment rights so that they can recognize unfair treatment related to their age or other demographical factors. Discrimination occurs any time a company treats an employee unfairly based on his or her age, race, color, religion, sex, national origin or disability. While discrimination may be the motivating factor behind many illegal firings, there are also countless reasons to let an employee go that are legal. In many cases, a company does not have to provide any reason at all for firing someone, as long as the decision was made fairly. It is important for seniors to understand their rights, as well as their employer's rights, so that they can

differentiate between legal and illegal terminations in the workplace.

Legal Reasons for Terminating Employees

Employees should be aware that almost every state has a policy known as at-will employment, meaning that an employer can usually terminate an employee at any time, with or without cause. However, at-will employment still does not give a company the right to fire someone based on discriminatory factors or to break the law in any other way when letting an employee go. A senior may be fired for failing to adhere to company policies that affect everyone equally, such as attendance rules or performance standards. Seniors may also be fired for misconduct, unreliability or a lack of professionalism. Furthermore, companies are free to lay off employees when there are cutbacks that make such an action necessary. Keep in mind that an employer will usually have a specific reason for firing someone, but this is not a requirement. As long as a company does not break any laws or make a judgement based on discrimination, it is generally legal for the employer to terminate a worker.

Types of Illegal Termination Related to Discrimination

Many of the illegal reasons for firing an employee are based on discrimination. Laws under the Equal Opportunity Employment Commission (EEOC) make discrimination in the workplace illegal. Not only do

the EEOC rules apply when hiring employees, they also affect how employers can treat their staff on a daily basis as well as how they discipline employees. When an employer wishes to fire an employee, the EEOC laws dictate the legal ways for completing a termination. Many employers choose to discipline employees before making a firing decision. If so, the company cannot treat a senior different than any other employee who committed a similar workplace offense. When an employer decides to fire a senior, it cannot do so based solely on the employee's age or any other factor such as race, religion or disability. Many employers also face tough decisions when laying off groups of employees. During a cutback, it is illegal for an employer to show preferential treatment to younger workers. In other words, a company cannot choose to keep younger candidates employed while letting older employees go simply because of their age. Oftentimes, a company will rehire employees after a lay-off. In such cases, the employer also cannot show age-based preferences in hiring back younger employees instead of older employees. If an employer chooses not to recall an older worker, the reason must relate to factors other than the worker's age or other demographical factors.

It is common to think that ageism only affects workers who are nearing retirement age. However, age discrimination technically applies to any worker older than 40 years of age who is treated unfairly based on his or her age. With that in mind, note that it is also illegal for an employer to favor one worker over the other based on age, even if both employers

are older than 40 years of age. Discrimination can still occur when a supervisor and the employee are both 40 years of age or older. Furthermore, it is illegal for a workplace to have policies that apply to all workers, but are worded in such a way that older employees are not treated as fairly as younger employees. This can be especially problematic if company-wide policies on termination are skewed in a way that negatively affects seniors and other older workers.

Other Illegal Reasons to Fire an Employee

When discussing illegal firing practices, it is important to note that employers can also be held accountable for creating a negative environment that forces a senior to resign. Furthermore, companies cannot explicitly force a senior to quit. Unfortunately, it is possible for a workplace to create a culture that is unwelcoming or even hostile towards seniors and other older employees. When a company creates an intolerable work environment for a senior, it can lead to him or her feeling obligated to quit. Feeling forced to resign can negatively affect a senior's future in many ways. For example, a senior nearing retirement age may experience such a hostile work environment that he or she is forced into an early retirement. If the senior was not prepared to retire yet, he or she may have a harder time obtaining retirement funds or other types of benefits that come with retirement.

Many workplaces also have a whistleblower or non-

retaliation policy in place to protect employees. If a company terminates a worker for exercising his or her rights under one of these policies, it can be considered an illegal action. Unfortunately, many people who file an unsuccessful discrimination case with their employer may be fired as a result of the investigation. In other words, an employer may feel threatened by an employee's complaint and retaliate against that employee. If a worker is later let go for filing a discrimination suit, this is illegal.

Finally, it is important to discuss an employee's rights to exercise his or her civic duties such as voting or serving on a jury. In many cases, these activities will interfere with an employee's work day. However, a company cannot terminate an employee for performing one of these duties according to his or her rights. Certain companies may have specific policies relating to voting or jury duty. For example, an employer may require that a worker gives proper notice of his or her expected absence. An employee may also be required to submit a jury summons as proof of his or her duty. As long as a worker follows company procedures, he or she cannot be terminated for exercising a civic duty according to the law.

At-Will Employment and Exceptions

At-will employment is a concept that gives employers the freedom to terminate you with or without cause as long as the employer does not break the law, discriminate or violate a written contractual

agreement. You can also legally be terminated at the end of a limited-term work assignment without reason, due to the fact that your employer is free to let you go when your agreement is over. When you are employed at will, you can also choose to leave your position for any reason, provided that you are not contractually obligated to remain in your position. At-will employment rules may make it seem as if you have no say over your future at your job, but that is not always the case. Granted, it is possible to be fired legally and to receive no explanation of your termination. However, there are three major exceptions to the at-will employment rules that help protect your rights. Through court cases, a variety of exceptions have been adopted in certain states that grant you, as an employee, more rights to fair employment and justified terminations. When you work in a state that has accepted one of these exceptions, your employer cannot legally fire you unless it abides by the rules laid forth by that exception.

Do at-will employment exceptions affect me?

Before discussing at-will exceptions, it is crucial to learn whether or not you are an at-will employee. If you have not signed a written contract and are not working for an agreed-upon limited term, then you are probably an at-will employee. Note that while there are some exceptions to the at-will rules, you may not be able to claim any rights under an exception if your state has not adopted a law relating to it. Some states allow all three exceptions to the

at-will employment rules, while others only allow one or two. Certain states do not allow any exception to at-will laws.

Understanding at-will exceptions is helpful no matter your age, but it can be especially important when you become a senior. As a senior, it is possible for you to lose your job before reaching retirement age, which can result in a number of financial issues. In such a case, your employer may be acting fully within the law by exercising its right to terminate you for good cause, a bad cause or even no cause at all. However, if this happens to you and you live in a state that has adopted rules for fair dealings, you may be able to sue an employer for letting you go in bad faith. This is just one of the many reasons that learning the at-will employment rules in your state is crucial.

Every state except Montana allows employers to use an at-will policy in the workplace. In Montana, there are still wrongful discharge rules that dictate how and when an employer can legally fire an employee. If you live in Montana, you are still allowed to have rights under a few of the at-will employment exceptions even though the state does not use the same wrongful discharge laws as every other state.

The Three Major At-Will Employment Exceptions

Each of the major exceptions to at-will employment was established after a lawsuit was brought to court. While many wrongful termination cases are still filed today, many states rely on the rulings from these

initial court cases when making a decision on similar hearings.

Public Policy Exemption

The first at-will employment exception dictates that an employer cannot fire you for exercising your rights under a well-established public policy in your state. For example, your employer may not be allowed to fire you if you file for worker's compensation. Similarly, you usually cannot be fired if you refuse to break the law for the benefit of your workplace. In other words, in most states, you cannot be fired for providing testimony against your employer in court, especially if your alternative would be to commit perjury. When discussing the public policy exception, it is important to note that states have varying ideas of what constitutes "public policy." In general, public policy can refer to your civic duty to act in a manner befitting the common good. For example, it is in everyone's best interest for witnesses to tell the truth in court.

Because of how broadly public policy can be defined, some states only apply the public policy at-will exemption when an explicitly-stated policy already exists in the local laws. Other states allow the public policy exemption to be used if an employer wrongfully terminated an employee against an implied policy, even if it is not expressly stated anywhere.

The public policy at-will exemption is the most widely used, and there are only few states where this rule does not apply at all. These are Alabama, Florida, Georgia, Kansas, Louisiana, New York, Maine and Rhode Island.

Implied Contract Exemption

In certain states, at-will employees may be protected from termination without cause thanks to the implied contract exception. Under this rule, if an employer ever implied that a position came with job security or made other similar promises, then that company cannot fire an employee without cause. When a workplace makes assurances about job security, it is considered an implied contract. This at-will employment exception can apply to both written and verbal statements made by an employer. It is important for seniors and other workers to be aware that the exemption does not apply if an employer has made no such promises or statements relating to job security. Furthermore, this exemption only applies in certain states. States that do not use an implied contract exemption include Delaware, Florida, Georgia, Indiana, Louisiana, Massachusetts, Missouri, Montana, North Carolina, Pennsylvania, Rhode Island, Texas and Virginia.

Covenant-of-Good-Faith Exemption

The covenant-of-good-faith exception is the broadest of the three rules. Under this at-will exception, an employer cannot fire an employee without just cause. This is the case regardless of whether there is an explicit or implied contract, or if there is no contract at all. In other words, employers must justify every termination by giving a valid reason. Furthermore, employers in states that use this exemption cannot fire someone out of malice or act in bad faith when terminating an employee. Only

11 states currently have a covenant-of-good-faith exemption. The states that do use this rule include Alabama, Alaska, Arizona, California, Delaware, Idaho, Massachusetts, Montana, Nevada, Utah and Wyoming.

How to File a Wrongful Termination Discrimination Charge

Every worker should learn how to file discrimination charges. This is especially true if an employee loses a job based on discriminatory practices. Seniors in particular may benefit from learning how to file a wrongful termination suit due to the fact that it is possible to be fired based on discrimination before reaching retirement age. A discrimination charge can be filed with the Equal Employment Opportunity Commission or with local and state agencies that also handle wrongful termination claims. However, before reaching out to one of these organizations, seniors should make sure they are familiar with what constitutes a wrongful termination. Most workplaces have an at-will employment policy, meaning that it is usually possible to fire a worker without cause at any time. However, many states have exceptions to the at-will policy that grant seniors and other workers additional rights. Even with at-will employment, an employer is not allowed to consider an employee's age, race, sex, color, religion, national origin or disability when making hiring and firing decisions. When a senior feels that one of these rights has been violated, he or she may then file a discrimination charge.



Who can file a charge of discrimination?

Equal employment laws make it illegal for companies to discriminate, but it is important to note that not all employers are covered under the EEOC laws. It is necessary that your workplace has enough employees in order for the EEOC laws to apply. Most private businesses need to have 15 or more employees for EEOC coverage. However, these minimum numbers are different at other types of workplaces, such as government offices and employment agencies. Furthermore, coverage rules are sometimes different when you file an age-based discrimination complaint versus any other type of charge (such as race, religion or other discrimination). Refer to the table below to learn how many employees a business needs in order to be covered by EEOC laws.

Type of Employer	Minimum Number of Employees	Minimum Employees for Age-Based Discrimination Cases
Private businesses	15 or more	20 or more
State and local governments	15 or more	No minimum
Federal government agencies	No minimum	No minimum
Employment agencies	No minimum	No minimum
Unions and apprenticeship committees	15 or more	25 or more

Note that if a workplace is not governed by EEOC rules, workers may be able to file a complaint with a local or state group instead. It is also important to be aware that current employees, job applicants, former employees and job training participants at qualified workplaces can all file charges.

Where to File a Wrongful Termination Discrimination Charge for Seniors

Discrimination cases can be opened with the EEOC or a local organization in your state. Most states have their own anti-discrimination laws in addition to EEOC regulations. As a result, there are often local groups that help you file cases relating to specific laws in your state or community. These groups are referred to as Fair Employment Practices Agencies (FEPAs). It is not necessary to file a complaint with both the EEOC and a FEPA. To locate a FEPA, it is best to contact a local [EEOC field office](#) for more information.

How soon do I need to file a charge of discrimination?

One of the most important parts of filing a discrimination complaint is that you must follow a strict deadline. If you wait too long, you cannot file a charge with the EEOC. You generally only have 180 days from the discriminatory incident to open a case. However, you may have up to 300 days if the act against you is deemed illegal by the EEOC and an anti-discriminatory law in your state or local jurisdiction. As a senior filing an age discrimination case, you will have 300 days to take action, but only if your state has an age discrimination law. In other words, you cannot have a 300-day deadline if there is only a local law on age discrimination.

How to File a Charge of Employment Discrimination

When you are ready to file a charge for discrimination, you can do so online, in person or through the mail. If you prefer, you can also start the process via telephone by calling 1-800-669-4000. Note that it is not possible to finalize a complaint by phone, but calling is helpful if you do not know where to start. Review each of the filing methods below for more information.

Online

Use the [EEOC Public Portal](#) in order to start the process online. When filing online, the portal will help you determine how to move forward with your

discrimination complaint. You can also utilize this portal to check the status of your claim or schedule an appointment for an in-person appointment.

In Person

You may visit any EEOC field office by scheduling an appointment, but walk-ins are also accepted. There are more than 50 field offices that you may visit. Find a list [here](#). Visiting an EEOC office in person is a good option if you are not sure how you want to move forward with your charge. In a meeting, an EEOC staff member will help you make the right decision and file a case using the information you provide

By Mail

Filing a complaint by mail is another popular option. If you have a short amount of time remaining before your filing deadline, submitting a claim by mail may provide faster service. All you need to do is compose a letter containing your contact information and details relating to the offense against you. Be sure to sign the letter or the EEOC will not be able to investigate your claim. You may send your claim to a local EEOC office.

What information do I need for a wrongful termination complaint?

When filing a charge using any of the methods above, you should be prepared to enter the same basic information about the nature of the discrimination against you. This includes the following:



Your name, address and contact information.



The name, address and contact details for the company or employer you want to file charges against.



The number of employees at your workplace, if known.



A description of the discrimination including the circumstances under which it occurred.



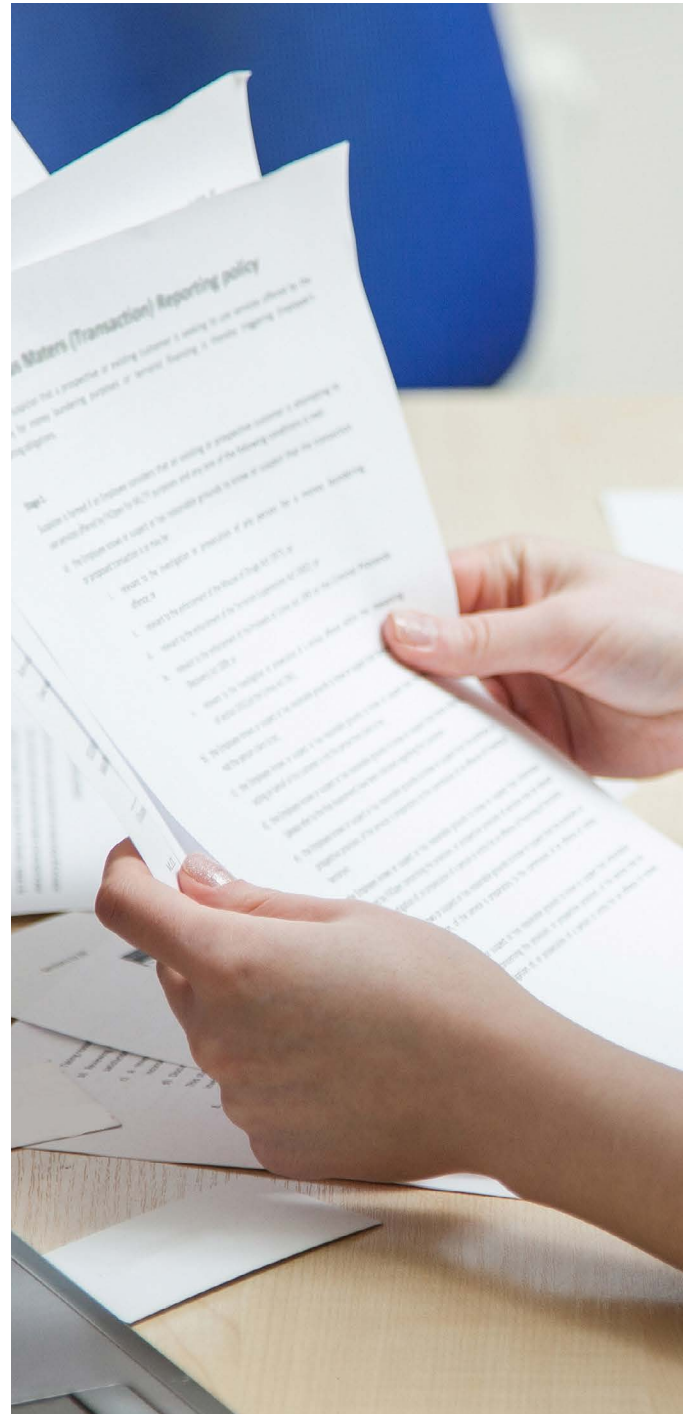
Why you believe the action constitutes discrimination.

Steps After Filing a Charge of Discrimination

After you file a claim, the EEOC will notify your employer within 10 days. The next step is usually mediation, which can occur between you and your employer. If you do not want to utilize the mediation option, the EEOC will start an investigation, which can take up to 10 months.

You may wish to sue your employer for discrimination as well. Note that you must file a charge of discrimination with the EEOC or a local group before you can file a lawsuit unless your complaint relates to the Equal Pay Act. In many cases, you need to wait at least 180 days and obtain a Notice of Right to Sue from the EEOC to do so. However, when filing

an age-based discrimination complaint, you do not need this notice, and you only need to wait 60 days before suing your employer.



Food Stamps

The Supplemental Nutrition Assistance Program (SNAP), commonly referred to as food stamps, is a helpful resource for senior citizens.

While the program is open to low-income applicants of all ages, food stamps can be especially beneficial for elderly individuals with a fixed income. At any age, SNAP eligibility is based on applicants' income. Older adults can apply for the program on their own, provided that their gross income is at or below 135 percent of the Federal Poverty Level (FPL). Eligibility for food stamps also depends on an applicant's resources. Households with a member who is 60 years of age or older are allowed to have more resources than households without senior citizens. When an individual qualifies for food stamps, it is necessary to submit an application and go through an interview with a state social services office. Applications will typically be approved or denied within 30 days. If approved, beneficiaries will receive benefits on an Electronic Benefit Transfer (EBT)

card, which can be used at grocery stores like a debit card. Note that a wide variety of nutritious foods can be purchased with EBT cards, but participants should familiarize themselves with excluded items. For example, hot foods and prepared meals meant to be eaten in the store are typically not allowed.






Supplemental Nutrition Assistance Program (SNAP) Benefits

If you are a senior with a low income, the Supplemental Nutrition Assistance Program (SNAP) is a useful program that can help you purchase food. Once you apply for SNAP and are accepted into the program, you will receive your benefits no more than a month later. The amount of benefits you receive will depend on your income, household size and resources. Food stamps can be used on a variety of items at stores that participate in the program. While benefits can be used at a wide variety of places, there are a few important rules to keep in mind. For example, you need to become familiar with the types of food you can purchase with your benefits. Certain grocery store items are prohibited, and you could be disqualified from SNAP if you misuse your

benefits. Severe cases of benefit abuse can also be prosecuted as fraud, making it important to learn all of the rules. Learn more about what you can buy with SNAP and discover when your benefits will be issued by reviewing the sections below.






What can senior SNAP food benefits buy?

SNAP was designed so that low-income families and seniors could supplement their existing food resources with nutritious items. Food stamps are only intended to be used on edible items that a household can buy for home consumption. This includes the following:

-  Grains such as bread and cereal
-  Produce items such as fruits, vegetables, herbs and other fresh ingredients
-  Protein sources including meat, fish, poultry and plant-based protein
-  Dairy products such as milk, cheese, yogurt and more
-  Eggs and other essential food staples

While many seniors use their SNAP benefits to purchase ingredients and produce, it is also possible to buy gardening seeds with food stamps. When it comes to seeds, seniors need to be aware of certain rules. Mainly, SNAP can only be used to purchase seeds that grow food items like herbs, beans, peas, tomatoes and berries, among other garden foods. Flower seeds and other non-edible plant seeds cannot not be purchased with food stamps.

Because most grocery stores and food retailers sell a wide variety of non-food items and other prohibited products, it is important to be aware of the items you cannot purchase with SNAP. Buying any of the following items with food stamps is not allowed:

-  Pet food and other items not meant for human consumption
-  Items such as alcohol, tobacco or cigarettes
-  Paper products, cleaning supplies or cooking equipment, such as pans
-  Herbal supplements, vitamins and medications
-  Food that is meant to be eaten in the store



Hot food such as ready-to-eat deli items

If you want to purchase any of the items above, you may do so in a separate transaction. Dividing your items makes it easy for the cashier to charge your non-SNAP items separately. You will be responsible for purchasing any prohibited items with your own money, not your food stamps.

Once you receive SNAP benefits, note that you can only use your food stamps at grocery stores and retailers that have chosen to participate in SNAP. Even if a store sells eligible food items, it may not be a SNAP participant. There are a wide variety of stores that allow you to use an Electronic Benefits Transfer (EBT) card. Find stores in your area by accessing state-specific information from the U.S. Department of Agriculture (USDA) [here](#). In some states, it is possible to use your SNAP benefits at restaurants and farmers' markets. For a current list of farmers' markets that participate in SNAP, visit the USDA's farmer market page [here](#) and click the map to download a nationwide list.

Misuse of SNAP Benefits

Seniors should be aware that it is illegal to sell, trade or barter with SNAP benefits. Food stamps should only be used as directed by the program. It is also against the rules to purchase prohibited items with SNAP benefits. Misusing food stamps may disqualify seniors from the program on a temporary

or permanent basis. In severe cases of food stamp abuse, beneficiaries may even be prosecuted for fraud.

When are senior food stamps benefits available?

After you submit an application for food stamps with your state benefits office, it will typically be processed within 30 days. However, if you have a very low income or no income at all, your application may be expedited. When your household income is below \$150 a month and your liquid assets amount to less than \$100, you may receive benefits in as few as seven days. Once approved for the program, your benefits will be issued in the form of an EBT card. Each state has its own guidelines for issuing benefits to EBT cards. Depending on where you live, your funds will arrive based on the first letter of your last name, the last digit in your Social Security Number (SSN) or your SNAP case number. Find out exactly when your benefits will be available by looking up your state information [here](#).

What amount of SNAP food benefits will I receive?

The amount of SNAP benefits you receive each month is called an allotment. In general, you are expected to spend approximately 30 percent of your household income on food when you are enrolled in SNAP. This figure is used in a formula that determines the amount you will receive each month. The size of

your allotment depends on your income, resources and household size. While these factors can vary greatly from one household to the next, there are limitations on what you can receive each month.

Refer to the table below for the current caps on food stamp benefits:

Household Size	Maximum Allotment
1	\$192
2	\$352
3	\$504
4	\$640
5	\$760
6	\$913
7	\$1,009
8	\$1,153
Each additional household member	Add \$144 per person

Note that seniors who live in Alaska, Hawaii, Guam or the U.S. Virgin Islands can receive higher monthly allotments due to the higher cost of living. Seniors who live in these states or territories can find their maximum allotments for 2018 [here](#).

Do food stamp allotments change?

Seniors who apply for SNAP will receive a notification that indicates their monthly allotment and the length of time that they can get benefits. If a senior's household income, size or resources change after he or she begins receiving SNAP, the monthly allotment amount can change as well. It is important for beneficiaries to report such changes to their state benefit office so that any necessary adjustments can be made. Changes to a senior's allotment can also occur when he or she renews or reapplies for SNAP.

How to Use EBT Cards

An Electronic Benefits Transfer (EBT) card is issued to everyone who receives food stamp benefits from the Supplemental Nutrition Assistance Program (SNAP). An EBT card is very similar to a debit card. Beneficiaries will need to activate their credentials and use a personal identification number (PIN) when purchasing items. Once a senior is enrolled in SNAP, benefits will be deposited into his or her account on a monthly basis. These funds can be used to purchase eligible food items at retailers who participate in SNAP. Learning how to check an account balance is important. Because SNAP is administered by state benefits offices, seniors should understand their individual state's process for checking EBT card balances. The methods for checking one's balance varies by state. Seniors with EBT cards also need to know how to use their cards and keep them secure. While some policies for cards are different depending on where seniors

live, there are certain rules and responsibilities that all cardholders have.

When are EBT cards for seniors issued?

When you sign up for SNAP, your application will be processed within 30 days. Your state benefits office will send you a notice indicating whether or not you have been approved for food stamps. Once approved, you will receive an EBT card, which allows you to begin using your benefits. If you have very limited resources and income when you apply for SNAP, your application may be processed in as few as seven days. Depending on your state benefit office's policies, your card may be sent in the mail or given to you in person.

You may also be wondering when your benefits will appear on your card. After you are approved for benefits, your funds will be deposited automatically each month. Each state distributes funds based on your case number, last name or the digits in your Social Security Number (SSN). Once you start receiving funds, they will appear in your EBT account on the same day each month. This makes it easier for you to plan shopping trips.

How to Use an EBT Card

Once you receive your EBT card, it is necessary to activate it and establish a PIN. When your card is set up, you may use it at any retailer that works with the SNAP program. In some states, eligible stores will

display a picture of an EBT card or the Quest logo at the store entrance, which makes it easier for you to identify participating retailers. Logos may vary by state, and not all retailers use the same one.

Most grocery stores that work with SNAP will have point-of-sale terminals in the checkout line. These are the same terminals that you would use to make a payment with a credit or debit card. Because your EBT card has a magnetic strip, you can swipe it just as you would any debit card. Although EBT cards have been used nationwide since 2004, some participating retailers may not have point-of-sale terminals. It is possible to shop at these stores and still use your food stamps. When it is necessary to use retailers like this, you may need to contact your state benefits office to obtain paper vouchers or another alternative form of payment in order to use your SNAP funds.

What happens to unused food stamps?

In most states, your benefits will roll over to the next month if you do not use all of your funds. However, it is important to note that unused SNAP benefits may expire after a certain period of time in some states. Even if your benefits roll over, they can still expire after a few months. If you do not use your card at all during the year, it is possible that a portion of your funds will be removed. However, you can usually petition your local benefits office in order to have your unused benefits restored. Even if you never use your card and your benefits have expired,

you should always keep your EBT card in case you need to apply for SNAP in the future. Each time you reapply for benefits, you will be able to use the same card.

What can I buy with an EBT card?

You can use SNAP benefits to buy any food that is meant to be consumed in a store. This includes vegetables, fruit, meats, grains, dairy, etc. You can also purchase seeds for foods that will be grown at home. In some areas, seniors can use food stamps at participating restaurants and farmers' markets in addition to grocery stores. While a senior's EBT card can be used at any participating retail store, it is important to be aware that certain items are prohibited. EBT cards cannot be used on hot foods, alcohol, tobacco, non-food items, supplements, medicine, paper products and other similar items. Seniors who want to purchase these items will need to complete a separate transaction to pay for them.

Checking an EBT Card Balance for Seniors

Seniors with EBT cards should learn how to check their account balance in order to use their benefits more effectively. It is important to note that funds will not be replenished if a senior uses them up before the end of the month. Instead, he or she will need to wait until the next benefit deposit in order to continue using food stamps. SNAP benefits appear automatically in each beneficiary's account, but it is

the EBT cardholder's responsibility to pay attention to the account balance between deposits.

Most states have an online portal that allows beneficiaries to check their account balance. Seniors can find online EBT account information for their state [here](#). Those who live in a state without an online portal will need to contact their state benefits office to inquire about EBT card balances. It is also easy to check balances by calling the customer service number on the back of the card. EBT cards can be used in certain ATMs as well. Seniors may use ATMs that display a SNAP or Quest logo in order to check their account balance. Because seniors receive the same amount of SNAP benefits from one month to the next, it is also convenient to save receipts from EBT transactions. This is a good way for seniors to keep track of their purchases and remaining funds.

Additional EBT Card Information for Seniors

EBT cards should be kept secure and used responsibly. Because your card is very similar to a debit card, you need to protect it in the same way. It is important to keep your PIN safe. Only allow trusted individuals to use your card or know your PIN. Your EBT card can be used by authorized representatives or household members who are on the same SNAP account as you. You are not allowed to let other individuals use your card, nor can you sell or trade your card. Doing so may result in you losing your benefits or being prosecuted for fraud. As a final

note, it is important to report a lost or stolen card and obtain a replacement as soon as possible. You can do so by contacting your state benefits office for help.

Eligibility for Food Stamps

Your eligibility for the Supplemental Nutrition Assistance Program (SNAP) depends mostly on your income and resources. In order to save time, it is important to understand the requirements for food stamps before you sign up. However, you can still submit an application for consideration if you are unsure of your eligibility for food stamps. After you apply for benefits, your eligibility will be determined during an interview with your state benefits office. Note that as a senior, there are a few SNAP requirements that do not apply to you. Some of the qualifications for food stamps, such as work requirements, are only relevant for applicants who are between 18 and 50 years of age. When it comes to food stamps, you are considered a senior citizen once you reach 60 years of age. Keep this in mind while reviewing all of the eligibility requirements below.

Income Limits for Food Stamps

The first requirement for food stamps is that you must have a low income. You will usually need to verify your income sources when you submit an application. However, in some cases, you are automatically considered a low-income individual. When you receive Supplemental Security Income

(SSI), Temporary Assistance for Needy Families (TANF) or general assistance benefits, you may qualify for food stamps without showing proof of your low-income status. It is important to be aware that SNAP is not an entitlement program. In other words, even if you meet the income requirements for the program, you will not automatically start receiving benefits. However, some states will allow you to apply for SNAP and other public assistance programs simultaneously. This means that your income eligibility for food stamps and other programs can be determined all at once, and it may not be necessary to apply for SNAP separately.

Almost every form of payment you receive counts towards your household's income. This can include your paycheck, unemployment compensation and benefits from Social Security, the Department of Veterans Affairs (VA) or other programs. Before looking at income limits, it is important to understand the difference between gross income and net income. Your gross income is the total amount of resources you receive, while your net income is the amount you have left after making deductions for certain expenses. In general, the gross income cutoff is 130 percent of the Federal Poverty Level (FPL) and the net income cutoff is 100 percent of the FPL. Households without elderly members need to meet both the net and gross income limits. On the other hand, as a senior, you only need to meet the net income requirements. Refer to the following net income limits below for 2018 to determine if your household may be eligible for SNAP based on income.

Household Size	Net income for 48 states and D.C.	Net income for Alaska	Net income for Hawaii
1	\$1,005	\$1,255	\$1,155
2	\$1,354	\$1,691	\$1,566
3	\$1,702	\$2,127	\$1,957
4	\$2,050	\$2,563	\$2,358
5	\$2,399	\$2,999	\$2,759
6	\$2,747	\$3,453	\$3,160
7	\$3,095	\$3,870	\$3,560
8	\$3,444	\$4,306	\$3,961
Each additional person	Add \$349	Add \$436	Add \$401

Note that seniors may qualify for SNAP if they are at 165 percent of the FPL, provided that they are disabled and unable to prepare or purchase food on their own. In such situations, the disabled senior and his or her spouse may receive SNAP even if the other members of the household do not meet the income requirements.








How Deductions Affect Income Reporting

When seniors report their household incomes, it is important to understand deductions. In many cases, seniors will claim a standard deduction. Refer to the following table for standard deductions in 2018:

Household size	Area				
	48 states & D.C	Alaska	Hawaii	Guam	U.S. Virgin Islands
1-3	\$160	\$273	\$225	\$321	\$141
4	\$170	\$273	\$225	\$341	\$170
5	\$199	\$273	\$229	\$399	\$199
6	\$228	\$285	\$263	\$457	\$228







In addition to standard deductions, a senior can claim a variety of other deductions. These include:

-  20 percent of the household's earned income.
-  The costs of caring for dependents, including disabled adults.
-  Child support payments required by a court order.
-  Expenses for shelter if these costs exceed 50 percent of a senior's income.
-  Out-of-pocket medical expenses that exceed \$35 a month.

How Resources Affect Your Eligibility for Food Stamps

In addition to having a low income, you also need to have limited resources before you can qualify for food stamps. Resources include things such as your bank account balance, cash or other liquid assets. Some of your possessions count towards your resources as well, such as your vehicle. You should not include your home and lot, your retirement plan or your pension. If you receive TANF or SSI, none of your resources are counted for SNAP. In some cases, your vehicle may be exempt if:

-  You use your vehicle to make money as a taxi or delivery driver.
-  You live in your vehicle.
-  The car is needed to transport a disabled family member.
-  The vehicle would be worth less than \$1,500 if you sold it.

As a senior, you must have less than \$3,500 in countable resources in order to qualify for SNAP. Note that resource limits are higher when you are a senior. Households without seniors must have less than \$2,250 in resources to get food stamps.

Additional Requirements for Senior Food Stamps

Seniors who meet the income and resource requirements for SNAP also need to meet a few other criteria. First, seniors who apply for food stamps need to have a Social Security Number (SSN) if they are U.S. citizens. Those who do not currently have this form of identification will need to apply for one before getting SNAP benefits. Second, an applicant needs to be a U.S. citizen or be legally present in the country. Immigrants and other legally-present residents who want to obtain food stamps should refer to the [SNAP non-citizen policies](#) for more information.

There are also SNAP work requirements, but these do not apply to seniors. Able-bodied adults who are 18 to 50 years of age usually need to work or be enrolled in a work training program in order to get SNAP for more than three months. Seniors can usually get food stamps for a longer period of time due to the fact that work requirements no longer apply after an applicant turns 50 years of age.

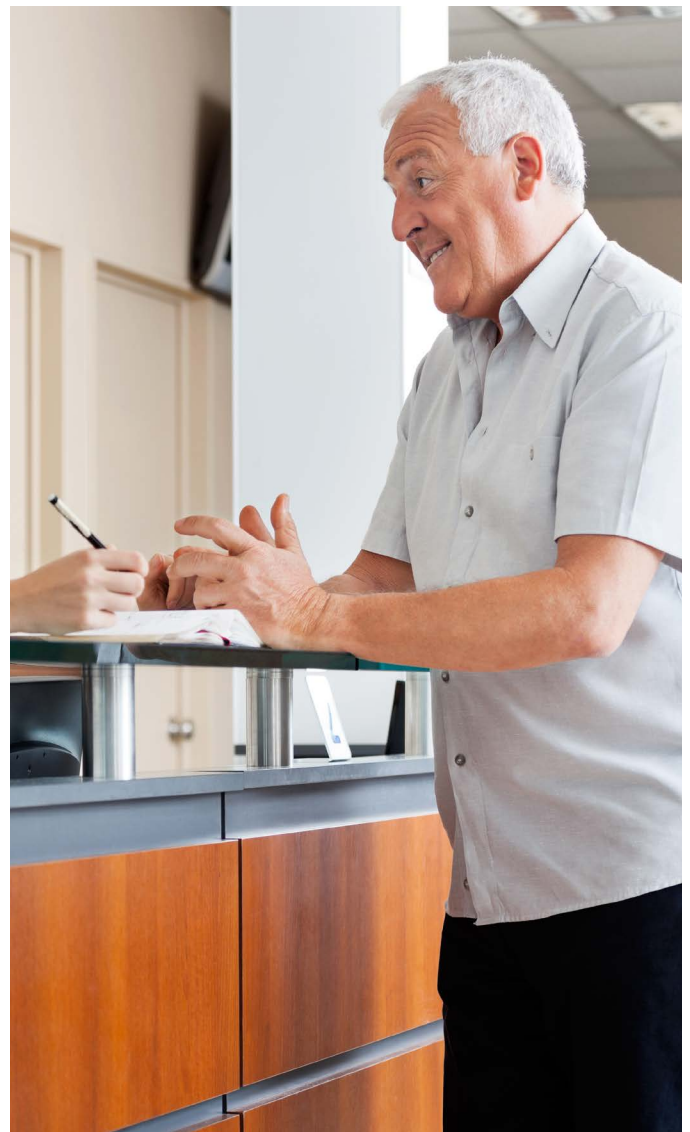
How Eligibility for Food Stamps is Determined

If you want to check your eligibility for food stamps before applying, it is easy to do so using this [SNAP prescreening tool](#). Be aware that this tool is not an application for benefits. If you find that you are eligible for SNAP using this tool, you still need to submit an application. Once you submit an official application, you will have an interview with your state benefits office, which will determine your eligibility. If you are denied benefits but feel that you should be eligible, it is possible to appeal your benefit office's decision.

How to Apply for Food Stamps

The Supplemental Nutrition Assistance Program (SNAP), also known as food stamps, is a federal program administered on the state level. Therefore, it is necessary to apply for benefits through a state or local public assistance office. No matter where you live, you should be prepared to enter the same basic information on your form. This includes details about your household size, as well as your income and countable resources. Although applications are

very similar between states, local offices will have different rules you must follow in order to apply. Some allow you to apply online or over the phone, while others require that applications be submitted in person or by mail. Regardless of the method that you use for submitting a form, you will need to attend an in-person or by-phone interview in order to finalize your application and verify your eligibility for services.



How to Fill Out a Food Stamps Application

Whether a senior applies for SNAP benefits online or on paper, he or she will need to provide the same information. To start, seniors will enter details about their household. It is important to understand the definition of a household before starting an application. People who live together in the same home, shop for food together and use the same food resources to prepare meals are considered a household. Members of a household do not need to be related, although they often are. Note that there technically can be more than one household in a single home. For example, people who live together but buy and cook separate food can be considered separate. In such a situation, both households could apply for benefits on their own, provided that each meets the eligibility criteria. When submitting an application, seniors should include the following information about each person in their home:



First and last name



Social Security Number (SSN)



Date of birth



Marital status



Relationship to the applicant



Whether or not each household member is applying for benefits

Next, seniors must describe their income. When counting income, seniors should include nearly every type of income they receive. It is necessary to enter information from each member of the household. Income reports can include details on certain household expenses, which may be counted as deductions. Finally, applicants must describe any resources such as bank accounts, cash and vehicles that household members have. Seniors must enter the amount or cash value of such resources.

Consequences of Reporting False Information

When applying for food stamps, it is crucial to be as accurate as possible. Submitting an application with incorrect information can lead to delays and other consequences. In many cases, applicants inadvertently make mistakes on their forms. Accidental reports can usually be corrected in order to avoid penalties. However, petitioners can also report inaccurate income or household information in order to get more benefits than they should. This is considered fraud. Applicants who knowingly submit false information can be prosecuted, fined and even sent to jail. When found guilty of fraud, petitioners are barred from future participation in the program.

How to Get Help Applying for Food Stamps

If you do not want to represent yourself when applying for SNAP, it is possible to elect an authorized representative for your household. This is a popular option if you are housebound or have a disability that would make it difficult to apply for or use SNAP on your own. Nearly anyone can be your representative. Most seniors choose a friend, relative, caretaker or neighbor who can readily provide assistance when needed. Your representative can sign your application, report income and household changes for you, and manage your benefits. A representative can even shop for you using your SNAP benefits. It is easy to designate a representative when you apply for services. If you want to elect a representative at a later date, all you need to do is submit a form to your public assistance office. Note that you can only have one authorized representative.

Methods for Submitting a Senior Food Stamps Application

There are a few different ways to apply for food assistance. The available methods vary, and not all states offer the same options. Depending on where you live, you can submit an application online, over the phone, in person or through the mail. Almost every state has an online portal that you may use to apply. To access your state's online application, click [here](#). When you apply online, it is usually necessary to create an account with a password so that you can save your application progress and return to any unfinished forms you have.

Many seniors prefer to submit applications using a paper form instead. If this applies to you, then you can print a paper application from your state government's website. Alternatively, visit your local public assistance office in person to obtain a paper form. To apply by phone, call your local government for assistance or use your benefit office's website to locate its phone number. State hotline numbers for food stamps are also available [here](#).

You should not contact the national SNAP office, which is administered by the Food and Nutrition Service of the U.S. Department of Agriculture (USDA). While the national administration may answer certain questions, they do not process applications. If you do not know where to start or cannot find the official government page for your state, use [this map](#) of local SNAP offices throughout the country.

How Food Stamps Applications are Processed

After you apply for benefits, your local SNAP office will determine whether or not you are eligible for the program. You should be contacted by your local office to set up an appointment time for your interview. Your application will be complete once the interview is over. When approved for food stamps, you should begin receiving assistance within 30 days. If you need to apply for other forms of public assistance such as Supplemental Security Income (SSI), Temporary Assistance for Needy Families

(TANF) or other programs, it may not be necessary to apply for SNAP separately. Ask your benefit office to see if it provides dual applications.

Preparing for the Food Stamps Interview

After you apply for food stamps, you will have to undergo an interview. In most cases, you must go to your state benefits office to complete the interview in person. However, accommodations can be made if you are unable to visit a department in person. Because the food stamps program is administered by states, your benefits will be determined by a local office. During your interview, a caseworker will review your application and ask you to verify details about your identity, income, resources and household. Therefore, you should prepare by gathering any documents that provide proof of this information. Your application for benefits is not complete until you have gone through an interview with your local public assistance office. Once your meeting is over, you will receive a SNAP determination. If you are deemed eligible for food stamps, your benefits will begin shortly after your meeting.

What do you need for a food stamps interview?

You should begin preparing for your food stamps interview soon after you submit an application. A food stamps interview will go more smoothly if you are ready to present all of the necessary documentation. While some information can be

verified without documentation, applications are processed more quickly when you come prepared with your paperwork. Your caseworker will need to verify your identity, citizenship, resources and income. To prove who you are, present a driver's license, U.S. passport, birth certificate, marriage certificate or other similar documentation. Passports can also be used to verify your citizenship. If you do not have a passport, you can provide a certificate of U.S. citizenship, a naturalization document, an Alien Registration Card or various Immigration and Naturalization Service (INS) forms such as the I-94, I-151 or I-551 to prove your citizenship. In most cases, it is also necessary to show proof of your Social Security Number (SSN). Provide your Social Security card, a Medicare card, your tax return or employment records to satisfy this requirement.

Verifying your income, resources and expenses is equally important. Because assets and income will vary from one applicant to the next, there is not a set list of documents you need for this requirement. Be prepared to show any of following paperwork if it applies to your situation:



Retirement and pension statements



Household bills for utilities, rent, mortgage payments or other shelter costs



Any paychecks or other sources of income you have received for the past three to four months



Bank statements from checking and savings accounts



A list of any vehicles you own, as well as their value

Note that it is important to include your household expenses if you wish to deduct expenses from your income. As a senior, you can also deduct some medical expenses if you are not reimbursed for these by an insurance plan.

If you are still not sure what to bring for your interview, think about the information you included on your application. Remember that the point of a food stamps interview is to verify the details of your initial application. Any paperwork you have that supports the information you reported on your form may make your interview go more smoothly.

Food Stamps Interview Options

Once you have gathered all of the paperwork you need for your meeting, familiarize yourself with the interview options available to you. Interviews are given at city, county or state benefits offices, as well as community-based organizations that work with the food stamps program. Find a list of state agency websites [here](#) for more information on benefit offices

in your area. If you prefer to get information over the phone, find a list of state hotlines [here](#). No matter which state you live in, it is usually necessary to visit a local benefits office in person to complete the interview. However, you may qualify you for a phone interview if you:



Are ill.



Lack transportation.



Live in a rural area far from a benefits office.



Cannot drive because of prolonged, severe weather.



Work during the only available appointment times.



Live in a household where all the members are elderly or disabled.

Seniors may attend a food stamps interview on their own. It is also possible for a different member of the household to go to the interview instead. As an alternative, seniors may choose an authorized representative who can answer interview questions on behalf of the applicant. Seniors who want to use an authorized representative must indicate in writing

who their representative is prior to the food stamps interview. It is only necessary for one household member to attend the interview. However, seniors may bring someone to the meeting if they do not want to go alone.

How Information is Verified in an Interview

The main purpose of a food assistance interview is to verify all of the information on an applicant's form. During the meeting, a caseworker will examine the documents an applicant brings in. The worker may ask for clarification and explanations. Seniors will also have an opportunity to ask questions about their applications. If a caseworker discovers inaccurate information on an application, seniors should fix the discrepancy or provide an explanation. Note that applicants who knowingly report false information may be prosecuted for fraud and banned from food stamps in the future.

When do food stamps interviews occur?

When a senior is approved for food stamps, his or her benefits will usually start within 30 days. Therefore, the interview needs to happen within 30 days of applying for benefits. Seniors with an immediate need for food assistance may be interviewed within five days and receive benefits within seven days. This is considered an expedited application. Seniors are eligible for a faster application and interview process if they have very limited resources and income.

Recertification Interviews for Food Stamps

After your initial food assistance interview, you will need to attend a recertification meeting in most states. Some states, such as California, require annual recertifications for the entire period of time you are receiving food assistance. In most areas, you will need to reapply and re-interview for benefits each time your eligibility for food stamps expires. For example, people who are eligible for food stamps for only three months would need to have a recertification interview at the end of this period in order to keep their benefits.

Food Stamps Denials and Appeals

Also known as Supplemental Nutrition Assistance Program (SNAP) benefits, food stamps can be denied for a variety of reasons. It is important to be aware that a denial can occur after you first submit your application, but you can also lose benefits after you have been receiving assistance for any length of time. In many cases, denials occur when you do not meet the eligibility criteria for food assistance. Committing certain violations may lead to your disqualification from SNAP as well. You will receive a notification from your local benefits office after you apply for assistance. When you are denied, the letter will explain why you do not qualify or why you have lost your benefits. After receiving a denial, it is possible to have your case reviewed. This is known as an appeal. During this process, your local benefits

office will look into your case to determine whether you received the correct decision.

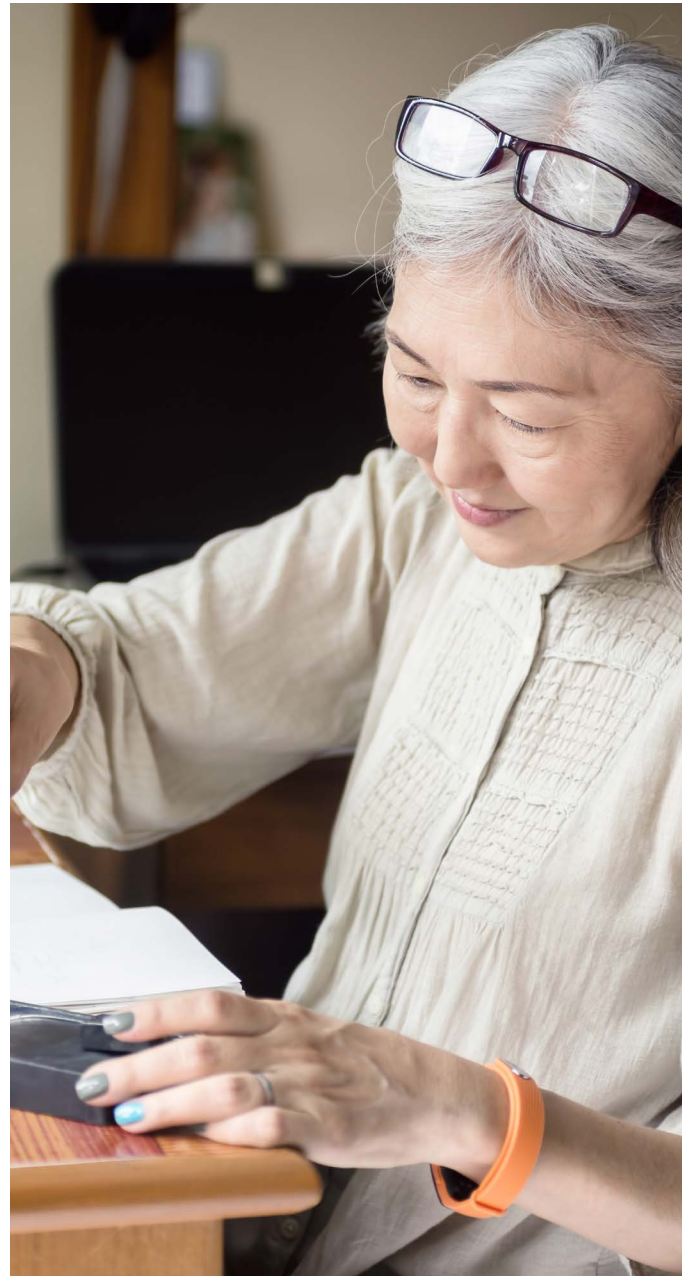
When do food assistance denials occur?

In many cases, your SNAP application can be denied based on a lack of eligibility for the program. If your income is too high or you have too many resources, you may be rejected based on that information alone. As a senior, you must have less than \$3,500 in resources and have a net income at or below 100 percent of the poverty level. Applications are also turned down if you are not a U.S. citizen or a legal resident. Furthermore, you can be denied SNAP benefits if you apply for benefits in a state where you do not reside.

When your circumstances change, you may receive a reduced amount of benefits or lose your food stamps altogether. Exceeding the income or resource requirements will often lead to your benefits ending. If you start earning more income, but it does not exceed the limits for SNAP, your food stamp allotment will usually be reduced. In some cases, you may be deemed ineligible for food assistance if you do not provide enough information to verify your needs. It may be possible to resolve issues like these by providing additional paperwork that gives evidence of your financial need.

Committing public assistance fraud or abusing the food stamps program usually means that a beneficiary will lose his or her eligibility for SNAP.

Fraudulent activity includes selling or trading food stamps, failing to report income or lying on an application in order to get more benefits. Seniors who accidentally receive more benefits than they should may also be guilty of a violation if they notice the error and fail to report it.



What happens after a food stamps denial?

If you do not qualify for food stamps, your SNAP office will mail a notification telling you why. It is not necessary to take any further action if you agree with your benefit office's decision. Determination letters are usually sent within 30 days of when you submitted your application form. Remember, it is also possible to lose your SNAP benefits even if you have been receiving them for a while. State benefit offices are required to notify you in advance of any reduction or cancellation in your benefits. In most cases, a notification will be sent at least 10 days before your food stamp allotment changes. This gives you time to appeal the decision without losing your benefits.

Steps for Appealing Food Stamp Denial

You may ask your local benefits office to reconsider your case any time you disagree with a decision it makes. If you receive a letter that says your food stamps are ending or being decreased, it is necessary to take action in order to keep your benefits. You do not need to make an appeal immediately. However, waiting may mean that you lose your benefits until the matter can be resolved. You usually have 90 days in which to make an appeal after you receive a reduction or termination of your benefits. The first step in the process is to write to your local benefits office. Some states will allow you to use an official form for requesting an appeal. If this is not an option where you live, contact your local office for assistance. Find

information on your state's SNAP offices [here](#) if you do not know where to start.

Once your appeal request is received, your state's public assistance office will take another look at your case to ensure that no one made any mistakes or missed any information that could affect your benefits. When the office determines that your denial was issued correctly, it will notify you of this decision. If you still disagree, you can request a fair hearing. A hearing is a formal process in which you may be required to provide documentation that helps your case. Any paperwork relating to your income, resources or expenses may be beneficial. Upon hearing any evidence that you present, your local benefits office may or may not choose to reverse its decision. You usually cannot reopen the same appeal once you have gone through a hearing.

Even if seniors are denied benefits and have gone through an appeal or hearing, they may become eligible for SNAP again in the future. It is common for seniors to reapply for benefits once they meet the qualifications for food stamps again. However, beneficiaries who are guilty of fraud or other program violations may be banned from SNAP indefinitely. Individuals guilty of serious violations may not ever be eligible to apply for benefits again.

How to Report Discrimination

The information presented above relates to cases where you were denied benefits based on your

eligibility for SNAP. If you believe your application was denied due to discrimination, it is necessary to contact the U.S. Department of Agriculture (USDA) rather than your local benefits office. Violations of your civil rights under the SNAP program are investigated at the federal level. You should report such violations immediately. Write to the following address if you believe you were denied benefits based on your age, ability, sex, race, religion or any other protected factor:

Secretary of Agriculture
U.S. Department of Agriculture
14th & Independence Avenue, S.W.
Room 200A
Administration Building
Washington, D.C. 20250

How to Renew Your SNAP Benefits

If you receive assistance from the Supplemental Nutrition Assistance Program (SNAP), more commonly called food stamps, you will need to renew your benefits periodically. You may hear your renewal obligations referred to as a recertification. The main point of renewing your benefits is to verify that you are still eligible to receive food stamps. As a senior, your qualifications are less likely to change compared to younger applicants. However, it is still necessary to complete the renewal process regularly in order to continue receiving food assistance from SNAP. The frequency of your recertifications will vary

based on your household circumstances. Similarly, food stamp renewal options are different based on where you live. Some states allow you to start the process online or through the mail, whereas others require that you attend an in-person interview at certain intervals. Regardless of where you live, you will likely need to attend a recertification interview at some point in order to keep your benefits.

Requirements for Senior Food Stamps Renewals

It is important to understand that you will not receive food stamps indefinitely. Even if you qualify for assistance for a long period of time, you will eventually need to recertify your eligibility for SNAP if you want to continue receiving benefits. SNAP is not an entitlement program that you automatically qualify for when you reach a certain age. Your eligibility may end at any time if your circumstances change.

As a senior, your certification period typically lasts longer than it would for younger applicants. People who are between 18 and 50 years of age usually have to recertify their food stamps participation at least once a year, if not more frequently. You may receive a two-year certification if you live in a household where all of the members are elderly or disabled. Even if you qualify for a two-year renewal period for your food stamps, your state agency is required to contact you after one year has passed. This is done to ensure that you still want to receive food

stamps. When a public assistance office contacts you between certification periods, it does not count as a renewal of your benefits. It simply gives you an opportunity to decline participation in SNAP if you wish to end your benefits for any reason.

If you live in a household with participants who are not disabled or who are younger than 60 years of age, you do not qualify for a two-year eligibility period. When your household is composed of seniors and other adults, you have to recertify at shorter intervals. Renewal periods are determined based on the stability of your household's resources and income. Your state or local benefits office is responsible for setting the length of your recertification period. Renewals can be due anywhere from one to 12 months. The more consistent your income and resources are, the more likely it is that you will qualify for a longer certification period. If your income or household members change often, you can expect to receive a shorter timeframe for your renewals.

How to Renew Food Assistance Benefits

Seniors will receive a notification from their state benefits office when their food stamps are due to expire. This notice should arrive early enough for the beneficiary to take action before his or her benefits run out. Ignoring a notification may lead to a senior losing his or her food stamps.

In many states, the process for renewing food stamps is the same as applying for them in the first

place. You should be prepared to verify your income, household size, resources and expenses. If, like many seniors, you have medical costs that you deduct, make sure you can provide proof in order to continue using your deduction. Bills, pay stubs, bank statements and other similar documentation will help you verify your resources and expenses.

It is common for your income or resources to change between certification periods. You should always report these changes as soon as they occur. You should not wait until your next recertification in order to update the following information:



A change of address



The addition or loss of a household member



An increase of more than \$100 in your monthly income



Changes to your shelter expenses



Changes to the amount of child support you pay, if any

If you experience any of the changes above, it is necessary to notify your local benefits office within 10 days. Failure to do so may qualify as a program

violation, which can affect your eligibility for food stamps in the future.

Will I keep my SNAP benefits when I recertify?

In many cases, you can continue receiving the same benefits once you complete the recertification process. However, having a higher income or more resources may make you ineligible for SNAP. Your benefit allotment can also change if you have an increase or decrease in your household's income, expenses, resources or other assets. Even if you fear losing your current allotment, you still need to recertify. You can only keep your benefits if you apply for a recertification before benefits expire.

Provided that you are eligible to continue receiving benefits, you will not experience an interruption in your food stamps as long as you reapply in a timely manner. Your notice should include a deadline by which you must file a recertification form. In some cases, your food stamp allotment will be prorated if you do experience a gap in your benefits due to a delayed application. However, if you wait too long, your renewal may be denied. If this happens, you must submit a new application in order to receive food stamps again.

Methods for Renewing Food Stamps for Seniors

The options for recertifying your food stamps vary

based on where you live. States are allowed to set their own procedures. Depending on local policies, you may be able to renew your SNAP benefits online, through the mail, in person or over the phone. When you are unable to recertify your benefits in person, a home visit may also be scheduled. Note that if you are required to renew your food stamps more than once a year, state benefits offices usually only make you appear for an in-person interview once during a 12-month period. Find a list of state SNAP offices [here](#) for more details on local renewal procedures.

The Emergency Food Assistance Program (TEFAP)

TEFAP is a program available to seniors and other individuals who have low incomes and need immediate food assistance. While TEFAP is a national program, it is administered by states. Therefore, each state sets its own guidelines on who can apply for services. In general, seniors need to be living in very low-income households in order to qualify for TEFAP, but the specific requirements vary based on where an applicant lives. A variety of commodities are available through TEFAP, which allows low-income seniors to access nutritious items at no cost. Emergency food assistance is not meant to be the sole source of food a senior has. Instead, it is meant to provide a safety net for people who need help right away. Seniors who qualify for assistance can usually receive benefits for as long as they need. However, it may be necessary for participants to obtain additional food resources from other programs when they have long-term needs.

How the Emergency Food Assistance Program for Seniors Works

Before seniors apply for TEFAP, it is helpful to learn how the program operates. TEFAP is administered and funded by the U.S. Department of Agriculture (USDA) on the national level. However, seniors do not obtain assistance directly from the federal government when they want to apply for TEFAP. Instead, USDA foods are distributed to states. Each state's food distribution department is in charge of delivering commodities to various food banks, food shelves, community organizations, soup kitchens and other organizations that provide food directly to people in need. Seniors who want to obtain assistance from TEFAP must approach community organizations that receive food resources from the program.

There are countless community programs that provide food to low-income people through TEFAP. Seniors who do not know where to begin looking should reach out to their state's food distribution department for more information. These departments work closely with the organizations that provide free food through TEFAP. A list of food distribution contacts for each state can be found [here](#). Note that some states have more than one department that works with the TEFAP program.

TEFAP Eligibility Criteria for Seniors

There are only a few general eligibility criteria that you need to meet in order to get food assistance

through TEFAP. Because TEFAP operates differently in each state, the specific criteria can vary based on where you live. Most importantly, you need to have a low income and live within the service area of an organization that provides TEFAP benefits in order to participate. The income requirements vary greatly by state. Some require that you be at or below 185 percent of the federal poverty level (FPL), while others indicate that you must be at or below 150 percent of the FPL. There are not usually age requirements in order to qualify for TEFAP. However, many public assistance programs allow you to have a higher income and still qualify for services if you are a senior citizen. Certain states may follow this general rule when setting income limits for TEFAP.

If you are not sure whether your income will meet the requirements in your state, you can usually get accepted for TEFAP assistance based on your enrollment in other public assistance programs. In most states, you automatically qualify for emergency food assistance if you are currently receiving benefits from:



The Supplemental Nutrition Assistance Program (SNAP).



Temporary Assistance for Needy Families (TANF).



Supplemental Security Income (SSI).



Medical Assistance (Medicaid).



The Commodity Supplemental Food Program (CSFP).



The Food Distribution Program on Indian Reservations (FDPIR).



Various disaster relief programs.

While TEFAP is meant to provide temporary, supplemental assistance, you can usually continue receiving food from the program for the entire time that you meet the income requirements. Note that the rules for TEFAP are not as rigid as those for SNAP or TANF. Unlike these programs, it may not be necessary to recertify your eligibility for TEFAP. However, as with any public assistance program, you should report changes to your income if it will affect your eligibility for services.

How to Apply for Emergency Food Assistance

If you believe you meet the eligibility criteria for TEFAP, you may visit a location in your community that provides emergency food benefits. Many food shelves, soup kitchens and similar locations receive resources from TEFAP. Remember, if you do not know where to start looking, it is helpful to

contact your state's food distribution department for assistance.

Once you have located a community resource that works with the TEFAP program, you will usually complete a form that stays on file with the organization. Most community groups use a document called a self-declaration form instead of a formal application. These forms vary by state, but will generally require that you share the same information. Be prepared to enter the following details on your self-declaration form:



Your name, date of birth and contact information



The name and birth date of each household member



Your household's combined income



Whether you are currently receiving benefits from other programs
Information on any allergies your household members have



The name of a proxy, if desired, who will pick up food on your behalf

How to Use Emergency TEFAP Benefits

Seniors can receive a wide variety of fresh, dry and canned goods through TEFAP. The availability of items may vary depending on where a senior lives. In general, participants can receive fruit, vegetables, meat, fish, pasta, dairy products, bread, cereal, dry eggs and other staples. Numerous [TEFAP recipes](#) and fact sheets are available for seniors to use. Fact sheets include information on storing, preparing and serving food. These sheets may be included with the packages of food available from community groups that distribute items, but seniors can also find them online [here](#).

TEFAP is not meant to provide all of the food you need to survive. Rather, the program was designed to help you supplement your diet with nutritious foods. If you are not already receiving food assistance from any other program but are eligible for TEFAP, you will probably also qualify for other services such as SNAP, TANF or CSFP.

Reporting Public Assistance Fraud

Public assistance fraud can occur in nearly any social program for seniors and other individuals. This includes services such as Temporary Assistance for Needy Families (TANF), the Senior Farmers' Market Nutrition Program (SFMNP), The Emergency Food Assistance Program (TEFAP) and the Supplemental Nutrition Assistance Program (SNAP), also called food stamps. Public assistance fraud can include

any activity in which beneficiaries break rules to receive benefits they are not entitled to. Fraud also occurs when people misuse the benefits that they have obtained legally. Furthermore, retail stores can be guilty of fraudulent activity if they knowingly allow violations to occur in their stores. Seniors who see or hear of suspicious activity should always report incidents to the appropriate departments. Fraud is detrimental for a number of reasons, but it can frequently be stopped by people who have learned how to identify and report it.






When is reporting public assistance fraud necessary?

If you are a senior who receives public assistance from SNAP, TANF or other programs, you may already know how to identify fraudulent actions. Being a recipient of public assistance may make you more aware of people who violate the rules for welfare programs. If you are not sure how to identify fraud, it is easy to learn the warning signs. Each public assistance program has specific rules relating to fraud, but there are a few incidents that should raise suspicion in any program.

One of the most common ways to commit fraud is to lie on an application. Applicants can make false claims by failing to report every resource or source of income their household has. Some applicants also commit fraud by claiming to have more dependents than they actually do. Any time a beneficiary knowingly makes a false claim in order

to receive more benefits, he or she may be found guilty of fraud.

Fraud also occurs when claimants fail to report changes to their household. By law, most public assistance programs require that beneficiaries report any changes to the following:

-  Earned income from jobs or other programs
-  Resources such as bank account balances, retirement accounts or other assets
-  Housing expenses
-  The number of household members
-  Residential addresses

Some programs, such as cash assistance services, also require participants to report marital status changes and dependent childcare expenses. Seniors who receive SNAP need to report changes in medical expenses, as the amount can affect seniors' deductions. It is important for participants to update their state benefits office when any of these factors change because it can affect their eligibility

for services. For example, gaining income or losing a household member can lead to a participant no longer qualifying for public assistance. Therefore, failing to report such changes is considered fraud.

Another common type of fraud is the misuse of benefits. Participants who try to sell or trade their welfare benefits may be found guilty of trafficking their government benefits, which is against the law. If you see someone trying to sell or exchange their SNAP benefits or other public assistance funds for cash or services, you should always report it. Beneficiaries who violate public assistance program rules may be fined, prosecuted and even sent to jail.

Finally, you may be aware of retail stores that violate the rules of public assistance programs. This can be a problem with SNAP. When a retailer abuses SNAP by allowing trafficking to occur, the store may be permanently barred from the program. Retailers can also be penalized if they knowingly allow SNAP participants to purchase prohibited items such as alcohol, cigarettes, tobacco products and other items with their government benefits. You can report these businesses in the same way that you would report an individual. Once banned, it is usually not possible for stores to reapply for participation in the program again.

Reasons to Report Public Assistance Fraud

There are several reasons to report fraud in public assistance programs. Most importantly, the more people who commit fraud, the more difficult it is for programs to reach the residents who genuinely need assistance. Fraud undermines the mission of public assistance programs, which negatively affects people who are eligible for services. When funds are misused and granted to people who do not actually qualify for help, it can harm the economy as well, since taxes are used to fund these programs.

How do seniors report public assistance fraud?

Fraud is investigated by a variety of departments. If you do not know who to contact, you may wish to contact your local welfare office. City, county and state offices can refer your information to the correct investigative agencies. Many fraud cases for TANF and other family services are investigated by the [Office of Inspector General](#) (OIG) of the U.S. Department of Health and Human Services (HHS). Contact the OIG by phone at 1-800-HHS-TIPS (1-800-447-8477). TTY users may call 1-800-377-4950 instead. Alternatively, you may write to the OIG at the following address:

U.S. Department of Health and Human Services
Office of Inspector General
ATTN: OIG HOTLINE OPERATIONS

P.O. Box 23489

Washington, DC 20026

For SNAP and other food assistance violations, you may contact the Food and Nutrition Service at 1-800-424-9121. Food assistance violations can also be reported to local benefit departments as well.

When reporting public assistance fraud, be sure to include as much information as possible. First, you will want to indicate who was involved. When possible, you should provide the name, date of birth, address and other details about the subject. If there are witnesses, it is helpful to include their information as well. Second, be prepared to describe the fraudulent activity. Third, indicate when and where the fraud took place, as well as how long the incident has been going on. You may wish to provide any documentation you have that can back up your claim. Finally, explain how you became aware of the public assistance fraud.

What happens after you report fraud?

Once you submit a fraud report, you usually will not hear about the result of the investigation. However, in some cases, investigators may reach out for more information if you included your contact details. You should not expect the investigating department to give you updates on the case.

Some public assistance programs offer rewards to people who report fraud. The federal government

typically does not offer reward for reporting fraud. Programs such as Medicaid, however, offer up to \$1,000 to people who report tips that lead to fraud convictions. While there may not be federal rewards for most programs, some states offer their own payouts. For example, the Florida Department of Children and Families has an initiative to reward people who report cases of welfare abuse. To see if there are rewards in your area, contact your state's public assistance office for more information. Note that in general, you will only receive a payment if your tip leads to a conviction. Keep in mind that anonymous tips generally do not lead to rewards.

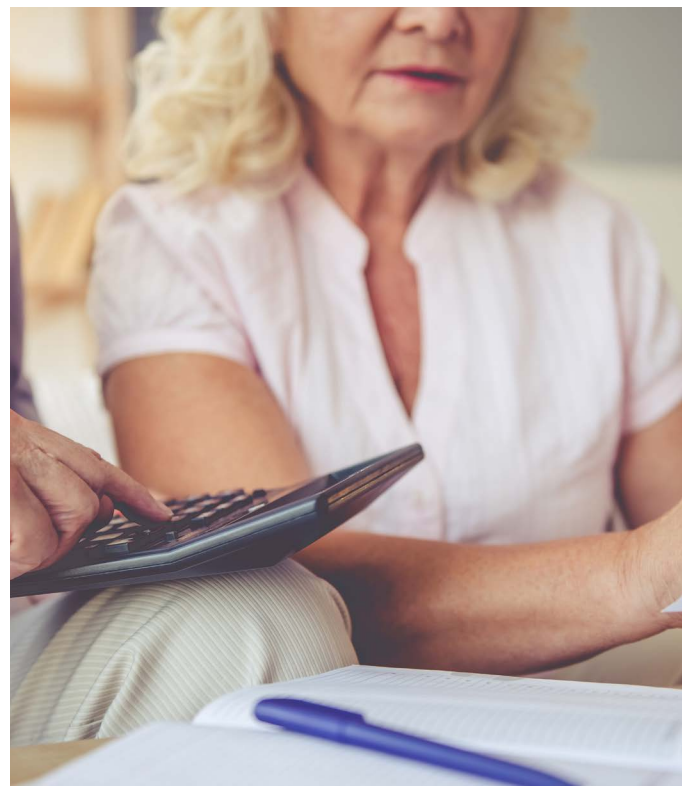
Supplemental Nutrition Assistance Program (SNAP) Overpayment

Although unlikely, an overpayment in monthly SNAP benefits may be made to a senior recipient's account. State and federal laws require beneficiaries who receive an overpayment in SNAP benefits to repay the overage as soon as they notice it. If the repayment does not occur within a timely manner after receiving notice of the overpayment, beneficiaries can face wage garnishments, a reduction in benefits and a discontinuation of benefits. To ensure they avoid these consequences, it is vital that SNAP recipients have a full understanding of SNAP overpayments. This includes knowing what you should do if you received an overpayment, how you will be notified of the overpayment, why the overpayment may have occurred and why repayment is necessary. Once you have a better understanding of benefit

overpayments, you can avoid them and know exactly how to manage repayment in case the overpayment occurs.

How will you know if you received an overpayment?

As soon as the unemployment agency notices the overpayment error, it will send you a Notice of Food Stamp Overpayment and Request for Payment document by mail. This official notice explains the amount owed, the date the overpayment occurred and the reason for the overpayment. It is critical that you read the document thoroughly so that you can make a well-informed decision regarding how you will deal with the repayment appropriately.



What should you do if you receive an overpayment?

Once you have received a notification of overpayment, it is critical that you completely fill out the repayment form in order to begin your repayment. Your options include:



Reducing your monthly benefit amount until the overpayment has been paid back completely.



Setting up payment installments.



Paying the overpayment in full via debit or credit card, check or money order.

Why did the overpayment occur?

The overpayment of benefits can happen for three different reasons. It is crucial to understand the differences between the overpayment reasons in order to better understand which of the options resulted in your overpayment. Even though the overpayment may have happened because of an error on the part of the agency, it must still be paid back in full.

Unintentional Agency Error

On occasion, the SNAP agency can inadvertently send an incorrect amount of funds to the Electronic Benefit Transfer (EBT) account of the beneficiary.

When the funds sent to the account are more than the beneficiary is supposed to receive, an overpayment has occurred. This may happen if the SNAP agency referred to out-of-date records when determining the benefit amount. It may also occur if a technical issue arose, unintentionally sending a household an overpayment in SNAP benefits.

If the amount of benefits sent to you is less than you should be receiving, it is important that you contact your SNAP agency representative in your state. For more information on how to contact a representative in your area, [click here](#).

Unintentional Household Error or Misunderstanding

An overpayment may also happen if the SNAP benefits application was not filled out properly. This could occur if a petitioner accidentally records inaccurate personal information on the SNAP application, including an income or household size that is wrong. Therefore, it is vital to fully understand the application process and to ask for assistance if the application causes the petitioner any confusion.

Changes in the household that are not disclosed to the SNAP agency will cause incorrect funding to be provided. It is the responsibility of the beneficiary to make sure he or she keeps all information up to date. This will ensure his or her household is receiving the correct amount of benefits each month. If there is a change in household size or income, it is crucial

that the agency is aware of it. The beneficiary must notify his or her state SNAP agency of any changes in income or household size as soon as the changes occur. Keeping personal information up to date will prevent overpayments from happening.

Intentional Program Violation (IPV)

Some petitioners intentionally provide inaccurate information on their SNAP benefit applications in order to receive a higher amount of funding each month. This is considered fraud, and it is illegal. Dishonest individuals who commit intentional program violations (IPV) in an attempt to take advantage of the benefits offered may face fines, indefinite suspension from SNAP and even jail time.

Why is repayment important?

As a public assistance program, SNAP is focused on assisting needy households by providing monetary assistance to low-income families. When overpayments happen, that extra money is not being provided to households that need it. Regarding overpayments due to IPV, the U.S. Department of Agriculture (USDA) does not tolerate individuals attempting to take advantage of the benefits program through fraud. The department works meticulously to identify and prevent individuals from providing dishonest information on their applications in order to receive higher monthly benefits. Any petitioner or beneficiary who is suspected of fraud could potentially face fines or even prosecution if found guilty.

Not all overpayments are due to fraudulent activity or IPV. In cases where the overpayment occurred because of an agency error, it is still critical that you repay any excess funds. The extra money must be returned in order for it to benefit other needy households. If a repayment plan is not established willingly, then the agency will use other means to regain the money. This can include:



Garnishing wages.



Garnishing money from tax refunds.



Reducing or discontinuing monthly benefits until the overpayment is recovered.

Finally, the repayment of any excess funds provided to you is also important if the overpayment happened because of an unintentional household error or misunderstanding. In addition to obtaining the excess funds through the methods mentioned above, the USDA may also penalize households who do not willingly return the overpayment. These penalties may include the permanent discontinuation of SNAP benefits for your household, so it is vital that you repay the overage as soon as possible.

Senior Farmers' Market Nutrition Program (SFMNP)

The Senior Farmers' Market Nutrition Program (SFMNP) is a government-funded assistance program that provides senior citizens who have low incomes with booklets of coupons they can redeem for healthy, unprocessed fresh fruits and vegetables at certain locations. The coupons can be exchanged for fresh foods at roadside produce stands, farmers' markets and community-supported agriculture (CSA) programs. The Department of Agriculture and the Agency on Aging work together to establish eligibility for the SFMNP. In addition to determining eligibility, these groups also handle all of the administration of benefits, making SFMNP a state-administered program. In total, there are 42 states in the United States that participate in the Senior Farmers' Market Nutrition Program (SFMNP). For more information on which states participate, how eligibility is determined, what the application process entails and what the benefits of SFMNP are, review the sections below.

What are the benefits of SFMNP?

The Senior Farmers' Market Nutrition Program (SFMNP) was created primarily for the following three reasons:

1. To help low-income seniors stay healthy by providing them with access to free nutritious vegetables, fruits, fresh herbs and honey in their communities
2. To help the farmers' markets, roadside stands and community-supported agriculture programs experience an increase in business, which can allow them to provide more employment opportunities to the community and promote the spread of fresh produce stands
3. To raise awareness about healthy eating by driving more business to domestic farmers' markets, roadside stands and community supported agriculture programs.



Which states participate in SFMNP?

Out of the 50 U.S. states, 42 participate in the SFMNP program. It is also important to note that not all state agencies operate the SFMNP on a statewide basis. In some states, only specific cities or counties participate in the Senior Farmer's Market Nutrition Program. The 42 states that operate SFMNP are as follows:

Alabama	Alaska	Arizona	Arkansas	California	Connecticut
Florida	Georgia	Hawaii	Illinois	Indiana	Iowa
Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts
Michigan	Minnesota	Mississippi	Montana	Nebraska	Nevada
New Hampshire	New Jersey	New Mexico	New York	North Carolina	Ohio
Oklahoma	Oregon	Pennsylvania	Rhode Island	South Carolina	Tennessee
Texas	Vermont	Virginia	Washington	West Virginia	Wisconsin

For specific agency addresses and contact information for each state, [click here](#).



Who is eligible for SFMNP benefits?

Generally, to be qualified to receive the coupon booklets from SFMNP, an applicant must be 60 years of age or older. However, most states allow Native Americans to be eligible for benefits at age 55. Native American applicants must provide their Certificate of Degree of Indian Blood (CDIB) card before being considered for benefits if they are between 55 and 60 years of age. In addition, certain applicants younger than 60 years of age may also be eligible for SFMNP if they are disabled and live in a housing facility primarily occupied by senior individuals who are receiving SFMNP benefits or similar assistance.

The eligibility for SFMNP benefits is primarily determined by the income of the petitioner. The income limits are set in place by federal and state governments, and they determine income requirements according to the Federal Poverty Level (FPL). The FPL is established annually by considering both the state's average cost of living and a projected sustainable income for that cost of living. In order to meet SFMNP requirements for eligibility, the household income level must not be more than 185 percent of the FPL. For information on the 2018 FPL, [click here](#).

Applicants who receive assistance from other benefit programs, including the Commodity Supplemental Food Program (CSFP) and the Supplemental Nutrition Assistance Program (SNAP), may

automatically qualify for the SFMNP after they provide proof of identity and age. Applicants must provide proof for enrollment in either benefit program, and depending on the state, they could be eligible without needing to follow the typical application process. This is because the eligibility requirements for both programs are similar to the requirements for SFMNP, so applicants who are eligible for one are often eligible for the other.

In addition, most states have a residency requirement for petitioners. In most cases, only applicants who are currently residing within a certain area in a particular state can be eligible for SFMNP benefits from that state, and they must provide personal identification and evidence of residency. Additionally, there are United States citizenship requirements as well for those who wish to enroll in the SFMNP. For more information on your state's eligibility requirements, contact your state SFMNP agency representative.

How to Apply for SFMNP

Each state administers its own application process, meaning that the application process in California may be different from the application process in Texas. In general, the SFMNP application process requires that you contact your SFMNP state representative either by mail, email or telephone before following his or her instructions on how to proceed. It is important to note that a separate application must be completed for each person in the household who is found eligible to receive SFMNP

benefits. In addition, the application process must be completed again each year after January 1st. It is crucial to contact a state SFMNP representative for more information about eligibility and the application process.



Temporary Assistance for Needy Families (TANF)

The Temporary Assistance for Needy Families (TANF) program is designed to help households provide and care for the minor children they are responsible for.

In order to qualify, applicants must be caring for at least one child younger than 18 and either be unemployed, facing unemployment or making a very low income. However, there are circumstances in which the income of the applicant will not be counted and benefits will be provided solely to the child or children in the applicant's care. These children must be qualified relatives of the applicant, up to date on their immunizations and attending school with satisfactory attendance in order to receive benefits.

The benefits provided vary by state because the TANF program is individually administered by each state. Most often, cash assistance is provided so that the family can pay for housing and utility bills or food, clothing, transportation and certain medications. In addition, childcare assistance and job training

programs can be provided. When determining the amount of benefits a family is provided, the household size and income are two of the most important factors. Benefits under the program are meant to be a temporary aid to needy families that enables them to properly care for their children and in time regain their financial independence.

Eligibility for Temporary Assistance for Needy Families (TANF)

Before you can determine whether you are eligible for the Temporary Assistance for Needy Families (TANF) program, you must first understand the program's requirements. As a senior petitioner, there are additional factors that you must consider. For example, you must understand the income limits for TANF, as well as the residency and citizenship requirements. In addition, it is also crucial that you understand that the type of household you are in have will greatly affect your eligibility.

The TANF program is administered individually by each state, meaning that the program varies

greatly depending on the state that you petition for benefits in. Because of the differences in eligibility requirements for each state, it is important that you contact your local TANF agency for state-specific details. However, many eligibility guidelines are similar across the nation. To learn more about TANF eligibility requirements, review the sections below.

General TANF Requirements

To qualify for TANF, you must be responsible for at least one dependent. The dependent must live with you and, in most cases, be related to you. When you are raising a grandchild or another child who is not your own, you are considered a kinship caregiver. You do not need legal custody to receive TANF benefits. Instead, you must simply show that the child lives with you.

In addition, you must be caring for and supporting the child due to one of the following circumstances:



Death of the child's parents.



Prolonged absence of a parent from the home.



Inability of the child's parent to care for him or her due to physical or mental issues.



Lack of sufficient income by one or both of the child's parents.

Furthermore, to qualify for TANF benefits, you must be either a United States citizen, national, legal alien or a lawful permanent resident. Non-citizens who may still qualify for TANF include certain refugees or asylees. Proof of identity and legal status is required for the parent or relative caretaker household member. Each household members who is a citizen must apply for a Social Security Number (SSN) if he or she does not already have one. Finally, some states may require that the petitioner prove his or her state residency or intent to remain in that state for a certain period.

Other state-specific TANF eligibility guidelines may require that children be up to date on their immunizations. Additionally, children younger than 18 years of age must attend school with satisfactory attendance, and caretakers may be required to participate in school conferences.

Income Requirements for TANF

As a program developed to assist needy families, TANF requires that recipients live in low-income households in order to receive benefits. The income limits are set in place by state and federal governments according to the Federal Poverty Level (FPL). The FPL is calculated by considering what a state's average cost of living is and determining what a sustainable income would need to be in order

to provide for that cost of living. If a household has an income that is below the sustainable income for the state the household lives in, then that household is living at or below the FPL. To qualify for TANF benefits in most states, the household income must be at or below 200 percent of the FPL. Each state has different income requirements, though, so it is very important that you contact your local TANF agency representative for more specific information.

It is also crucial that you report all income, including retirement checks, child support, lottery earnings and more. If you find that your income is above the Federal Poverty Level (FPL), you may still be able to qualify for benefits on just your dependent's behalf. TANF will not use your income to decide if your child can receive TANF cash assistance. The amount the child will receive will be less than if both you and the child qualified, but the cash assistance will still be offered.

Resources are also factored into a household's income when determining eligibility for TANF. The assets determine how much value a household possesses and includes funds in checking and savings accounts, stocks, bonds, mutual funds and vehicle equity. The value of all qualified resources is added up, and if the value exceeds the allowable limit, the household will be disqualified from receiving TANF benefits.

To be considered a senior in most states, you must be 60 years of age or older. Though most able-

bodied adults that qualify for TANF cash assistance are required to participate in work-related activities for a certain number of hours each week, seniors are exempt from those work requirements. Most states provide exceptions to senior recipients older than 60 or 65 years of age and to applicants who are caring for an incapacitated family member.

Disqualifications From TANF

Certain situations may automatically deem an applicant ineligible for TANF benefits. For example, if you are receiving Supplemental Security Income (SSI), you are not eligible for TANF assistance. Furthermore, minor children receiving Foster Care Payments are also not eligible. Individuals who are ineligible for TANF benefits include:



Households where the minor child or children are absent from the home for 90 consecutive days or longer and the household does not notify the state of their absence.



Families where the specified caretaker relative does not obtain child support (if deemed necessary by the state) and does not establish paternity.



Fugitive felons, parole violators and anyone convicted of a felony involving substance abuse.



Petitioners who have committed an intentional program violation (IPV) by lying on their application in order to receive more benefits.



Petitioners who misrepresented their residence to gain assistance in more than one state.



Families who have already received their maximum amount of TANF benefits for their lifetime, unless they have been granted an extension by the state.



Illegal or undocumented aliens.

It is crucial to note, however, that even if the adult caretaker does not qualify for TANF benefits, the children may still qualify. Speak with a TANF representative to officially determine your eligibility.

Temporary Assistance for Needy Families (TANF) Benefits

The Temporary Assistance for Needy Families (TANF) program assists low- and no-income families that have at least one dependent. The benefits often include monthly cash assistance and, in some cases, child care and job training. Before starting the TANF program application process, it is crucial that you understand what benefits you could expect

as a senior so that you are prepared. In addition, it is important that you understand how long you can receive benefits and how the benefits are calculated.

The most common form of assistance that TANF provides is monthly payments to eligible households. These funds are provided in order to cover basic living expenses so that the children can be properly taken care of in their homes. The cash assistance money can be used to purchase the following: Medicaid-ineligible medications, clothing, food, furniture, transportation, laundry services, household supplies and more. In addition, it can be used to cover bills, including rent or mortgage payments, utilities and phone bills.

TANF was created to provide states with flexibility in determining how to run their own programs. Although states are required to implement policies that are aimed at preventing certain “inappropriate” TANF transactions in certain locations, there is no current nationwide restriction on how TANF beneficiaries can spend their TANF cash assistance. However, some states prohibit certain items from being purchased, including alcohol, tobacco, lottery tickets and guns. Also, using the benefits to gamble and attend clubs or adult venues is often prohibited as well. A few of the states that have taken steps to prevent beneficiaries from using benefits inappropriately include California, Massachusetts, Michigan, Pennsylvania, Washington and Texas.

Most states distribute the funds to Electronic Benefit

Transfer (EBT) cards. These cards can be used just like a standard debit card to purchase eligible items at authorized locations. To determine whether a particular store or venue accepts EBT cards, you need to look for the EBT card logo or ask a cashier or associate. In addition, the EBT card can be used to withdraw money at an authorized location or ATM.

In addition to transferring the money to the EBT cards, there are also four states that provide vouchers to beneficiaries. These vouchers can be redeemed for vocational education assistance, skills training and supportive training. These vouchers are frequently provided to beneficiaries in New Jersey, Michigan, Rhode Island and Utah.

Other benefits offered by TANF include a “travel stipend.” This money is provided to cover transportation costs for head-of-household beneficiaries who commute to work, school or training for at least four hours a day. Also, certain households may qualify for a “work allowance” that can be used to purchase necessary items to gain or continue employment. These items include a uniform, tools and equipment necessary for employment. A program counselor will walk you through the benefits that you can qualify for based on your household’s situation.

When receiving TANF benefits, able-bodied adults must meet certain weekly work requirements including employment or job training programs. This requirement does not apply to seniors, as most

states allow beneficiaries older than 60 years of age to be excused from the work requirements. If you are a senior beneficiary and you want to continue working or get new employment, you may. Note that if you choose to be employed you can be provided with programs for job preparation or training and child care assistance.

How long can you receive TANF benefits?

Many Temporary Assistance for Needy Families (TANF) beneficiaries do not have a time limit for their benefits. This usually occurs in “child-only” cases, which happen when benefits are awarded only to the children in a household because the caregiver or caregivers are not eligible for TANF benefits.

The TANF program was created in order to provide temporary assistance to help families in crisis pay for household necessities in order to properly care for the children living with them. Because the benefits are designed to be temporary so that the household can eventually become independent, there may be a time limit for some of the families receiving TANF. This time limit is the maximum number of months that TANF benefits can be received over a lifetime. In some cases, this time limit is either 24 or 60 months. However, this time limit is set individually by each state government, so the limits are different in each state. Furthermore, any time limits put in place can be prolonged if an extension is found to be necessary because of certain hardships, including domestic violence and mental or physical incapacity.

How are benefits calculated?

Determining what benefits each household will receive from TANF is a calculated process. There are many factors that can determine both eligibility and the amount of benefits a household will qualify for. Income, resources, household size, and whether there is an adult recipient all factor into the calculation of what benefits a household will receive. Benefits increase as household size increases, and benefits decrease as income increases. It is also important to note that if you are a senior who is receiving retirement checks, those retirement checks will be factored in as your income. For more state-specific benefit information, contact your local TANF agency.

How to Apply for TANF Benefits

With the right information, applying for aid through the Temporary Assistance for Needy Families (TANF) program is a simple process. If you and your family are in need of help and meet the federal and state program requirements, you can gain access to cash, health and food benefits through your state's TANF program. There are federally mandated minimum eligibility requirements and benefit minimums for the program, but states have the discretion to increase these limits. Because TANF is a federally funded program that is mostly administered by states, applicants must look into their state's specific TANF agencies to learn specific details about qualifying and applying for the program. Read on to learn about applying for TANF benefits.

Who is eligible for TANF?

The eligibility requirements for receiving TANF benefits vary slightly by state. However, all states must meet some federal limitations. In general, TANF benefits are meant to be used by individuals or families in dire circumstances due to unemployment, disability, family violence or other difficulties. Although federal guidelines outline the monetary benefits of TANF, most states administer TANF benefits with other social services like health care and food assistance. More information on state-specific requirements and benefits can be found through the Office of Family Assistance website by searching for state social services offices [here](#). The minimum national requirements to be eligible to receive TANF benefits are as follows:



Be a national, citizen, legal alien or permanent resident of the U.S.



Show proof of being a legal resident of the state in which you are submitting a TANF application.



Demonstrate meeting at least one of the following conditions:

- Be responsible for a child under 19 years old.
- Have low or very low income according to your state guidelines.
- Be underemployed (i.e. working for very low wages or very few hours), unemployed or about to become unemployed.

In addition to the federal requirements listed above, most states add other requirements for applying for or maintaining TANF benefits. In the state of [Georgia](#), for example, adults receiving TANF must show proof of participating in work or training activities for 30 hours per week in addition to earning less than \$784 for a family of one adult and two dependent children. On the other hand, the same family would qualify to receive TANF benefits in [Washington state](#) while earning \$1,000 and could qualify for several other state aid programs.

Required Information

Those submitting a TANF application must meet both federal and state-specific requirements to receive benefits under the program. As for most applications for assistance, applicants will need to provide proof of some basic information, including their contact information, residency status and professional history. Applicants should be sure they are able to demonstrate residency for the state in which they are applying for benefits.

Because TANF benefits are offered to families as a unit, demographic and work information for all adults and dependents contributing to a household will be required to submit an application. If one adult in a unit has already received the lifetime maximum of TANF benefits, all adults in the unit are ineligible for further assistance. Dependents, like seniors and children, may still receive some TANF assistance even after all adult limitations have already been met.

State-specific income eligibility requirements are

important for establishing need. When submitting your TANF application, you will be asked to demonstrate need by providing verifiable proof of current and past income. Tax documentation and self-declared earning statements are the most commonly submitted form of work evidence. You will also need to show evidence of any other forms of income you receive through investments or possessions in addition to your monthly and annual living costs, such as your rent, mortgage, utilities, child support, health care and transportation costs. In many cases, at the time of application submission, you will also be able to apply for other social assistance programs like food stamps or housing aid.

Application Methods

Because every state manages TANF funding on its own, each has its own web portal and mailing system for submitting assistance requests. To be sure of the most up-to-date application methods for the TANF program in your state, contact your local office by phone or visit its website. TANF benefits in California, for example, are managed by the state social assistance program [CalWIN](#). It is an umbrella organization that manages more specific aid programs like CalFresh for food benefits and CalWORKS for work- and poverty-related assistance benefits like those most typically received by TANF applicants. Within CalWORKS, aid recipients can receive monetary TANF benefits in addition to food and medical assistance by submitting an online application or visiting one of several local offices throughout the state.

TANF Applications Times and Lifetime Limits

Because TANF benefits are meant to help needy individuals and families in times of need, states provide TANF application decisions relatively quickly. You can submit applications to receive TANF benefits at any time of year. In most states, you should receive written confirmation of your eligibility between 15 and 45 days of application submission.

Federal policy puts a lifetime cap on an adult's TANF benefits at 60 months. The calculation of an adult's benefits is separate from any assistance received specifically for a dependent or child. As mentioned previously, because benefits are provided to families as a unit, time wherein any adult in a unit received TANF benefits will be used to calculate a family unit's lifetime eligibility. Some states offer programs to extend TANF benefits under extenuating circumstances, especially if children or seniors are in the family unit. Applications for extending TANF benefits beyond typical limits must meet state conditions and be submitted to the appropriate state agency.

TANF Application Denials and Appeals

Individuals and families requiring immediate monetary, nutritional or health aid may apply for Temporary Assistance for Needy Families (TANF) benefits through their state's social assistance agency. As a federal program, TANF recipients

must meet both national and state guidelines in order to qualify for assistance. Those who apply for the program typically receive an answer within weeks of submitting an application. After receiving a determination, those whose applicants were denied will be notified about the procedure to follow if they would like to appeal the department's decision. Because some cases of TANF application are due to incorrect application information or missing evidence, appeal requests can quickly be reviewed and result in the issuance of a new decision. Read on to learn everything you need to know about the TANF application denials and appeals process.

Common Causes for TANF Denial

The eligibility requirements for receiving TANF benefits are based on federal minimums but also vary on a state-by-state basis. This means that your TANF application may have been denied for failing to meet any of several national or state eligibility requirements, particularly those addressing your financial and work history. You may also face difficulty during the application process if you are unable to provide evidence of work or residency requirements. To submit a TANF application, you must be able to demonstrate residency in the state of application for the minimum amount of time necessary and meet work and income requirements as determined by your location and household circumstances. The written decision you receive in the mail concerning the outcome of your application will outline any specific reasons your request may have been denied.

Income and Financial Requirements

Income requirements for receiving TANF benefits vary across states. Families with one or more seniors or dependents typically qualify for greater assistance, as do individuals facing significant mental or physical disabilities. Your state's social services agency may use both recent work history and current work history (if available) to calculate your TANF eligibility, combining all working adults within your family unit to establish your base income. Investments and properties can also be included in the state's calculation of your income and equity.

In addition to your income, your financial expenditures will be calculated in an effort to understand your net available cash per month. Such expenses include items like your rent/mortgage, utilities, car/transportation costs, childcare or child support payments, and medical costs. By subtracting your expenses from your income, the agency in charge of your TANF benefits calculates your need and makes a recommendation for your application.

Other Eligibility Requirements

There are other requirements applicants must meet if they wish to receive TANF benefits. In addition, some states have additional eligibility criteria and conditions that applicants must meet. Some applicant conditions that may have affected your decision include:



Having received more than your lifetime limit of TANF benefits for the family unit.



Lacking legal U.S. residency documentation or evidence.



Being a union worker on strike.



Being convicted of or facing any outstanding felony, welfare fraud or drug-related charge.



Violating parole or probation conditions.

How to Appeal a TANF Denial

Whether your application was denied for missing information or not meeting some criteria, you have the right to appeal to your state's social assistance agency. Because every state manages its own TANF benefits, you must submit appeals applications to the individual state agency managing your TANF aid. Most states require you to submit an appeal request within a specific period of time after receiving a written notice of the agency's decision. To appeal a decision, you must typically follow the appeal instructions included in your notice of TANF determination.

Step 1: Pre-Hearing Conference

Depending on your state of residence, the agency

processing your TANF application may be sorting through tens of thousands of applications and appeals on a regular basis. To speed up processing of your appeals request, most states offer the opportunity to attend a pre-hearing conference with a social services case manager and their supervisor.

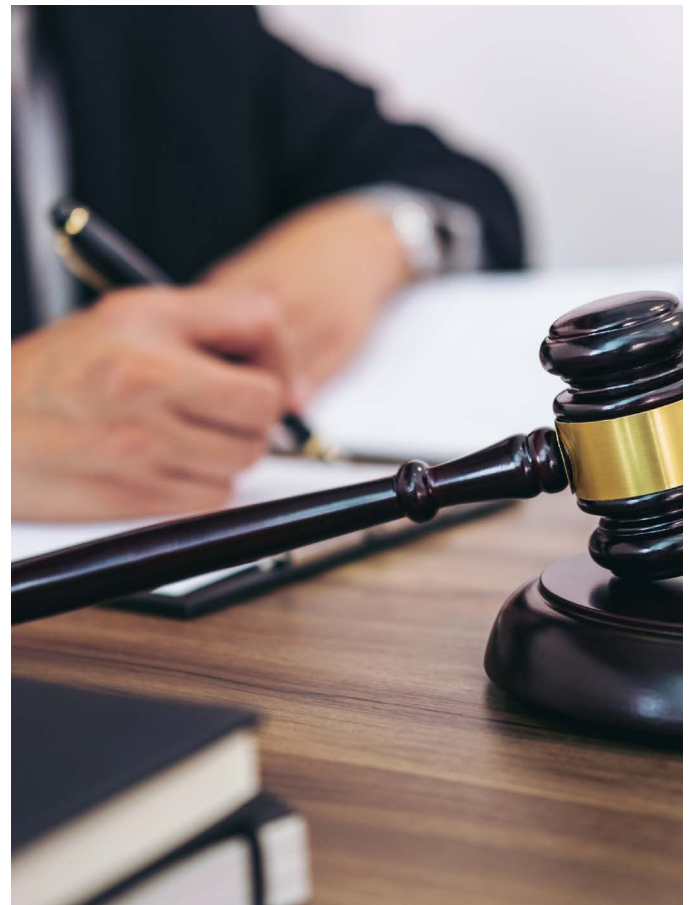
During this meeting, you can provide any additional or missing evidence needed for your application. If you were denied TANF benefits for a relatively simple issue like incorrect work history, you have the opportunity to update your records at this meeting with appropriate documentation. If you are found to meet all federal and state eligibility requirements, you may receive a new TANF application decision immediately after this meeting.

Step 2: State Your Case

If you are unable to resolve your case at the pre-hearing conference, you are able to attend an official hearing in front of a court officer. You can represent yourself or bring a lawyer. Additionally, you have the right to bring as many witnesses or experts in support of your claim as necessary. You should come prepared to your court date with evidence to support your statements. Most hearings are concluded in one session and a decision is made about your case immediately by the court officer. Official notification of the decision will be sent to you by mail, along with procedures for further appealing a negative decision if necessary.

Step 3: Further Appeals

If you appealed your local social assistance agency's decision concerning your TANF benefits and still received a negative response, you can take the appeal to the next level by appealing to your regional circuit court. You normally have 90 days to appeal this decision and bring your case to circuit court. The procedure at this level is very similar to attending a court hearing with your local court officer but may include other legal experts. See your state's specific TANF application appeals procedure for more details on how you can appeal your TANF application denial.



TANF Benefit Extensions

The Temporary Assistance for Needy Families (TANF) program has a lifetime benefits cap of 60 months per family unit. However, TANF beneficiaries generally do not receive 60 consecutive months of benefits when they enroll in the program. Instead, households receive benefits for a few months or years before their benefits run out and they must re-apply. Additionally, not all states offer lifetime maximums of 60 months. In Florida, for example, there is a lifetime limit of 48 months for those receiving TANF benefits. If any adult in your family unit has reached this limit or the combination of TANF benefits received by adults in the family unit exceeds this limit, you will need to apply for an extension of your benefits. An extension of TANF benefits is typically only granted under extenuating circumstances, such as when dependent seniors or children are in the family unit. Applications for extending TANF benefits must be submitted on a state level and meet state-specific eligibility requirements. Read on to learn more about how to extend your TANF benefits in your state.

TANF Benefit Extension Possibilities

Qualifying for a TANF benefit extension will mostly depend on your state's social assistance program's policies. Federal guidelines stipulate an applicant's lifetime limit for receiving benefits. However, a variety of options for benefit extensions are available on both the federal and state levels.

Federal Lifetime Limitations and the Family Unit

One of the most basic qualifications required for applicants to receive continued TANF assistance is having received such benefits for fewer than 60 months in a lifetime. As a federal limitation, this criterion is true in all states and applies to all adults within a family unit. Sometimes applicants forget to add time spent receiving TANF benefits by another adult within the family unit to their own lifetime total, resulting in an inaccurate total and possible application rejection. Only TANF assistance received by children or dependent seniors can be kept separate from a family unit's lifetime total. Many social assistance programs offering food, housing or health care are managed separately and do not count toward your TANF total.

The Hardship Extension

One category for TANF benefit extension adopted in one form or another by every state is the Hardship Extension. Though its definition varies somewhat across states, this extension is supposed to help individuals and families in times of continued need. To be eligible for this extension, at least one adult in a family unit must demonstrate that they meet one of the qualifying conditions for an extension, such as a serious mental or physical disability. In some states, seniors older than 65 and the legally blind can be considered automatic recipients of the Hardship Extension. See more details about your state's Hardship Extension policy by contacting its social services agency.








Other Extension Categories

Other possible extension categories depend completely on the state of application. Common situations that may allow you to continue receiving TANF benefits beyond the typical limit include having a lack of income, caring for multiple dependents and dealing with a debilitating injury or illness. If you or someone you care for is in need of constant or prolonged in-home care, you may also be able to receive other special federal or state social assistance benefits.

Applicable Conditions for a TANF Benefits Extension

Individuals who receive TANF benefits are typically categorized in one of two categories. Adult recipients receive benefits for themselves and their families, while ineligible parent recipients receive aid to care only for their dependents. Regardless of whether an individual is considered an adult recipient or an ineligible parent recipient, time spent receiving TANF benefits will be added to the adult's total lifetime accumulation.

Both adult and ineligible parent recipients are able to request a TANF benefit extension from their state social services agency. You must be able to provide evidence or documentation of all conditions for extensions at the time of request. Some of the most [common causes](#) an applicant's TANF benefits are extended include:

-  Being 65 years of age or older.
-  Being legally blind.
-  Being an adult with a mental, physical, emotional or cognitive condition that prevents working more than 10 hours per week and is expected to last 12 months or longer.
-  Receiving Supplemental Security Income (SSI) or Social Security Disability Insurance.
-  Caring for a dependent with a disability.
-  Being a needy caretaker 55 years of age or older.
-  Being part of a family with declared family violence and attending rehabilitation programs.

How to Apply for a TANF Extension

Applying for an extension of your TANF benefits begins with contacting your [State Social Security Office](#). Once you have familiarized yourself with any particularities of applying for an extension in your state, you will most likely have to schedule an appointment at your closest social services agency to

discuss your situation with a case manager either in person or by phone. At the time of your appointment, make sure to bring proof of your residency status, work history and any claims you will be making. Additionally, be sure to bring information about the other members in your family unit. You may need to provide evidence of the following:

Medical records demonstrating an applicant's



disability or illness



Copy of any submitted Social Security Disability or SSI applications



Proof of payment from any federal or state social assistance program



Evidence of any recent or current employment or income



Evidence of history of violence in family



Family involvement in the child welfare system

During your appointment to extend your benefits, you will have the opportunity to present all evidence demonstrating that you meet the eligibility requirements for an extension. At the meeting, you may be asked to review your documentation with

your case worker and explain in detail why your family unit qualifies for an extension. Regardless of your qualification for a TANF benefits extension, your case worker should make you aware of any other federal or state social assistance programs of which you may qualify. In most cases, benefit extensions for seniors older than 65 and blind individuals are automatically approved.

You will receive written notification of your extension request in the mail along with instructions to appeal the agency's decision in the case of a denial of benefits. If you have any questions or specific concerns, you should direct your inquiries to the [local state office](#) in charge of your application for more information.

Veteran Disability Compensation

Veteran disability compensation, also commonly referred to as VA disability compensation, is a federally funded social assistance program offered to disabled former members of the armed services. Servicemen and women who became seriously ill or injured either during their time of service or afterwards as a result of their time in service may be eligible to receive VA disability benefits. Benefit amounts vary based on several criteria and can change over the lifetime of an applicant. Read on to learn more about eligibility and application requirements for receiving veteran disability compensation.

What is VA disability compensation?

VA disability compensation is funded by the federal government and offered to disabled military veterans as a tax-free benefit for their time in service. There are several categories of medical conditions that count as disabilities, whether they began during or after the veteran's time in service. If the injury or illness did not become debilitating until after the applicant's term of service, the veteran will need to be able to prove that his or her current condition was caused or aggravated by time spent in the military.

Dependency and Indemnity Compensation (DIC)

If a veteran dies in active duty or as a result of an eligible disability, his or her family can apply for a special category of veteran disability compensation known as Dependency and Indemnity Compensation (DIC). Families of eligible deceased veterans can apply for DIC to help care for the veteran's family and dependents. VA disability compensation for families of deceased veterans varies in amount based on similar categories as typical veteran's benefits.

Special Monthly Compensation (SMC)

Some veterans and their families may be eligible for additional aid through the federal veteran disability program if special medical care is needed. Known as Special Monthly Compensation (SMC), this program is meant to provide greater monetary aid to families facing disabilities that require constant

in-person care. Sometimes referred to as aid and assistance grants, SMCs help pay for in-home equipment and nursing for the disabled veteran or the veteran's dependents. Veterans who sustained a loss of limb during active duty, for example, typically qualify for additional VA disability benefits in the form of SMC. Veterans in this group often qualify for other VA benefits such as assistance to cover expenses relating to housing, transportation and education enrollment.

Who is eligible for veteran disability compensation?

To be eligible for veteran disability compensation, an applicant must meet a few basic criteria. The veteran must be able to demonstrate that he or she is disabled in some way due to time spent in military service, either as a direct result of active duty or as a secondary consequence from a condition that was created or exacerbated by active duty. It is important that whatever disability the veteran is using to request compensation is documentable as being related to military service. Additionally, the veteran must have been discharged from the military under any conditions except dishonorable ones.

There are multiple [illnesses and conditions](#) that may qualify a veteran to receive VA disability compensation, including:



Serious hearing or vision loss.



Chronic and debilitating back pain.



Limited or loss of range of motion.



Severe breathing problems caused by a current lung problem.



Traumatic brain injury (TBI).



Post-traumatic stress disorder (PTSD).



Depression, anxiety or other disorder.

At the time of application, you should be prepared to provide the following evidence in support of your case:



Documentation of a non-dishonorable discharge from the military



Medical records of an applicable disability



Demographic and medical records for any members of the veteran's family unit, including marriage and children's birth certificates

Applying for VA Disability Benefits Before Service Discharge

It is possible for a military service member to apply for VA disability compensation before being discharged. This may be the case for a veteran who is seriously injured while in active duty and is awaiting discharge. In this way, the veteran and the veteran's family should not have to face any period without receiving benefits. Applications for VA disability compensation for active service members should be submitted in person or by mail.

Veterans may qualify for other state or federal social assistance programs depending on their status and medical condition. In most cases, the VA will automatically include any SMC benefits for which

Applying for VA Disability Compensation

You can submit an application for VA disability benefit compensation [online](#), in person or through the mail. You can print the necessary form, the Application for Disability Compensation and Related Compensation Benefits ([VA Form 21-526EZ](#)) or have a copy mailed to you.

In-person submissions can be made to your [local VA office](#). Mailed submissions should be sent to:

Department of Veterans Affairs
Claims Intake Center
PO Box 4444
Janesville, WI 53547-4444

veterans qualify in their initial aid package. Requests for in-person aid and assistance should also be submitted in person or by mail and are approved on a case-by-case basis.

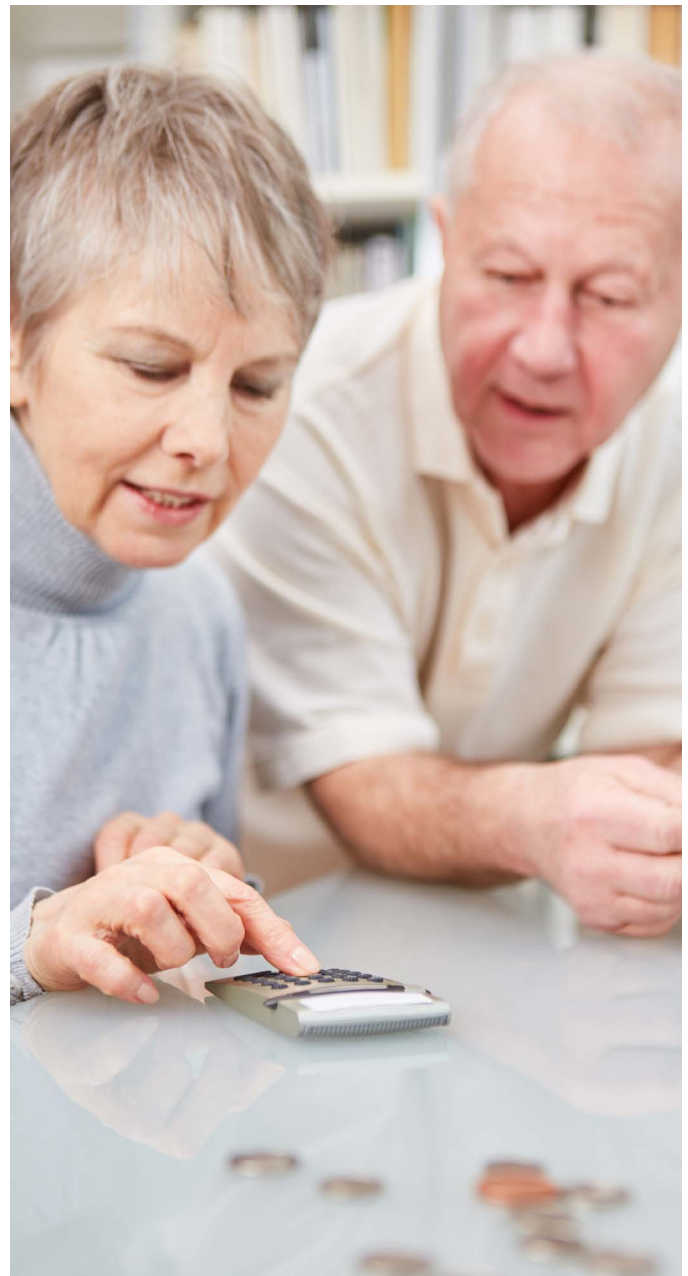
Fully Developed Claims (FDC)

To make the process of submitting a VA disability compensation application as simple and fast as possible, the federal VA department offers a way for some applicants to submit a Fully Developed Claim (FDC). FDCs provide applicants an option to forego one round of review by including a statement that all applicable evidence and claims have been submitted with the veteran's initial submission. This allows the VA to view a profile as complete from the beginning and move forward with issuing a case a decision. Because applicants will not have another chance to submit supporting material for their case, it is important to make sure that all necessary documentation is included in a submission from the outset. Applicants who submit FDCs are able to receive veteran disability compensation decisions faster.

How are VA disability benefits calculated?

The exact amount of monetary aid offered by the VA will vary on a case-by-case basis. Regional differences account for different costs of living across the country. A veteran's degree of disability and his or her household circumstances will affect

the monthly allowance. There are multiple categories of compensation benefits available to veterans and their dependents, each with its own eligibility criteria. Most VA disability [compensation packages](#) range from 10 percent to 100 percent of a veteran's expected living costs.



10 Reasons to Take Advantage of a 401(k) Plan

For most, saving money is not the easiest thing to do. According to the Economic Policy Institute, more than 40 percent of baby boomers nearing retirement age have nothing in their savings accounts. And the average amount of savings for households aged between 56 and 61 is a mere \$17,000. Compared to other savings plans available to private sector workers, the 401(k) plan has many good points. Below are the top 10 reasons why you should join your plan.

It Is Easy

As an employee with a 401(k), you choose how much you want to contribute, and your employer automatically deducts your contributions every time you get paid. You can choose a percentage of your gross pay or a specific dollar amount to be deducted. If you choose the percentage method, then every time you receive a raise, the 401(k) deposit will also increase.

Employer Match

Many 401(k) plans offer some kind of matching contribution to encourage employees to participate. A 401(k) match is basically free money that is being given by your employer to your account as long as you match the contribution. For most businesses that offer this opportunity, the match can be anywhere from 1 percent to 3 percent. This matched

amount over the life of the account can really help in increasing your total account balance.

Tax Breaks

You receive two tax breaks when you save in a 401(k) plan. First, your contributions are tax-deductible. The money you contribute does not count toward your gross income for the year, lowering your taxable income amount. Second, your money grows in a tax-deferred manner. If you saved money in a regular savings account, you would have to pay taxes on your interest at the end of the year. With a 401(k) plan, your earnings are added to the plan account total and do not have to be listed as income on your tax return until you withdraw them.

Compounding Interest

Your interest compounds, and although this may be a difficult concept for new 401(k) participants to fully appreciate, it is what makes the 401(k) a great savings tool. Simply put, your earnings are returned back into your account, so you earn interest on your original principal plus interest again. Over the short term, the gains may appear to be small. But over the long term, you can see tremendous results. Assuming an 8 percent average return, you can expect that a one-time 401(k) savings contribution may double every seven years. Furthermore, if you consider that most workers have at least a 35-year working life, their initial contributions could double at least five times during that span of time. If you continue to add to your original contribution each

year and receive an employer match as well, you will see your savings grow and grow.

Dollar-Cost Averaging

Since you will be using the same amount or percentage of money to automatically buy every pay period through the 401(k) plan, you will experience the benefit of having shares bought at low prices and sold at high prices at times. This tends to lower the average cost of all of the shares purchased with your account.

Easy Transfer to IRA

When you leave your job you can roll over the money in your 401(k) into an IRA. The process is simple to accomplish, and your funds will remain tax-deferred.

Advantages Over IRA

You can contribute considerably more to a 401(k) than you can to an IRA account. According to the IRS, the most you can contribute to an IRA or Roth IRA during a year is \$5,500, or \$6,500 if you are 50 years of age or older. A 401(k) account allows you to contribute a maximum of \$18,000. If you are 50 years of age or older, you are allowed an additional catch-up contribution of as much as \$6,000 in 2018, which creates a grand total of up to \$24,000 for the year.

Inexpensive Professional Portfolio

Your employer has provided you with incredible

power at your fingertips at a minimal price. Earning money in the markets is not easy and can be a full-time job. The managers of the mutual funds you participate in have the time and the expertise to accomplish this. If you wanted to create an investment portfolio with five funds on your own, you would have to choose from thousands of existing mutual funds. This would mean researching each fund's performance and potential and trusting your ability to choose the right ones for you. You would also probably need a minimum of \$2,500 to start. However, with a 401(k) plan, you can put money in the same funds with no minimum investment amount, and since this is all done through your employer, you have been awarded an inexpensive way to create a professionally managed, diversified portfolio. All you have to do is a little bit of homework to find the right mix of investments for you.

Loans and Hardship Withdrawals

Many 401(k) plans offer loans that you repay over the course of time. Plans also allow for hardship withdrawals that you do not have to repay, under certain circumstances, which you can take advantage of when an emergency presents itself. But, because this money is supposed to be for retirement, taking it out early comes with some drawbacks, including the income tax you must pay on the funds and a penalty for withdrawing early.

Subsidizing Social Security

It is now widely accepted that Social Security is

only meant to provide a modest percentage of your retirement income, roughly 30-40 percent. Your 401(k) could help you greatly contribute to the remaining 60-70 percent of retirement income that you require, given its above benefits.

Exciting Ways to Spend Your Life Savings

After having a successful career, you are finally able to retire from the workforce with plenty of money to enjoy the next chapter of your life. So many opportunities await you, and the best way to ensure you get the most out of them is to put together a bucket list of the events and activities you want to experience and the goals you want to accomplish. Coming up with a balance of things that appeal to your intellect and those that are emotionally rewarding is a great way to spend your life savings. For more details, take a look at the sections below.

Visit Top Travel Destinations

If you enjoy getting to know new lands and cultures, traveling the far reaches of the world can satisfy your sense of adventure like nothing else. The world can be your oyster now that you have saved enough money to be able to travel anywhere. Below are five of the most famous places which will provide the most exhilarating adventures you will ever know.

The Great Wall of China

In northeast China, the Great Wall is a most

unforgettable sight. With dimensions up to 16 feet tall, the 3,890-mile wall (which is up to 5,500 miles long when counting other types of barriers) is a true wonder of the world. Constructed from stone, brick, earth, wood and other materials, it will take you at least a full day to truly appreciate its magnificence.

The Taj Mahal

The Taj Mahal, commissioned by Mughal Emperor Shah Juhan to his beloved wife, is considered the world's most beautiful building. Its beauty is never more felt and obvious than during the full moon, when the complex is opened at night.

Cherry Blossoms in Japan

During the spring, the country gradually becomes coated in a light pink shade as the puffed petals of the cherry blossoms cluster on branches in gorgeous display. Among the best places to see these blooming wonders are the Kiyomizu-dera Temple in Kyoto, Ueno Park in Tokyo or the famous castles in Himeji and Osaka.

The Pyramids

The Giza pyramid complex, an archeological site on the Giza Plateau on the outskirts of Cairo, Egypt, is the most ancient structure known to mankind, and for nearly 5,000 years, it has stood the test of time. This complex of ancient monuments includes the three pyramid complexes known as the Great

Pyramids, the massive sculpture known as the Great Sphinx and several cemeteries. These simple but compelling triangular silhouettes, seen at dawn, sunset and after dark, form as much a part of the natural order as the sun, the moon and the stars.

The Salar of Uyuni

The immaculate Salar of Uyuni is one of Bolivia's most extraordinary attractions. The largest salt lake in the world is capped by a thick, hard crust of salt and can easily support the weight of a car. Especially breathtaking after a heavy rainfall, the Salar will transform into an enormous mirror reflecting the sky and the snow-capped peaks, causing the horizon to literally disappear.

Cruise the Ocean

Vacations at sea have become extremely popular in recent years, as the bigger cruise lines are constantly in competition to attract all generations of travelers preferring to cruise. Today's cruise lines appeal to various groups, whether you want to travel alone, sail with extended family or get a group of friends together. There is the perfect cruise for you. For senior travelers, the industry's largest demographic and perhaps its original customer base, it means many options that were never available before. Today's cruise ship provides a wide range of activities for the elderly, including wine tasting, various art programs, leisure sports activities including ping-pong and miniature golf, and even dance lessons for couples. There are dinner packages with a variety of cuisines

to choose from, where you will feel that you are dining in a different continent each night, and there is after-dinner entertainment including Broadway-style shows. The ships are larger with more decks to choose from and more to see so you will barely notice the thousands of people who are on board. For the best experience, rent a balcony or balcony suite, where every night you will feel like you have an ocean to yourself.

Start a Business

Owning your own business may be something you had always thought of but never had the time to do when you were climbing the corporate ladder. Now you can invest your time and money into something you are passionate about. Whether you decide you want to run your own restaurant or see yourself as someone that wants to get involved in senior care services, you will spend your upcoming days engrossed in this new life opportunity.

Go on a Safari

Get to know nature at its core in this increasingly popular experience. You will surely feel a sense of homecoming in the savanna even if you have never visited before. Elephants, lions leopards, giraffes, tigers and gazelles will be in close proximity, just to name a few, so the picture opportunities will occur early and often.

Rent a Castle

In the British Isles and other parts of Europe, there are still nobles who rent out their castles to guests who are willing to pay the appropriate price. Some of them even offer their homes on Airbnb. As such, spending a few nights in a European mansion may very well be within the reach of many retired Americans.

Buy the Best Seats in the House

Every fan wants to get as close as they can to their favorite entertainer. Get the best seats in the venue, the kind of tickets that others who will see the concert will envy. Assure yourself of a truly intimate experience and the best chance of getting up close and personal with a music or sports legend.

Get to Know Your Artistic Side

If you enjoy painting, sculpture, poetry or any other type of artistic expression, then begin doing it and you will soon feel the rewards. Chances are that you might have thought about trying these earlier in your life, but you were too busy working full-time to really consider it. Now the circumstances have changed, and the time has come to try.

Sky Dive

You will feel a tremendous rush (to say the least), as a result of jumping out of an airplane that is flying 13,000 feet above the ground. Perhaps there

is nothing else that can get your adrenaline going quite like this experience that tops the bucket lists of residents all across the country. The freedom and empowerment experienced after conquering this enormously fearful and intimidating act are unparalleled.

The Dangers of Gambling

Gambling addictions are very serious, especially for senior citizens. Part of what makes gambling such a serious problem is how easy it is to become addicted. Most gambling addictions start off small. However, it is easy for seniors to go from spending a small amount of money to wagering significantly larger sums of money until they have nothing left. By design, gambling encourages participants to continue putting their personal funds on the line. Even the most successful gamblers eventually end up having one bad game where they can lose everything.

Gambling is especially dangerous for a senior because it is much harder for a senior to recover his or her losses than it is for a younger gambler. Many seniors have limited income, with few options to earn extra money to make up for gambling losses. This also means seniors have limited options to receive help, such as from a rehabilitation program. There are many different ways gambling can ruin life for seniors.

Loss of Control

One of the dangers of a gambling addiction is the loss of control. Addicted seniors become obsessed with gambling and everything else loses importance. Older seniors are especially at risk for losing control. Since the majority of older seniors are retired, they do not have to worry about ending their gambling to go to work. Addicted seniors can spend all of their time gambling, stopping only when they are physically unable to continue. It does not take long for a gambling addiction to spiral out of control. Many addicted seniors dip into their retirement funds so they can continue to gamble.

Lifestyle Changes

A gambling addiction is marked by visible lifestyle changes. Some of the most notable lifestyle changes include financial difficulties, troubled relationships and a decline in personal care. Seniors with gambling addictions frequently lie to their friends and families to cover up their addictions.

Seniors suffering from prolonged gambling addictions may trick friends and families into loaning them money. Some warning signs include seniors repeatedly asking for small amounts of money and offering vague explanations about where the money goes.

One of the reasons lifestyle changes are so common with gambling senior citizens is due to how much

free time they have. Many seniors, especially if they have just retired, are unsure how to spend their free time. Gambling has a natural allure, since it is commonly performed in a social setting and provides excitement. Seniors who are bored and feel like they have nothing else to do with their free time return to gambling just to socialize and feel excitement.

Personality Changes

Another danger of gambling addiction is personality changes. A study from the University of North Carolina found the high from gambling creates a chemical imbalance in the body. This chemical imbalance increases the chance of several negative conditions. These include anxiety-based disorders, anti-social behavior and a greater likelihood of depression. Many senior gamblers begin gambling because they enjoy the thrill of winning. Activities they previously enjoyed do not have the same excitement, pushing seniors to repeatedly return to gambling.

A common trap seniors fall into is becoming unhappy with their losses. These seniors convince themselves they are only gambling to win back what they previously lost. They are more likely to develop anxiety-based disorders since they are constantly worrying about earning back their income. Anxiety is worse for seniors with limited incomes. These seniors get increasingly upset because they have to wait weeks to receive their next checks, which they immediately spend on gambling.

Online Gambling

When most people think of gambling, they imagine a casino. While a lot of gambling still occurs within casinos, there are also many online gambling sites that cater to seniors who are unable to travel to actual casinos. Online gambling is very dangerous since it is a lot harder to detect and also harder to stop. In gambling support groups, one of the most common tips is finding something to resist the temptation of gambling. Gamblers can avoid traditional casinos, but online casinos are easily accessible from anyplace with internet connection. All it takes is a smartphone to connect to an online gambling site.

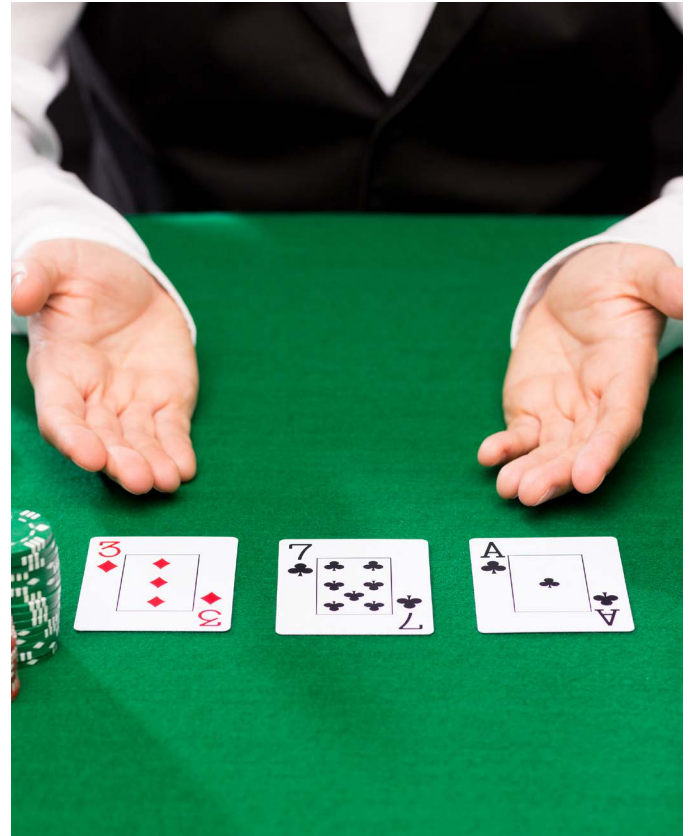
Another danger specific to online gambling is the access to money. At a casino, gamblers can limit their spending by only bringing a set amount of money to the casino. With online gambling, seniors have constant access to their bank accounts and can keep funneling money into their addictions without leaving their homes.

With online gambling, it is also easier for seniors to forget they are gambling real money. Transactions are completed through electronic funds so it does not feel as real as presenting physical money at a casino. Many gambling sites add to this illusion by offering free trials or games. After playing several games where there are no real stakes, seniors may not realize when they switch over to games using real money.

Hurting Friends and Family

Gambling is not only dangerous to seniors, but also to their friends and families. Seniors who cannot pay their gambling debts often turn to friends and family for support. Even if they do not want to ask their friends and family for help, it is possible the casino will send creditors or bill collectors who have no reservations about contacting families.

Children of addicted gamblers feel responsibility to help their parents. Many families accept the gambling debt, even if it causes financial hardship. Serious gambling addictions cause a great deal of social stress and may even ruin important relationships.



10 Part-Time Jobs Perfect for Seniors

Retirement is changing. More people are working past 65 years of age, and a good deal are staying in the workplace or returning to it after they have left. Many seek part-time jobs as a way to supplement their income. Oftentimes, they need that additional income due to unforeseen circumstances that have changed their retirement target goals. Some seniors simply go back to work due to a desire to be more active. For those contemplating returning to the workforce on a part-time basis, here are some of the best job categories to consider:

Consultant

Many seniors leave the workplace, because they simply want to slow down. They may enjoy infinitely the job they do but want to spend less time doing it. Consulting is a perfect avenue for seniors to turn the expertise they acquired, their networking map and years of experience to good use, by working part-time for an old employer or for another similar company in their field. Companies are always looking for individuals with a particular skill set or license that is in demand, and filling that need with a part-time employee is sometimes the best fit.

Tutor

Seniors who were once teachers have the educational background and experience to assist students with difficult subject matter. Many students

preparing for their entrance exams into college, such as the SAT, seek the help of tutors to get them to the point where they will attain the test scores necessary to reach their preferred school of higher learning.

Child Care Provider

A very popular way for seniors to earn additional income is to go into child care. Seniors can take care of a family member's child or find a job as a part-time nanny or babysitter. Given the constant presence of babies and young children in U.S. homes, these jobs are always in demand.

Health Care Worker or Wellness Instructor

With an aging population, and other seniors experiencing health problems, you can earn additional income by entering the fields of health care, physical fitness, nutrition and wellness. You can find work at a local hospital or medical clinic and acquire great experience in areas that do not necessarily require a nursing license or a doctor of medicine degree. And for those jobs that require a nurse's aide certificate or medical assistant certification, classes at a local community college can help you in attaining the necessary credentials. If you enjoy caring for others, a care aide is a perfect job where you can help another elderly person with everyday tasks like cooking, cleaning, doing laundry, running errands, etc. Otherwise, if you have a passion for fitness and nutrition, you can easily obtain a license

that will allow you to teach classes at a local gym, hospital, community center or college.

Customer Service Representative

Companies are always looking for customer service help, and many of them will allow employees to work from home. They seek a particular skill set that can turn an irate customer around. For seniors who are good communicators on the telephone and who can utilize user-friendly chat software to satisfy a customer's needs, this is an excellent part-time role that may come with the convenience of staying within the home.

Freelance Writer

The internet has made it easier to both distribute and obtain information. Freelance writing has become a viable avenue for those who have a writing ability to earn money by writing about what they know. You can write for online publications and get paid for your expertise. As you become more skilled and popular, you can then begin to submit your articles to print publications such as newspapers and magazines. You can even go on to produce and publish your own book.

Hospitality and Tourism Worker

You might also consider a job in hospitality and tourism. With many retirees hoping to travel after retirement, you can become educated at preparing

for your own travel plans by becoming a travel coordinator and specializing in planning group trips with particular specialties. You can also work at car rental agencies, hotels, airports, cruise ships, airlines, and a host of other hospitality-related occupations to secure future travel benefits.

Pet Sitter/Dog Walker

If you are a dog owner who used to work full-time, you remember how difficult it was to make sure that your pet got his or her daily exercise. Hiring a dog walker was one way you could avoid having to race home at the end of your busy work day to take your dog on a daily walk. Now you have the opportunity to return this favor and take advantage of your down time by becoming a pet sitter/dog walker yourself. Whether your preference is dogs, cats or other pets, pet sitting is a great way to earn extra money.

Tax Preparer

Tax preparation is the perfect part-time job for the senior who has an accounting background and prefers to front-load his or her entire work year into the first part of the year. Tax preparers typically work long hours through tax season, which runs through April 15th or so. Afterwards, their schedules lighten up for the rest of the year.

Non-Profit and Charity Work

If you have always wanted to make a positive

impact on your community, try working for a non-profit or charity organization. Whether you choose a religious institution, a local cause, a civil liberties union or some other entity, most non-profits do not necessarily rely solely on unpaid volunteer work. Many of these organizations have a paid workforce for everyday operations, and many hire part-time workers to lower the costs. If you have the necessary skill set, you may be considered for a position, and you may even receive job training opportunities.

Scams Targeting Seniors and How to Avoid Them

Crimes against elderly people continue to occur each year, as criminals continue to find more ways to scam this demographic. Senior citizens lose a substantial amount of wealth each year to various creative scams, such as investment scams, IRS scams, home repair scams and others that target older people. The elderly continue to be targets for criminals, especially elderly widows who (because they live alone) are more prone to being scammed. Here are some of the most common scams targeting seniors and tips on how you can avoid them.

Medicare/Health Insurance Fraud

Scams have been linked and associated with the Affordable Care Act and Medicare enrollment for years. These scams are performed door-to-door or over the phone by way of solicitations by someone acting like a Medicare representative. The scammer

may tell you that you need a new Medicare card and ask to see your Social Security Number. He or she may also ask you to pay for a “fee” that helps you navigate the complex Affordable Care Act landscape. Fees are not required for this kind of federal assistance.

In order to prevent this scam from occurring, simply end the conversation. Additionally, you can check the supposed representative’s phone number against the Medicare database online to verify that it is actually listed under the government website. If it is not, do not give out any of your personal information.

Counterfeit Prescription Drugs

You may be on a fixed income and looking for cheaper drug alternatives in order to save some money. Scammers tend to prey on this type of vulnerability. Online, scam artists offer unusually low prices on medication that is actually fake, and which could be harmful to your health. Avoid this scam by only buying medication from trusted sources.

Funeral & Cemetery Scams

These scams have been around for many years. Criminals will read obituaries and may call or even attend funeral services to identify grieving individuals. The scammer will then attempt to collect on an alleged outstanding debt that he or she claims the deceased had with him or her. The scam artist will then pressure the relatives into settling this false

debt for a reduced amount. If you are ever in such a situation, you can easily avoid this scam by asking this person to produce the necessary paperwork to substantiate the claim. Then, let the petitioner know that you want your lawyer to discuss the matter with his or her attorney.

A similar opportunity is presented to funeral homes in such situations, and these businesses may sometimes take advantage of the current situation by adding unnecessary charges, convincing family members who are not experienced in making these decisions of the need to tack on extra features, such as a very expensive casket. To avoid these scams, it is important to do research before signing off on anything a funeral home may suggest.

Anti-Aging Product Scams

There are many commercials that target senior citizens and claim to help with aging signs, including unwanted changes to a physical appearance. Scam artists often offer hugely expensive products with the promise of keeping the aging process at bay, while actually providing substances that are untested and possibly harmful to those taking them. Seniors should be wary of anyone offering to stop the aging process or its effects, and should always check product labels to see what is and is not approved by the Food and Drug Administration.

Phone Scams

Scammers use different types of phone scams to

prey on the elderly. The most popular one is when they pretend to represent the IRS advising that they have found an error with the senior's tax return. These scam artists will often say that the senior owes the IRS money. By using such scare tactics, they coerce the elderly into providing them with banking information, which can be used to steal funds.

Other types of scams include caller ID spoofing, a practice where the initiator of the call, in this case the scammer, can cause a different number to appear on your phone other than the actual number where the call is originating from. This can even be done to make you believe that the call is coming from your banking institution. This gives the scammer immediate power in convincing you that he or she is representing a trustworthy entity, and makes you more likely to provide your banking information. To avoid being a victim of these scams, keep in mind that the IRS typically contacts citizens via mail. Also, opt for in-person bank visits to avoid possibly giving out your information to scammers.

Internet Fraud

Criminals will make calls to try to convince you, the internet user, that your computer is at risk of a security threat, and they will offer you free security checks over the phone while attempting to obtain remote access to your computer for the alleged purpose of diagnosing and fixing the problem. Once granted access, scammers can download software that will basically allow them to steal your identity, as well as your money from accounts that you own.

Seniors may also fall prey to a variety of other internet scams, where, for example, they may be sent fake virus protection pop-ups and fake emails that, once clicked on, could allow the intrusion of malicious software. Do not provide access to your computer to anyone from a remote location, and do not click on any email you were not expecting to receive.

The Grandparent Scam

In this particular scheme, criminals call senior citizens and pretend to be their adult grandchildren in order to solicit money from them. They may say that they are in trouble, even in prison, and need money wired to them right away. If the scammer gets the money, he or she may have someone else call up and impersonate a police officer and ask for additional funds claiming property damages that need to be paid for. To ensure you do not fall victim to this scam, do not give personal information over the phone or wire money to unknown sources.

Easy to Use Apps That Can Help You Track Your Spending

If you are looking for a convenient and easy way to track your spending, you may want to consider downloading a free app to your phone that can aid you in this process. There are various interface options that suit different technical abilities and preferences, depending on your personal skillset and needs. Each application allows you to track spending with the simple touch of your fingertips and all are compatible

for iOS and Android phones, as well as Kindle devices. Whether you are simply utilizing the app to ensure you are not overspending or you are hoping to create a budget through the process, there are a few easy-to-use options available for immediate download and use. Choosing an app that works best for you and addresses your finances efficiently is the first step toward conveniently tracking your spending. Knowing the different possibilities and what these apps offer will help you to make the right choice for your spending and saving needs.

Track Your Spending by Month, Type and Location

With the BillGuard app, you can track your spending in a variety of ways depending on your preferences. The app is free for iOS and Android users and features a free credit score report that helps you keep an eye on how your spending is affecting your credit rating. Additionally, BillGuard links directly to your bank account and populates the information needed to track spending automatically. You can choose between tracking your spending by amount per month, the type of item you spend money on, such as food or clothing, or locations of where you are spending money the most frequently. BillGuard can be tailored to fit your spending tendencies, regardless of which interface option you opt to use after creating your account.

Manual Entry Apps Provide Ease If You Do Not Wish to Share Account Information

If you dislike the BillGuard feature of linking the app with your bank account, you can opt for a manual entry option instead. Dollarbird is an easy-to-use app that helps you track your spending without the hassle of including your account information in the registration process. Similar to BillGuard, Dollarbird is free for iOS and Android users and breaks your spending down by specific categories. Dollarbird allows you to input your spending in various ways, each of which is linked to the calendar application that is pre-installed on your phone. You may opt to add past or future purchases into Dollarbird to track spending or you may opt to do so by inputting your past or future income into the app instead. Regardless of the way you decide to input the information, Dollarbird will provide you with an easy to understand breakdown of your spending habits.

Creating a Budget Is Easy With Money Tracking Apps

Money tracking applications can be used to create budgets and assist you in attempting to elevate your savings. Mint is a free app for iOS, Android and Kindle devices that allows users to create a budget for themselves while they are actively tracking their spending. Mint is broken down into categories for spending that help you monitor where you are spending your money most often. It also includes a

credit score report so you can monitor your spending across all avenues when you are tracking what you are paying out. Mint can link to your bank account or it can be used via manual entry, allowing you to choose the option you are most comfortable with.

Graphic Displays Make It Easier to Track Your Spending

If you prefer a visual approach to tracking your spending, Wally may be the best app for you to use. Wally is a free application for iOS and Android users that features a graph style display of the information you input when creating your account. With Wally, you have the ability to track your purchases or you can opt to track your income instead. Wally utilizes the manual input option, so you will not need to register your bank account information when signing up to use this app.

Tech Savvy Individuals Can Track Spending via Text

If you feel comfortable with technology, Penny is a money tracking application you can use via text message. Penny allows you to track your spending with text message updates so you do not have to open the app to enter information each time you make a purchase. Like Wally, Penny also uses graphics to break down the information and present it in a way that makes it easier for users to visualize and understand their spending tendencies. Penny can be used on iOS and Android phones and is

completely free to download. It is not equipped with a manual entry option and can only be used if you link the application to your bank account.

iOS Users May Enjoy LearnVest for Their Tracking Needs

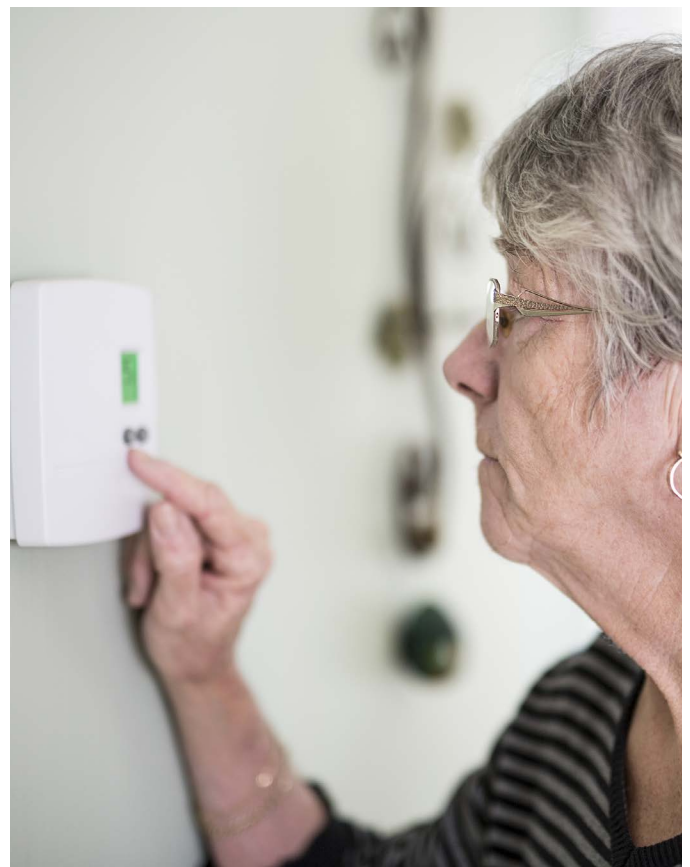
For iOS users only, there is an application available that allows you to track your spending while simultaneously creating goals for yourself along the way. LearnVest can be linked to your bank account or used via manual entry, depending upon which input method you are most comfortable with. Not only can you track your spending and create budget goals, LearnVest also provides you with the ability to break down your transactions by expense type. Through LearnVest, you can also calculate the net worth of your income to provide yourself with a better idea of how your spending affects your savings. It provides a thorough financial breakdown if you wish to track your spending with a more detailed method.

How to Save Money on Utilities

Many seniors are looking for ways to cut down on expenses. Some are on fixed budgets that require they live within their means, by avoiding nonessential spending. Utilities are a necessity, but you can evaluate their usage, and therefore determine if you are maximizing the hard-earned money you spend on them. There are various ways to save money on utilities, all of which are clever and many of which are easy to implement. Here are the best ways to save money on your utility bills.

Adjust Your Thermostat

Depending on the season, you can adjust your thermostat to save money. You can save one percent on your electric bill for every degree you adjust. One or two degrees will not greatly affect your comfort level, and you will soon adjust to the new temperature. Lower your thermostat during the winter, and raise your thermostat during the summer months, and you will be pleased when you receive your next electric bill. You may even further adjust your thermostat based on the time of day. For example, during hotter months, you may want to raise the thermostat even more during the daytime hours to save additional money.



Turn Appliances Off

Get into the habit of turning electrical items off when leaving the room. It is a great habit to develop. Turn off fans, light fixtures and any other appliances you have on when you are about to leave a given room, and you will be able to reduce your bill. For further savings, unplug electrical appliances when they are not in use, because appliances still draw electricity when not being utilized. Unplug your TV when you have finished watching it for the day, and you will cut down on your electric bill. The same goes for lamps, video game consoles and kitchen appliances such as blenders. All of these simple measures will help save you money.

Conserve Water

Be economical with water usage. Shut off the water when brushing your teeth until it is time for you to rinse. Do the same when shaving. Another way to conserve when using water is to take quicker showers and avoid baths where more water is utilized. One more way is to water your lawn in the early hours of the morning when water will not evaporate right away. Avoid watering the lawn during the hottest portion of the day to ensure savings.

Save on Washing Clothes

Clean your lint trap frequently to ensure that your washing machine works as efficiently as it can, thus saving energy and saving you money. Fill the machine as much as possible when running each

load of laundry, as the same amount of energy is normally spent regardless of the size of the load. Also, use cold water to wash clothes, if possible. There are great cost savings if water does not need to be heated. Furthermore, be sure to incorporate the extra spin cycle on your washer as it removes more of the water and therefore minimizes the amount of work your dryer has to do afterward.

Properly Utilize Your Curtains and Blinds

Close your curtains or blinds in the summer months, especially in the parts of the house where the sunlight is most present. Direct exposure from the sun will warm the house significantly, causing your air conditioning unit to do extra work. At the same time, during the winter months, make sure that you open those curtains or blinds to allow that extra heat to enter your home.

Eliminate Leaks

If you are aware of a water leak in your sink, bathtub or toilet, fix it, regardless of how slight it is. Sometimes, there is a water leak and it is not obvious to the homeowner. The best approach is to perform a leak test on your home by checking your water meter when you are about to go to bed and again the next morning when you wake up. If your numbers are different, then you have a water leak somewhere in the house. If you cannot find it easily, or if you are not experienced with patching up leaks, contact a plumber.

Improve the Insulation in Your Home

Improving insulation in your home may cost you in the short run, but it will save you hundreds of dollars in your electrical bill for years to come. Little insulation or none will make your home too cold in the winter and too hot during the summer months. Ensuring proper insulation can help you avoid this discomfort and save.

Fill Your Refrigerator

Given that your refrigerator and freezer are always cooling, it benefits you to keep them stocked, so as to not waste energy. Keep both full of necessities so that you are not wasting space and so that you are always prepared for unexpected circumstances.

Opt for Energy-Efficient Appliances

Be sure to choose more energy-efficient appliances whenever you are buying. Energy-friendly refrigerators, dishwashers, ovens, washers and dryers can provide enormous savings. You should also consider energy-efficient fixtures, such as shower heads and faucets, when upgrading your home in order to cut down on your utility bill.

Remove Your Landline

The landline phone is a feature that has outgrown its purpose, and in today's world, a cellphone is sufficient and more versatile. The savings coming from removing your landline will positively affect

your monthly budget and allow you to spend on other necessary expenses.

Easy Ways to Sell Your Possessions

Most people accumulate an enormous amount of possessions throughout their lives. You may be surprised to know how many items your basement can hold. Some of these items you may have not used or even picked up in years. In such cases, it is important to keep in mind this rule of thumb: If you have forgotten the item, then chances are you do not need it, and if you do not need certain possessions, then it greatly benefits you to sell them.

Organization Tips

Once you have established a plan, a course of action to sell everything you do not need, then your first objective should be to organize yourself and what you want to sell. Put your belongings into categories, like clothing, kitchen items, outdoor items, collectibles, etc. The next step you need to take is to find the value of each item by going online and searching for similar items on sale. Once you have this information, then the time has arrived to put the knowledge to use. Below are some of the easiest ways to sell your possessions.

Best Online Marketplaces to Use

There is no better opportunity to sell an item than

to make it available to an audience of hundreds of millions worldwide. EBay, the original forerunner of selling all types of merchandise since the 1990s, remains the most popular vehicle for online selling. Describe the item you are attempting to sell accurately, be honest about its condition, and take quality pictures to show the potential buyer exactly what he or she is getting. However, the drawback to selling items on eBay involves the fees charged, from listing fees to final value fees that can cost you as much as 10 percent of your item's final sale value.

Other popular marketplaces include Bonanza, Etsy (more popular for selling and finding handcrafted items) and eBid. These are alternatives that provide cheaper fees, but it is up to the seller to determine if the cost of eBay outweighs the exposure to a greater population of buyers.

Craigslist

Craigslist can be an easy place to sell an item locally, as there are many potential buyers looking for exactly what you are selling. By using this service, you do not have to worry about shipping items and the costs/delays associated with mailing your sales. However, there are safety drawbacks to using the website, as crimes involving the site have been reported. If you are considering using Craigslist to list your items, there are safety rules you should adhere to that can help keep you and your loved ones out of risk. Always meet the buyers in the most public of places to complete the transaction, and do

not attend this meeting alone. Always negotiate the transaction with cash, and certainly never provide the other party with any personal information of yours, including your address. Once you establish trust with a given buyer after a few emails, do not hesitate to take advantage of this service.

Yard Sales

Yard sales are a great way to sell items to local buyers, neighbors who may feel more comfortable buying things from someone they know. These items are usually the more inexpensive ones that are simply taking up too much room in your house or garage. Many yard sale holders post signs throughout their neighborhoods, advising the locals of the upcoming event. There are also buyers who come from other areas, and they will generally drive around on weekends looking through neighborhoods for yard sale opportunities away from their homes. The yard sale provides a different type of selling experience in that you interact with the buyers in a quick manner, because oftentimes, there are other shoppers looking at other items who may also need your attention. It is therefore important to have the help of another family member familiar with your inventory. Additionally, there is the other matter of haggling, which is oftentimes brought to the yard sale experience. It is to be expected, and so it is important to know just what you want for each item, and establish the original price knowing full well you might have to reduce it.

Pawn Shops

Pawn shops are places to sell your valuables, such as gold, collectibles and musical instruments, quickly, but you might not get the most money for them. Pawn shops are, after all, businesses that make money by selling merchandise they buy for a higher price, while still making the items affordable to the next buyer. If you cannot wait to sell your possessions, then pawn shops are the way to go, as they will likely be willing to take possession of your merchandise, with the hope that they may have an eventual buyer for it.

Consignment Stores

Consignment shops allow individuals to sell their items through these stores, but only for a percentage of the total sale. The idea of giving your merchandise to a store and it making money on that merchandise might not sound very appealing, but it is an effective way of making items, such as used clothing, available to a large population of people who like to see before they buy. Additionally, those who choose this option do not have to worry about overhead costs, as those are covered by shop owners. The drawbacks are that it could take the store some time to sell your belongings and that the retailer may make a hefty percentage on the sale, sometimes as much as 50 percent. For those reasons, you must decide on whether consignment selling makes sense to you, and if increasing your items' exposure is worth the lower return.

Affordable Vacations You Can Take After You Retire

Many seniors enjoy a fair amount of flexibility and want to experience places they have never seen before. However, some do not consider traveling, thinking that they cannot afford the spending involved. For those seniors on a fixed budget looking to take an affordable vacation, they need to look no farther than the Continental United States for a variety of wonderful and affordable vacation spots. A well-planned vacation to one of these locations may not be as impactful to their savings as they may think, and by jumping on limited-time specials, including discounts on food, transportation, lodging and attractions, they may find that one of these trips is well within their price range. Below are some of the best destinations available.

Branson, Missouri

This beautiful vacation town deep in the Ozark Mountains provides many entertainment and outdoor activities for the active senior citizen. Take in a country music show, play a round of golf, go for a cruise on one of the lakes, or take a tour of the History of Fishing Museum. These are just a few of the affordable activities you can engage in. Additionally, if you are a fan of Elvis Presley, you can enjoy the July festival that is held in his honor. You can get coupons and discounts for everything from shows to restaurants, activities, resorts and hotels.

Yakima, Washington

Yakima boasts plenty of craft breweries downtown as well as numerous wineries, many of which are award-winning, in the surrounding areas. You will enjoy small-town prices, a farmers market and popular farms where you can pick your own produce. Chinook Pass and White Pass, along the back side of Mount Rainier, offer hiking trails for both beginners and pros. There is also whitewater rafting on the Tieton River, as well as tubing and fly fishing on the Yakima River. If you are a biking enthusiast, there are various biking trails to choose from, too.

Wilmington, North Carolina

A complete vacation awaits you in Wilmington, North Carolina. It is a Southern destination with something for everyone and a perfect vacation spot for seniors. Explore the city's National Register Historic District, which spans over 230 blocks of churches, classic architecture, moss-draped oaks and brick-lined streets. Stroll up and down the famed Riverwalk lined with many shops and eating spots along the way. At sunset, a memorable view of the Cape Fear River awaits you. There are six public golf courses, and for those who enjoy fishing, there are fishing opportunities available off public piers. Many attractions are free, including two nearby state parks. In Kure Beach, tour the Fort Fisher State Historic Site's that include exhibits, cannons, artifacts and the remains of the South's largest fort and the site of the largest land-sea battle of the Civil War. Other popular attraction spots include the North Carolina

Aquarium at Fort Fisher. Attractions that charge admission typically offer senior discounts, and better rates on accommodations are available in spring and fall.

Roanoke, Virginia

In the heart of the Blue Ridge Mountains, Roanoke, Virginia has a temperate climate, various hiking trails that are easy to navigate and cuisine that comes from straight the farm and goes directly to the table. If you are into antiques, the antiques stores of the region are plentiful, and for the wine connoisseurs, there are local wineries that are quickly growing in popularity. Off-season lodging is cheap for seniors with a flexible schedule who are looking for a cost-effective getaway.



Estes Park, Colorado

If you are an active senior, there is a lot to keep you busy at the YMCA of the Rockies, which stretches over 800+ acres surrounded on three sides by Rocky Mountain National Park. If you are athletically inclined, there is a vast assortment of activities you can participate in, including archery, swimming, zip lining, miniature golf, fishing and fly fishing, horseback riding, and even a rock climbing wall. Should you prefer more relaxing activities, visit the design center for making ceramics, jewelry and basket weaving. The vacation can almost pay for itself if you choose, as seniors are allowed to volunteer to work at the property as a laundry attendant or sales clerk, for example, in exchange for room and board and access to most of the activities mentioned. Be on the lookout for promotional rates, and if you are a YMCA member, you automatically get an added discount.

Hendricks County, Indiana

Hendricks County, which is located within the great city of Indianapolis, has become an increasingly popular place for seniors looking to travel. The reason is because senior travelers can take advantage of everything the area has to offer through set-up affordable tours, workshops and demonstrations. In this part of the country, you can learn a great deal about glass blowing and American history.

Adirondack Mountains, New York

Not far from the big city, you will find the serenity of the magnificent Adirondacks in upstate New York.

For active seniors, as well as those who are not so active, winter and summer sports as well as cultural events and even shopping will keep you busy throughout your stay. Several nearby communities host winter carnivals, and those who enjoy driving will be enticed by miles of scenic country roadways where – during the fall months – everyone is amazed by some of the most breathtaking foliage. Various transportation discounts as well as lodging discounts are available for seniors to take advantage of.

Reasons Seniors Should Take Advantage of Freelance Writing

If you are a senior citizen who is looking for ways to earn additional income from the comfort of your own home, freelance writing may be the answer. Perhaps, you have been met with additional, unexpected expenses, and you need to replenish your nest egg, or maybe you want extra money for travel or other discretionary spending. Regardless of the reason, if you have the vocabulary, the proper writing skills and the time to display them, there are companies and websites looking for your skill set and your level of experience. Below are some advantages to doing freelance writing as a senior.

Keep Your Mind Sharp

First of all, writing can be a great activity for keeping your brain healthy. It is an excellent way to keep your creative juices going and to re-sharpen your communication skills. Reading and writing are

commonly accepted as some of the best ways to keep your mind sharp, regardless of your age, and (according to numerous studies) these practices can aid in curbing the possibility of mental decline. It is important to understand that an active mind is a healthy mind, and freelance writing offers you an opportunity to keep your mind healthy by providing you with a daily challenge that, as a retired person, you may be missing.

Describe Your Life Experiences

As an older person, you have an enormous reservoir of information to draw from, resources that younger writers simply may not have. There are many personalized situations you can refer to that can add to the article you are writing. These facts can add to how you tell certain stories. Letting your experience in certain areas shine through can also increase your credibility as a writer and help you gain more job opportunities. Furthermore, simply having experienced certain events can make you a more reliable writer in certain subjects. For example, how you felt when you walked down the aisle on your wedding day or the emotions you experienced when you watched your first child being delivered can only help you in relating to the audience of readers you are addressing if you are writing for a family services website, as just one example.

Educate Others

Owning a home educates you in many aspects. Whether attempting to fix things yourself or hiring

someone for assistance, it is critical that you acquire a knowledge base and understanding of the repairs involved in order to avoid overspending. The same can be said about owning a vehicle that requires repairs from time to time. During the course of your life, you have faced many such challenges and have learned how to resolve these matters effectively. Because of this, you can, therefore, add a great deal of competence and substance to articles on these topics. You can become an educator for those countless readers online who do not have the expertise or knowhow that you do. “How-to” articles have become increasingly popular online in recent years, so these experiences will help you feel right at home when describing common procedures to unfamiliar third parties.

Learn and Adapt Every Day

Just as writing allows you to keep your mind sharp, so too does listening to constructive criticism. Younger writers may sometimes get defensive when someone suggests ways to improve their writing, while the senior writer is typically past that stage of his or her life and has the maturity to accept constructive criticism and use that feedback to become better at writing. Not only will the senior improve at his or her craft, he or she will continue to be engaged day in and day out.

Work From Home & Set Your Schedule

You can make your own schedule, since you are your own boss, and you get to work from the comfort of

your couch or dinner table. You may have to deliver a story by a certain time, but as long as you meet that requirement, it is up to you how you get there. You may decide you want to sleep in late one day, or you may want to get up early and get to work, knowing that you have errands to run later or an appointment to get to that afternoon. You may also create that schedule around the times you feel your most productive writing occurs, making sure that you take breaks in between the work, to ensure your mind is always fresh. These scheduling advantages can give you an enormous sense of freedom you might not have experienced before in your prior work life. There is also the comfort of where you work, and that can be anywhere from the local coffee shop to any room in your house. If you decide to work at home, you will experience the convenience of being close to your own kitchen where you can grab coffee or snacks throughout the day. Furthermore, most of your work can be done while wearing your pajamas, with your pet at your feet, and glancing outside the window to your own backyard.

Tips for Working Under Young Management

When you began in the workforce, you were much younger, and the people who managed you tended to be older. They tended to have more years of experience, and you were likely comfortable with the understanding that there was no substitute for time put in. After working for many years, you see that structure reversing itself. Now you are an older

worker, and your manager is much younger than you. He or she does not have the experience you have, and your new manager does not communicate the same way as your prior manager did. How you cope with this change may affect the remainder of your work life, so it is important to understand the differences and to learn to accept and respect your new boss. Embrace the relationship, and believe that the combination of your experience and his or her talents may be the perfect formula for mutual success. Here are tips for working with a young manager:

Be Mindful of Body Language

Always appear engaged and respectful of your new manager's presence. You should be mindful of making any kind of gesture that might show disapproval or even cynicism. You may not agree with the course of action he or she has taken, but it does not give you the right to roll your eyes at the decision made. This will no doubt be received as unprofessional or insubordinate behavior and may lead to disciplinary action or, at the very least, establish a tense relationship between the two of you. Consider how you would want to be treated if you were in the manager's position, and act accordingly.

Reconsider Certain Statements

Avoid calling attention to your age difference. Just because you have been doing the job longer than your boss has does not give you the right to make derogatory statements based on a difference in

experience. Insinuating that older methods are superior when your manager wishes to try an innovative approach may distance the two of you professionally. Until your manager asks for your opinion on the matter, reserve any judgments, and let your manager do his or her job.

Update Your Communication Skills

Younger managers may prefer more modern methods of communication, such as texting and emailing, over verbal interactions. Meanwhile, the older employee may need one-on-one conversation to obtain the positive reinforcement he or she desires. Talking to your new boss about how you feel regarding these matters establishes a healthy dialogue with him or her and gives your new leader a better understanding of your needs as an employee. Additionally, it is important to get to know your boss and to be open to his or her new approaches and behavior. This may include everything from learning how to effectively use online messenger services, like Skype, to brushing up on contemporary humor.

Do Not Think You Have Special Privileges

Do not expect any special privileges because you have tenure. Just because you are an older worker does not mean you have the right to any type of priority when vacation bidding becomes available early in the year. It also does not mean you can establish different work hours from the other employees.

Even if your company might have permitted this in the past, your new boss may not want to keep these rules around. So be sure to check first and ask before making any assumptions. He or she may invoke a policy where these perks are granted to employees based on job performance. In such cases, prove your worthiness by doing stellar work, and you will earn everyone's respect, including that of your new boss.

Do Not Try to Raise Your New Boss

Instinctively, seniors and older workers have a tendency to nurture the young and treat them as if they were their parent. Providing advice on life experiences is not appreciated by some and especially inappropriate when the person you are providing advice to is someone that might have a decision on your working career. Avoid that impulse, and understand that this could be taken as condescending or patronizing behavior. Be an employee, and establish yourself to your new boss as a person who is respectful of the working relationship you have and provides advice on issues and topics relative only to the work involved.

Sharpen Your Technological Skills

In the current technological world, each day that passes brings even more advances. Older workers who do not stay informed and adapt to the times get left behind. Some even struggle to keep up with the newest applications in their workplace, at times because they do not put the necessary time in to

become skilled at these new job programs. Younger bosses have an expectation of their workforce as it relates to workers performing their tasks in the fastest and most efficient way possible. Show your boss how much you want to be part of the advances in technology. Apply yourself to learning the newest systems and applications, even if it means requesting additional training in these areas. Your boss will see your interest and dedication to your job and respect you accordingly.

Always Adapt to (and Expect) Changes

Determine how your new boss prefers to work and communicate with his or her team. Younger leaders may not necessarily prefer formal weekly update meetings with their staff but instead may want to update employees daily by way of emails, texting or instant messaging. Adapt yourself, as well as your work schedule, to meet the expectations of your new manager. Also, keep in mind that the workforce and your workplace may continue to evolve during your time there. So expect changes and always be willing and ready to adapt to them.

10 Ways to Get Cash Fast

If times are challenging, you may need a few extra dollars to supplement your income. Fortunately, there are avenues you could use to increase your funds. Most require little or no capital, only a desire to improve your current economic situation. If you have acquired additional expenses, or you require additional money for home or car repairs, you can

find a quick fix to your immediate problem, while eyeing a permanent solution down the road. In any case, it is important to be flexible. Some of the ways that allow you to make money quickly may be approaches you have not considered before. Here are a few strategies that will help you in getting cash fast.

Drive for Uber

Uber provides an excellent opportunity to make money quickly. First, because you are an independent contractor, you can create your own schedule based on your current availability and establish the days of the week, as well as the time of the day, you would prefer to drive. The schedule you make for yourself will allow you the flexibility to work as much as you want, and therefore, provide you with a tremendous opportunity to make as much money as you can right away. All that is needed to get started, besides the mandatory background check, is a clean driving record and a relatively new four-door registered vehicle that seats at least four additional passengers and has adequate insurance coverage.

Sell Your Old Clothes

There are secondhand stores like Buffalo Exchange and Plato's Closet that will pay cash for your clothing. Go online to see if there is one of these stores near you. These stores generally buy, sell and even trade clothing to their local clientele. You may also find a consignment store that will display your used clothing and provide you with a portion of the profits once they are sold.

Become a Freelance Writer

If you have written before and have the necessary skill set to do so, you may be able to earn money quickly by freelancing. Many companies and communication establishments are looking for those with writing ability to share their messages with the public. As the internet continues to be the main information medium, freelance writers continue to be more and more in demand.

Take Surveys Online

A growing way to make quick money is to complete online surveys in your spare time. Research companies are always looking for new people to answer survey questions about various products. You will find that, for only a few minutes of your time, you can quickly earn up to \$5 at a time. Below are some survey sites you may want to try:



Toluna



My Survey



Global Test Market



The Opinion



Harris Pole



IPoll



Vivatic



Branded Survey



Sell Your Old Books

It is fairly easy to sell old books on Amazon. Avid readers are always looking for books at discounted prices. If you have expensive college textbooks, you may be able to make a large amount of money on them, as many students are looking to avoid spending additional funds on new ones. However, be sure your books are in fairly good condition, or you will receive negative feedback from buyers, which will impact your ability to sell any others. Other sites like eBay also provide the opportunity to sell all kinds of books, including comic books, online.

Sell Your Videos and CDs

Pawnshops will generally buy your CDs and DVDs, but they may pick and choose the ones they want and will not pay very much for them. If you are willing

to part with CDs and DVDs you have not used in years, then this is the place to sell them.

Sell Your Gold and Silver

You can quickly turn your gold and silver coins, as well as your jewelry, into money. You should try a local coin shop or your neighborhood pawn shop first as you may want to avoid the places that tend to advertise a great deal. These places typically offer lower prices to offset the cost of extra advertising.

Become a Delivery Driver

Delivery service has become a staple feature in most restaurants. As such, these businesses are constantly looking for dependable drivers that will get the food to the buyers on time. Individuals order food at almost all hours of the day, while at home or at their workplace, and in the age of ordering online, it has become an ever-growing service. All you need to get started is a vehicle and a smartphone.

Babysitting

An easy way to make quick cash is to babysit. Parents are always in need of responsible people to watch their children when they have obligations to tend to, or maybe a dinner party to attend. There are websites like Care.com that put you in touch with parents in such need. All background checks are done by the company, so automatically, the parents can become acquainted with you and comfortable.

You can also network in your neighborhood to find other possible clients.

Walk Dogs

If you are an animal lover, you may find that walking dogs is a perfectly easy and enjoyable way to make extra money fast. Networks like Rover are devoted to connecting dog owners with dog walkers. For the average person who works during the day, this is a perfect opportunity for his or her dog to get the necessary exercise. You can also be successful by simply going door to door to advertise in your neighborhood. Word of mouth may be the vehicle to increase your clientele.

9 Best Places to Find Coupons

Considering using coupons and actually cutting them out and putting them to use are two entirely different matters. On the surface, couponing seems like an easy and effective way to save money. However, many residents feel intimidated by the process, especially as it involves standing at a check-out counter for a long period of time and holding up the line. Others do not coupon because they see it as a chore, an added job or burden that requires a great deal of time and effort to accomplish, and they do not fully consider the benefits of the end result, substantial savings. In any case, couponing is not a difficult task, and the results of learning how to coupon effectively are worth the effort. And the first step you must take is to learn where to find the coupons that can help you.

So if you are a senior who wants to start saving for a nice vacation, or if you simply want to have a few extra dollars of spending money each week, take a look at the sections below so that you can start accessing helpful coupons today.

Get Organized

Begin by organizing yourself. Create a list of the items you typically buy and their brand names. Establish for yourself a coupon-filing system to use moving forward. This system should have coupons organized by the appropriate grocery category, including frozen foods, dairy products, meats, etc., and the coupons can be stored in separate containers marked accordingly. Every week, prior to the next shopping trip, these containers should be purged of expired coupons that are no longer valid, and new ones should be added. You can also wrap a rubber band around your coupons and keep them in order of their expiration dates. Once you are fully organized, you are ready to begin to hunt for coupons. For maximum effectiveness, be sure to check all of the following locations:

Newspapers

You will find an assortment of coupons by various national print and promotional product-buying agencies such as Smart Source and RedPlum, which publish the coupon inserts that appear in your Sunday paper. They include coupons for many different brands. Additionally, companies like Procter and Gamble publish their own coupon inserts at

the start of each month. If you find that the current Sunday edition of your local newspaper has more coupons than usual, consider buying extra copies. Some stores like Dollar Tree sell newspapers at a discount, so many coupon clippers buy their extra papers there and save additional money.

Coupon Websites

Coupon websites, like Coupons.com, have hundreds of printable grocery coupons. They typically allow you to print as many as two of each coupon, so it is important to print coupons for as many products as you need.

Grocery and Drug Store Websites

The majority of store websites now offer coupons that you can download directly to your own store card. You will find both manufacturer coupons as well as some that are only store-specific. Make it a point to check for these available coupons before visiting any location. Then, when checking out, simply present your store card to receive the savings on the products you are about to buy.

Cellphone Apps

Cell phone coupon applications like [iBotta](#) and [Checkout51](#) make it easy and convenient to earn cash back on items that you would buy anyway. You can save even more if you pair up a deal from one of these apps along with a store coupon.

Magazines

Many publications, such as ***All You, Woman's Day, Red Book, Family Circle and Good Housekeeping***, frequently include manufacturer coupons. Some even put together an index of all of the coupons that a current issue includes. While waiting in line at the local grocery store, take a look at some of these magazines, and you might be encouraged to buy a subscription to one of them as well, in order to ensure future savings. The savings that you will receive from these coupons might far outweigh the cost of the subscription in the long run.

In-Store Coupons

Most stores carry coupons in their aisles atop store shelves. These can appear in front of the products or even attached to the products themselves as stickers. So be sure to take advantage of any opportunity you see. Also, after checking out and paying for your items, be sure to look for coupons that may appear on the back of your receipt for future usage.

Junk Mail

While junk mail does not exactly feature a laundry list of benefits, there is one consideration to keep in mind in the future. Manufacturer coupons do often appear in certain pieces of junk mail, so be sure to look before you toss them away.

Manufacturers

You can also go straight to the source for coupons.

Contact companies by mail, telephone or email, and simply ask to see if there are any coupons on offer. Oftentimes, a company may provide you with a number of coupons if you simply say that you use and love its products.

Store Mailings

Obtain a frequent shopper card from the grocery store where you do most of your shopping, and you may be rewarded with special coupon mailings that are tailored to you. Coupons for meat and produce, which are rare to come by, can often be obtained through this method.

How to Set up Trust Funds for Your Grandchildren

If you have money, investments or property that you wish to leave to your grandchildren but do not want to simply provide them through an inheritance, you may want to set up a trust fund. Despite common misconceptions, a trust fund is not something that is reserved for the extremely wealthy. A trust fund can be set up at varying levels of income with different types of assets. You can transfer money or investments into it now, allowing the assets to grow and develop over time. A trust will also allow you to establish strict parameters regarding how and when you wish the assets to be distributed. With a trust fund, you can use your financial planning abilities to benefit your grandchildren even after you are gone. To establish the trust in a secure manner, you will need to follow the proper steps. By choosing the

right attorney, trustee and management, you can help to ensure the best possible future for your grandchildren.

Determine Grantors and Beneficiaries

A “grantor” is the term used for the person who will be transferring property into the trust. This may include you alone or it might be a group of people. For example, you and your spouse may both wish to transfer assets and property into the trust. The beneficiaries are your grandchildren because they will ultimately receive the assets and property. You may also wish to establish contingent beneficiaries, which are individuals who may inherit the trust if your grandchildren are unable to do so for any reason.

Choose a Trustee

A trustee is someone who will be responsible for the everyday management of the trust. This may include discretionary choices regarding investments or distribution, depending on the terms of the trust. Your choice of trustee is a very important decision. You should be able to trust him or her with your assets and their management, as well as rely on his or her discretion. You should consider choosing a friend or family member, although it is worth considering whether personal feelings may become an issue at a later date. Another option is to appoint an institutional trustee. This option is beneficial because you would enlist the assistance of an experienced, impartial trustee who can also conduct careful audits of the trust on a regular basis.

Assets and Management

The assets that make up the trust fund are also known as the trust corpus. These might include real estate, cash, stock, mutual funds and other types of property. You will need to determine which of these will be transferred to the trust fund. You should also start to plan how you would like these assets to be managed. This includes investment choices, as well as distribution options and how long the trust will last.

Find an Attorney

The laws regarding trust funds differ from state to state. It is very important that you hire a reputable and experienced estate attorney to help you create your trust. If you do not follow the law in the creation of the trust, your grandchildren may not receive the assets you wish to leave for them. The attorney will draw up a legal document that includes the terms you have previously determined regarding assets, management and beneficiaries. This document might be called a declaration of trust or a full trust instrument.

Stipulations and Restrictions

Part of the legal documentation of the trust will include any stipulations or restrictions you wish to impose on the distribution of the trust to your grandchildren. This can be a good way to avoid giving them a lump sum they may not know how to manage. For example, you may wish to establish

a monthly payment. You may also want to set out circumstances for payment, such as your grandchild buying his or her first home or suffering from some kind of injury. You can forbid your grandchildren from borrowing against the trust amount or pledging it to another party. There are also a number of moral clauses you can stipulate if you wish, although you cannot make any of these stipulations against public policy. Your attorney will be able to assist you with legally establishing restrictions.

Register With IRS

There are certain circumstances in which you may need to pay taxes on the trust fund after it is set up. If you are the sole grantor and trustee and have power over the assets while they are in the trust, you may be required to pay taxes. If not, you will register the trust under a separate taxpayer identification number. This means the trust can almost be considered an entity in its own right. As the property contained in the trust will no longer be yours, you will be exempt from paying tax on the contents. You may also be able to set up the trust in a manner that exempts it from gift and estate taxes.

Transfer Property

Once the terms of the trust have been decided, you can arrange to transfer the property and assets you want into it. For stocks or real estate, this will involve retitling the property to reflect the name of the trust and the trustee. For cash, you will need to open a bank account or brokerage account that you can

make deposits into. This type of account may require a minimum deposit and contribution every month. If you choose a brokerage account, investments can still be made using the cash, but they must be done in accordance with the terms of the trust.

Make Administrative Arrangements

To ensure there will be no issues when it comes time for your grandchildren to receive their shares of the trust, you will need to make administrative arrangements. It is important to keep regular and detailed records of the property in the trust, including investment and tax records. You can do this yourself or assign someone to carry on the task after you pass away. Alternatively, you may pay one or more professionals to manage these tasks for you.

Pros and Cons of Having a Motor Home

For the outdoors enthusiast there is no better option than the excitement and comfort of owning a motor home, especially for senior citizen who has retired from the workforce. A motor home can provide you with a place to live all year long that is mobile, and can accommodate all family members when you are traveling on vacation. Motor homes, unlike recreational vehicles (RVs), are self-contained, easier to set up at the camp sites and have room for passengers to move around while you are driving on the road. Motor home ownership, however, does not come without some drawbacks, including budgetary challenges and so it is important to select the vehicle

that fits your expectations along with your budget.




There are three types of motor homes available to consumers, and there are pros and cons to owning each.

Class A Motor Homes




Class A motor homes are the largest kind, and are preferred by the more experienced and dedicated travelers. They can be powered by both standard and diesel fuel, and are the most expensive ones on the road in terms of price, and in cost to operate, gas powered ones getting up to 10 miles per gallon, while diesel powered ones up to 14 MPG. While some of these may be as much as 45 feet in length, no special commercial driver's license is needed to legally operate one. These motor homes offer the most interior space, and have many features, some are even equipped with sections that can expand the living area, and most have a separate master bedroom suite. The catalog of amenities, features, and appliances that it brings is huge, as most include washer, dryer, full bath and shower facility, as well as a complete entertainment system. And with lots of storage space, campers can stock their recreational vehicles with large amounts of supplies so that they can travel for an indefinite period of time. These motor homes are wonderful options for both a weekend getaway and for more extended camping trips, but are expensive to purchase, and many drivers find their size to be intimidating, as they are difficult to maneuver through winding mountain roads and some narrow roads are simply too small

for them. Additionally, parking them in some camping sites can be tricky and using them afterwards to run errands might not be practical.

Pros

-  Large interior living area
-  Large cargo storage area
-  Many features and amenities

Cons

-  Expensive to purchase, insure, operate and repair
-  Intimidating to drive
-  Not practical to use for errands after setting up at camp site



Class B Motor Homes



This class of motor home is often referred to as the camper van, and it offers all the versatile comforts of home in a very agile ride. This class features good

fuel efficiency, and comes at a much cheaper price than the class A. They are much smaller vehicles, typically built on a standard full-sized van chassis, and feature a raised roof to allow passengers the ability to walk upright.





Like the class A motor homes, it is possible to find these vehicles in both diesel and gasoline powered variations. These campers provide comfortable sleeping quarters, as well as all of the other expected necessities for their owners, such as air conditioning and heating as well as a sink, showers, and the convenience of a refrigerator for the storage and maintaining of food and beverages. They are much easier to drive and park than the class A version because they are much smaller in size. And even though they are still relatively expensive, they are more economical to operate, as they average from 18 to 25 mpg on gas, and 22 to 25 mpg on diesel fuel. These vehicles are smaller, so no space is available for washer and dryer, or full sized entertainment systems, and they do not have the cargo room necessary to house many supplies.

Pros

-  Easy to drive and park at camp site
-  Easy campsite setup

-  Cheaper to operate and maintain, including fuel cost
-  Practical for day trip excursions and errands to run

Cons





-  Limited features and amenities
-  Suitable for up to two travelers
-  Small interior living space
-  Small cargo space

Class C Motor Homes


Class C motor homes are self contained, mid-sized vehicles that range from 20 to 33 feet. Built on top of existing truck and van chassis, they are intended for families or larger groups of people that have a limited budget to use for vacationing. Class C motor homes have some of the advantages that the class A provide, including more living and sleeping space, toilet and shower facilities and a kitchen, but provide them at a cheaper overall cost. Some models also

feature a master bedroom suite, while others offer a more flexible environment, with couches that convert into beds, and an overhead compartment, above the driver's cab, which can be used for storage, or transformed into additional sleeping quarters. The class C motor homes can be as challenging to drive as the class A, but they are usually more maneuverable inside restricted camp sites. The fuel costs are slightly better than the class A, but not as affordable as the class B.

Pros

-  Self-contained with all basic necessities
-  Large enough for an entire family
-  Additional storage and sleeping quarters above the driver's cab
-  Less expensive than Class A motor homes

Cons

-  Expensive to maintain and operate



Challenging to drive



Less amenities than the class A models



Smaller in size than the class A

2 Main Factors to Consider Before Retirement

Retiring is a choice that workers make to slow down and enjoy the fruits of their labor. However, stress usually accompanies this decision, because most employees are unsure whether or not they are actually ready to retire. There are two main factors to consider when making this difficult decision, and both are of equal importance. The first factor relates to your financial wellbeing, while the second involves emotional preparedness. To find out more about these two crucial components as they relate to your readiness to retire, review the sections below.

Are you financially prepared to retire?

The answer to this question can only be made after you have established what your ideal projected budget after retirement would be. The next step is to weigh your assets, including savings, retirement accounts and expected Social Security income, which will all be utilized to meet that budget.

This budget must be attainable throughout your remaining life and should include monies for leisure and non-essential purposes. Social Security should only account for 40 percent of your budget, as the average Social Security recipient today receives approximately \$1,360 a month or around \$16,320 per year. The other 60 percent of your future monthly income should come from other liquid assets that you should have. Not having enough in your nest egg to cover that entire 60 percent will hinder your ability to maintain the type of lifestyle you might have been accustomed to and look forward to keeping. Ideally you should be debt-free, especially mortgage-free as any mortgage-related expenses post-retirement would make it difficult for you to not tap into your nest egg prematurely.

If you are a homeowner, there will be some expenses associated with home maintenance and repairs. Other than that, ideally, fixed living expenses are preferred. Other expenses, such as transportation or vehicle expenses are also to be expected. You should factor in the need for leasing or buying a vehicle at some point. It is important to also factor in the cost of health care, which may heavily affect your future budget. If you retire early, you might be forced to purchase private health insurance until you become eligible for Medicare at age 65. This could be expensive, but it is an essential need as an ambulance ride, a mere blood test or the expense of even non-generic prescription drugs could quickly affect your monthly budget plans. Not being financially prepared can put a great deal of strain on

you and those who are most important to you. Many seniors find that their calculations fall short along the way and find they need to supplement their income by seeking part-time employment years after they have retired. Re-entry into the workforce can be a difficult task, especially if you are not able to get a job in a field that you are familiar with.

Are you emotionally prepared to retire?

While you may be financially ready to retire from work, you may not necessarily be prepared for a drastic change in your lifestyle, and the frustration that can accompany it. For many workers, their full-time employment had become a vital aspect of their daily lives. The loss of constant stimulation from the everyday work experience can be a tremendous void to fill, especially if you achieved a level of success in your work life that put you in a position of authority and high demand. As such, retiring can quickly lead to boredom.

Before you decide that you want to retire, it is important to have a plan on how you will spend your days. While watching television and sleeping long hours may be beneficial and enjoyable on occasion, you must seek stimulus from other avenues that will somewhat replace the motivation your job provided. Capitalize on the opportunity you have been provided by learning about subjects that have always interested you. You can take classes at the local school or online, at your leisure and for your convenience. This may include finding out about destinations that you may want to travel to or about

languages you have always wanted to learn. Many seniors get involved in volunteer work or take advantage of the down time by taking up hobbies that they have always wanted to embrace. Some relish the opportunity to spend more time with family and get to know their grandchildren better. As such, while retirement does come with certain emotional frustrations, it also offers countless emotional benefits as well.



Senior | Assistance.org