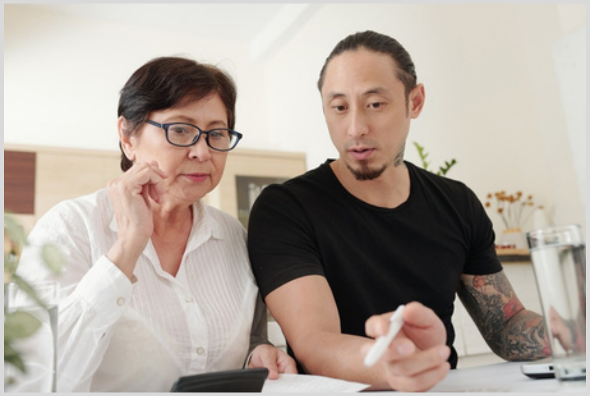
Money Management

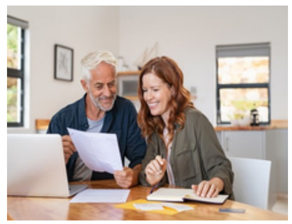


For some elders balancing a checkbook and managing household finances are not simple tasks. While the occasional unpaid bill or un-deposited check can lead to an awkward situation, routine neglect of these basic financial tasks might indicate that a person is no longer able to safely manage their finances. It can even threaten their ability to live independently at home.

It's our purpose to assist these communities by offering home-based supportive services that increase older adults' independence and choice:

Amherst • Blandford • Chester
Chesterfield • Cummington
Easthampton • Goshen
Granville • Hadley • Hatfield
Huntington • Middlefield •
Montgomery • Northampton •
Pelham • Plainfield
Russell • Southampton • Southwick
Tolland • Westfield
Westhampton • Williamsburg
Worthington

Highland Valley Elder Services, Inc.
is a private tax-exempt organization that links people and communities to resources for dignity and choice.
We are a federally designated Area Agency on Aging (AAA) and a state designated Aging Services Access Point (ASAP).
The Agency receives federal funds from the Administration on Aging and state funding from the Massachusetts Executive Office of Aging & Independence(AGE).



Benefits Counseling and Application Assistance

Through this program, a Benefits Support Specialist can assist individuals in accessing Medicaid, SNAP, Fuel Assistance, and other needed public benefits. Call to schedule a free consultation with a Certified Application Counselor.

To Report Elder Abuse 24/7:
Contact 800-922-2275

320 Riverside Drive, Suite B
Florence, MA 01062

413-586-2000

www.highlandvalley.org
info@highlandvalley.org

Highland Valley
ELDER SERVICES

Assistance With Day-To-Day Finances

www.highlandvalley.org

Highland Valley
ELDER SERVICES

WE CAN HELP

Is it difficult for you to balance your checkbook each month?

Do you have a visual or physical impairment that makes managing your money a hardship?

Would you like monthly assistance to keep track of your bills and to pay them on time?

Money Managers from Highland Valley Elder Services may assist you in your home.

- **basic budgeting**
- **paying bills**
- **balancing your checkbook**

HELP FOR PEOPLE CAPABLE OF DECISION MAKING

The first level of assistance is referred to as the Bill Payer Program. Participants utilizing this service are ***capable of making decisions about their financial affairs,*** assist in developing a monthly list of income and expenses and sign all checks. The Money Manager assists in balancing the checkbook, organizing bills and preparing checks for signature.

The money Management Program enables you to remain independent and in charge of your financial affairs with a level of assistance that is right for you. Money management services are provided by trained and supervised volunteers or Highland Valley Money Management Program Staff.

HELP FOR PEOPLE NOT CAPABLE OF DECISION MAKING

At the second level of service, the Money Manager provides financial supervision of participants ***unable to manage their own financial affairs.*** As Representative Payee, Highland Valley is appointed to manage participant's government benefits, and is responsible both for writing and signing checks.

Money Managers are trained to recognize financial exploitation. They work closely with protective services staff to assure the participants' assets are secured. There is third party oversight of agency staff who review participants' financial records to safeguard their financial situation.

Since 1997, Highland Valley Elder Services has been providing home based money management services to participants having difficulty with budgeting, managing their checking accounts, paying routine bills and keeping track of financial matters.