

Financial Issues

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When Do I Qualify For.....



At 55 For:

- Title V Employment Program
- Telephone Lifeline Discount
- JTPA Older Workers Employment and Training
- Membership in AARP
- IT 214 Property Tax Rebate
- Medical Assistance (MEDICAID)
- Home Energy Assistance Program (HEAP)

At 60 For:

- Lunch at Senior Dining Sites
- Home Delivered Meals
- HEAP by mail
- Home Weatherization Program (WRAP)
- Emergency Medical Transportation
- EISEP In-Home Services for Elderly
- Legal Assistance through Office for the Aging
- Free Tax Preparation by RSVP Volunteers
- Health Insurance Counseling

At 62 For:

- Free entrance to State parks and Historic Sites
- Early Retirement Social Security Payments
- Telephone Basic Lifeline Service
- FmHA Grant \$

At 65 For:

- Medicare Coverage
- Full Social Security Benefits
- EPIC Pharmaceutical Insurance Coverage \$
- Real Estate Tax Exemption
- Supplemental Security Income (SSI)
- Specified Low Income Beneficiary (SLIMB)
- Qualified Medicare Beneficiary (QMB)
- Medical Assistance (MEDICAID) \$
- No payment back to Social Security for income from working



Using the Brookdale Income Benefits Checklist

The ***Income Benefits Checklist*** is prepared each year by the Brookdale Center on Aging of Hunter College.

(<http://www.brookdale.com>)

- The checklist offers a snapshot of health benefit programs available to older adults and ***some of the financial guidelines associated with each benefit.***
- ***The Benefits Checklist is not a screening tool.***

BenefitsCheckUp.org

Adults 55 and older or their family members may log onto the BenefitsCheckUp.org website and, after completing a confidential questionnaire, BenefitsCheckUp.org will determine the eligibility of the individual for various programs, such as Social Security, Medicaid, food stamps, or state-administered programs. Users will then receive a printable report listing the programs they are likely to qualify for and information on where to enroll.

Learn how you can make life better for yourself. Go to www.benefitscheckup.org today and find out what programs may help you.

Tax Preparation



AARP Tax Assistance Program

7251 Janus Park Drive
Liverpool, NY 13088
(315) 458-0050

Volunteers provide free personal income tax assistance to older people. Volunteers are specially trained in cooperation with the IRS, to understand those provisions of the tax code that affect older people.

Who is eligible?

The AARP Tax Assistance Program helps middle and low income older taxpayers prepare their personal income taxes. The volunteer counselors are trained to assist in completing basic tax forms. People with complex tax returns will be advised to seek professional tax assistance.

How do I get help from an AARP Tax Assistance?

AARP Tax Assistance volunteers are available from February 1 through April 15 each year. To locate the AARP Tax Assistance site closest to your home, call AARP at 458-0050.

What papers should I bring?

When you meet with an AARP Tax-Aide volunteer, you should bring the following information:

1. A copy of last year's income tax return(s).
2. Any W-2 forms you have received showing your income from working or from all pensions paid to you.
3. Form SSA-1099, which shows the Social Security paid to you.
4. All 1099 forms you have received showing the interest and/or dividends that your investments have earned.
5. Records of any other income you have received, receipts or canceled checks for any of your medical/dental expenses, and any contributions you have made to charities.



**Tax
Preparation:**

**For
additional
listings
call
HELPLINE
at
474-7011**

Financial Management

Representative Payee Program

Catholic Charities

1654 West Onondaga Street

Syracuse, NY 13204

(315) 424-1810

Financial management services for adults. Program assumes responsibility for funds. Pays bills for frail elderly with medical disability. Fee charged.

Central New York Services, Inc.

Financial Management Unit

(315) 435-8207

The Financial Management Unit serves as the Representative Payee for individuals residing in Onondaga County. Due to the nature of their various disabilities, the clients of this program are unable to manage their own funds directly.

All services are carefully documented, and provided in conjunction with the regulations of the Social Security Administration.

Consumer Credit Counseling of CNY

500 South Salina, Suite 600

Syracuse, NY 13202

(315) 474-6026

Monday - Friday, 8:30 a.m. – 5:00 P.M. No fee for counseling. Debt management, HUD counseling (Reverse Mortgage), and financial counseling. Assistance with medical, utility, phone shutoffs.

Solutions

Syracuse Jewish Family Service

4101 East Genesee Street

Syracuse, NY 13214

(315) 445-0820

Solutions will organize monthly bills for payment and write checks if needed; prepare records to assist you and your accountant in preparing tax returns; arrange for professional accounting or legal advice when needed; prepare insurance forms to submit for payment, follow up on problem claims; assist with Medicaid, SSI, Social Security Disability applications, make deposits and balance monthly bank statements, etc.. Non-sectarian service. Fee.