

Financial *in Later Life* SECURITY

A Cooperative Extension Initiative

Financial security is the ability to meet future needs while keeping pace with day-to-day obligations. Preparing for retirement and potential long-term care costs takes planning, saving, and debt control.

Goals

- Make responsibility for later life financial security a priority for individuals
- Enhance the capacity of local educators and their partners to deliver effective programs
- Increase economic vitality and quality of life for families and communities

Target Audiences

- Baby boomers, women, minorities, immigrants, limited resource individuals
- Self-employed individuals, farm families, employees of small businesses

Program Toolkit

- **Take the Road to Financial Security in Later Life**
- **Catch-up Strategies for Late Savers**
- **America Saves**
- **Financing Long-term Care: A Resource Center for Families**
- **Investing for Your Future**
- **Legally Secure Your Financial Future; Organize, Communicate, Prepare**
- **Retirement Planning Tools**
- **Estate Planning Tools**

Impacts

Program participants will **plan** for a long and vital life, **act** on their chosen plan, and **evaluate** the plan, as changes are needed, in order to **achieve** financial security in later life for themselves and others. Specific outcomes are reduced debt, increased savings/investment, plan in place for retirement and long-term care, and increased self-confidence with financial decisions.

Visit us on the Web: www.csrees.usda.gov/fsl

- For consumers, locate your state Extension office and web-based Extension programs
- For community educators, use the **Financial Security Guidebook** to find just the right program for a specific audience
- Plus, find research summaries and links to government and non-profit organizations



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