

Here are my "14 'Sandwich Generation' Resources"

The annual Celebration of "Sandwich Generation" month is every July with organizations and communities throughout the U.S. holding events to raise awareness and provide support for members of the "Sandwich Generation". www.sandwichgenerationmonth.com .

Another good resource, www.eldercare.gov , is sponsored by the US Administration On Aging. There you'll find links to the agency or agencies closest to your or your parents' home. This agency in turn directs you to a load of local senior services. Also, check out the care giver resource room for links to many caregiver tip sheets, including finance assistance sites.

The National Council On Aging assists with available benefits. Go to www.benefitscheckup.org to find out which federal, state and local benefits your parents may qualify for. You'll be surprised at the number of programs out there including those providing assistance with health care and utility costs, as well as property tax relief.

www.govbenefits.gov is a site that assists with information on governmental benefits eligibility and gives contact information for the programs you may be interested in. Spend some time and fill out all questionnaires on the sites in order to get as many contacts as possible.

Contact www.medicare.gov . This site is a great resource and is helpful as an interactive tool for comparing Medicare prescription drug plans/and it provides tips for lowering overall medical costs.

If you are looking for a private company to do the legwork for you and assist finding the best healthcare options for your family, go to www.caremanager.com You will find referrals to elder care pros who can assess your parents' medical needs and finances and identify local programs and services. Their fees range from \$50-\$200 dollars/hour, with an initial assessment that may cost around \$300.

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www.socialworkers.org will help you locate social workers that specialize in geriatrics.

www.nadsa.org will search adult day care centers in your area.

www.naela.com which is the National Academy of Elder Law Attorneys will assist you with locating attorneys in your area who specialize in elderly issues, including estate planning, powers of attorney, health proxy's and medicaid eligibility. Federal and state governmental rules change constantly, but this website is national and should have all up to date information.

www.familycare101.org . Gives advice on what to expect during the various stages of care giving.

www.caps4caregivers.org is an online support group that can refer you to local groups and offers a quarterly newsletter for caregivers

Consider hiring a "money minder"- American Association of Daily Money Managers- www.aadmm.com is helpful if you live far from your parents. Here a daily manager pays bills, make deposits, processes insurance claims and handles other financial tasks that your parents can no longer do.

They may wish to consider tapping into their home's equity. Again, I am not a financial planner, however, I have heard that "Reverse Mortgages" can also help 'cash strapped' older people by borrowing against the equity in their homes so they can afford to keep living there. Assistance can be found at the www.aarp.org/money/revmont and of course through a certified financial consultant.

Free tax help. Your parents can get free income tax preparation and advice from an army of volunteers working for the 'IRS Tax Counseling For The Elderly' program. Check out local reps at your library or on the www.AARP.org website.

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