

To: Presenters and Sponsors

From: Tracey N. Wise, United States Bankruptcy Judge, Eastern District of Kentucky

Re: ElderCare—Financial Literacy for Seniors

The ElderCare program, sponsored by the National Conference of Bankruptcy Judges, is designed to teach financial literacy to seniors. The materials are organized into four financial literacy discussion/teaching modules for seniors.

Each of the four modules includes a Presenter Guide and Participant materials. It is contemplated that the Participant materials be distributed to the senior participants in connection with a presentation. The teaching areas are:

1. **Your Money** (Identity Theft, Lottery, Utility & Home Improvement Scams)
2. **Your Home & Estate** (Foreclosure scams, predatory lending, reverse mortgages, living trusts)
3. **Your Credit** (Credit counseling, Debt management, Debt settlement/consolidation and credit repair services,
4. **Lifestyle Skills/Budgeting Basics**

The modules are in a modifiable format so that they can be tailored to the particular needs of your community. There is also a "**Resources**" handout which may be edited to include local resources.

Each Module is designed to be presented in a one hour or less program and each is stand alone. The Lifestyles/Budgeting Basics is more of a hands-on workshop than a presentation.

Please note that the Presenter Guides have orange numbered pages on the left with the corresponding Participant material page in blue on the right. The Presenter Guide contains all of the Participant materials and give guidance on how to make an effective presentation. If you or your presenters don't know a lot about a particular item in a module (e.g., "Your Home & Estate—Reverse Mortgages"), the Resources Handout can lead you to resources which can educate on these topics.

So, please consider presenting a program and recruiting others to present or to sponsor a program. All that is required is a venue, an audience and some minimal cost for printing the materials. Potential presenters include local bar associations, church friends, bankers, etc. You and yours can host a "bring a beloved senior meeting". (Seniors can be lonely and love to go out—in fact, this is sometimes what gets them to agree to give out personal info—talking to someone nice on the phone....). Brainstorm with your professional colleagues about groups to whom the presentation can be made.

A word of caution, prior versions of these materials were WAY too complex for the senior presentations--thus, while we know there is a lot of additional information available on all of these topics, it may make sense to try them out first before substantial rewriting.

**A FINAL MINOR REQUEST:**

If you use these materials, please share your experience (good or bad) with us so we can learn from one another. You can direct your comments on these materials to Professor Christopher Frost at [cfros1@email.uky.edu](mailto:cfros1@email.uky.edu)