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Elder Financial Planning INFORMATION PACKET

SEE ALSO: [ELDER RIGHTS](#) | [FALLS PREVENTION](#) | [ADVANCE DIRECTIVES](#) | [CAREGIVER SUPPORT](#)

The Summit Senior Coalition is proud to offer this packet of information for your use. We've collected resources from local offices and website from around the internet. We believe this is a good start to building your toolkit as you research the topic.

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How to Use This Packet

Take care of what you are building for a better financial future. Information in this packet will help you to make the best financial decisions for your unique situation. Learn the best questions to ask in order to decide how to use your home in your later years (pages 3-4). Learn how to avoid and recover from scams and other financial pitfalls on pages 5-20. Choose the best option for your pension and retirement finances by using the information on pages 21-28. Learn how to protect those retirement resources on page 29. Contact resources and assistance using the information on page 30-33.

Overview

Like most Americans, you probably want to stay in your home as you grow older. However, as it gets harder to do things on your own, you may need a helping hand with everyday tasks. It can be costly to pay for help at home, along with home modifications and other health needs. For many people, these extra costs are a real burden.

Older Americans often hold onto their homes as a nest egg in case they need extra money. But when that “rainy day” arrives, how do you make use of that home value?

One option is to sell the house and move. There is another option that would allow you to continue to live in your home—tapping the stored value of your home with a loan. Home equity is the difference between the appraised value of your home and what you owe on any mortgages. A reverse mortgage can allow you to convert some of that home equity into cash so that you can stay at home.

Using the equity in your home can seem like a good idea. But is it right for you? It is a decision you should consider carefully, because your house may be your most valuable financial asset. This booklet will help you understand the benefits and challenges of this funding option. After reading this booklet, you should be better able to:

- Decide if staying at home is right for you.
- Understand the reverse mortgage option, as well as other ways you can pay for help at home.
- Know where to go for more information.

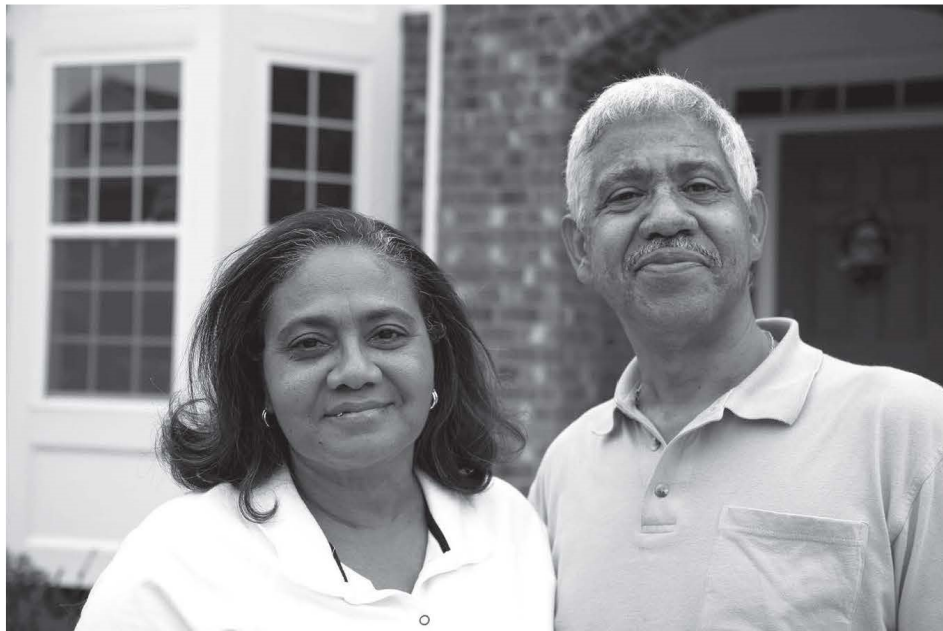


Use Your Home to Stay at Home[®]

People who need help at home face many challenges. An ongoing health problem can make it hard to know how much longer you can continue to live at home. You should also be aware of government benefits and community programs for seniors, and how a reverse mortgage may affect your eligibility for these programs.

This booklet will give you the tools you need to make wise choices. It will help you ask the right questions and plan ahead so that you can stay at home as long as possible.

Talking with family, a reverse mortgage counselor, a local senior services provider, or a knowledgeable financial advisor also can help.



Consumer Scams



Keeping Ohioans Safe and Informed

Scam artists use a variety of tactics to make their offers seem legitimate.

Learn to recognize the signs of a scam to protect yourself and those you care about.



DAVE YOST
OHIO ATTORNEY GENERAL



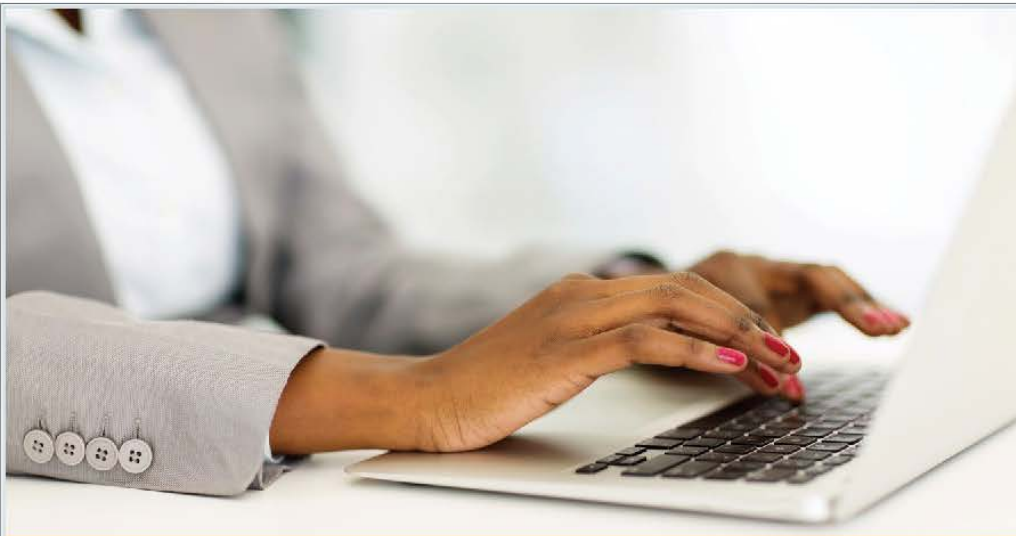
Look Out for Scams!



Scammers want your money, and, to get it, they pretend to be legitimate. They might initially contact you by telephone, mail, door-to-door solicitation, flier, email, or phony website. They often try to persuade consumers to send them money or hand over personal information, such as bank-account numbers and/or a Social Security number. Look out for the common signs of a scam.

Signs of a Scam

- You're asked to wire money or send a prepaid money or gift card to a stranger.
- You've won a contest you've never heard of or entered.
- You're pressured to "act now!"
- You have to pay a fee to receive your "prize."
- Your personal information is requested.
- A large down payment is requested.
- The company refuses to provide any information in writing.
- You're asked to keep conversations a secret.
- You're guaranteed to make money.



Common Scams

Here are the scams most frequently reported to the Ohio Attorney General's Office:

Advance Fee Loans & Grants

Scam artists can trick you into paying money to qualify for a loan, credit card, or government grant. Despite their guarantees, at the end of the day, you won't receive anything. Never pay money to qualify for a loan, credit card, or grant.

Computer Repair Scams

With these scams, a “computer company” claims that your computer has a virus – by calling you directly or a through a computer-prompt “Warning” directing you to call a certain number. The scammer offers to fix the problem, then asks for access to your computer. Such access allows the scammer to install malicious software designed to scan your computer for personal information or to lock your computer, making it unusable until you pay a “ransom” to unlock it. Never allow remote access to your computer, and don't download unfamiliar programs or files.



Credit Repair Scams

These scams involve false promises that bad credit can be erased, interest rates can be lowered, and debts can be consolidated. Many of these “companies” charge hundreds or thousands of dollars but do little or nothing to improve your credit. If you want to improve your credit, contact a nonprofit credit-counseling agency or your creditor directly. You may be able to arrange a payment plan yourself — at little to no cost.



Fake Check Scams

With these scams, the scammer typically sends you a check or money order asking that you deposit it into your bank account and then wire-transfer a portion of that money to the sender. The “difference” is yours to keep, the scammer says, as a “bonus” or “thank you” for helping out. Regardless of the pitch, the result is the same: The check or money order is counterfeit. No money will be deposited into your account, and the full amount of the check or money order will be deducted from your account, often along with a returned-check fee. Never wire-transfer money to a stranger.

Family and Caregiver Scams

Sadly, family members, caregivers, and friends can be the offenders in financial abuse involving the elderly. They might use your credit cards without permission, pressure you to sign over your power of attorney, or forge your signature. Beware of such behavior and watch for signs of a family or caregiver scam, including bills going unpaid, a new “best friend,” isolation from other family members or friends, unusual banking activities, or missing belongings.



Foreclosure Rescue Scams

In exchange for an upfront fee, scam artists promise to save your home from foreclosure by obtaining loan modifications or lower interest rates. They instruct you not to contact your lender directly, but they do nothing except take your money and put your home at greater risk. To be connected to a certified housing counselor or for legal assistance, contact Save the Dream Ohio at 888-404-4674 or www.savethedream.ohio.gov.



Grandparent Scams

With these scams, a con artist poses as a grandchild. The “grandchild” calls with a false story, explaining that he or she is in trouble in another city or country and needs you to send money immediately. Of course, any money you send goes to the scammer, not to a real grandchild. When in doubt, ask the caller a question (or questions) only your family members would know the answer to and call your son or daughter to confirm the location of your grandchild.



Home Improvement Fraud

This occurs when contractors or companies do little or none of the work they were paid to do. Door-to-door contractors may offer to repair your roof, pave your driveway, or trim your trees for a good price or with leftover supplies from another job in the neighborhood. After you pay, however, the contractor disappears without doing any work or after doing a poor job.

To avoid scams:

- Beware of contractors who show up at your door. Ohio law requires that sellers give you a three-day right to cancel most door-to-door sales; no work should begin during those three days.
- Research a contractor by calling the Ohio Attorney General's Office and Better Business Bureau.
- Don't make large down payments or pay in full until the work is completed.
- Get the exact costs and details in writing. Don't accept verbal estimates.

Identity Theft

This occurs when someone fraudulently uses your personal information — say, a bank-account number or your Social Security number — to obtain credit, take out a loan, receive medical treatment, obtain identification, or otherwise pretend to be you without your knowledge. Never give personal information to anyone you don't know or trust, especially when solicited over the phone. If you are a victim of identity theft, contact the Ohio Attorney General's Office at 800-282-0515 for assistance or visit www.OhioAttorneyGeneral.gov/IdentityTheft.



Impostor Scams

Someone may contact you pretending to be from a government agency, such as the IRS or a local court. The person demands payment, likely for back taxes or an old court fee, and threatens to arrest you if payment is not made immediately. The scammer might also request personal information, such as your Social Security number. Refuse to provide the information and hang up. If you're concerned about what the caller told you, look up the phone number for the individual or agency in your phone book or on the agency's or company's official website. Call that number and ask questions.

Job Opportunity Scams

Some scammers ask job seekers to pay high fees for information, training sessions, or promotional materials that turn out to be useless.

The jobs are either nonexistent or very low-paying. If a job opportunity sounds too good to be true, it probably is. To ensure that a posting is legitimate, consider applying for jobs directly through a company's website.

Also, be wary of offers claiming that you can make good money working from home. You will likely be urged to pay in advance for materials or startup costs – but, in the end, you will not see a return on your investment.



Online Shopping Scams

Whether you are shopping or networking online, watch out for scams designed to steal your identity and your money. If you are using an online shopping marketplace, visit a local store to see the item before buying it online. Fake ads commonly deceive buyers who send money before verifying that an item exists. If you are selling an item, a buyer might send you a “check” for an amount exceeding the asking price and ask that you return the “difference” or forward it to a “shipping agent.” Refuse these checks. They're a scam designed to steal your money. Also, help protect yourself by using a secure website to purchase items online. Secure website addresses begin with “https” rather than “http.”





'Phishing' and Spoofing

Some scammers “phish” for your personal information using cleverly designed calls or emails. They often pretend to be your bank or a government agency and ask you to update or confirm your account by submitting your bank-account number, password, or Social Security number. Never respond to unexpected requests for your personal information, even if the caller appears to have some details about you or your account. Also, beware that scammers can disguise or “spoof” the number that appears on your caller ID. The caller ID might show a local area code, even though the call is actually coming from another country.

Phony Charities

Someone pretending to represent a charity calls or sends you a letter asking you to make a charitable donation. Always ask how much of your donation would actually go to the charity. Charitable organizations must register with the Ohio Attorney General’s Office. Before you donate, verify that the charity is legitimate by calling the Attorney General’s Help Center at 800-282-0515.



Prizes/Sweepstakes Scams

With these scams, someone might falsely claim that you've won a lottery, contest, or prize that you never sought to win. To collect your "winnings," however, you'll be asked to pay a fee. Often, you'll be instructed to send money via wire transfer or money order, possibly to a foreign country. The scammer will tell you to expect your winnings once you pay, but the prize never arrives. Be cautious of social-media "friends" or contacts who say that you've won a prize or sweepstakes; such messages might not really be from your friends.



Romance Scams

Someone you meet online or over the phone claims to be temporarily located overseas, perhaps due to a military assignment or mission trip. After developing a relationship over weeks or months, the person will face a "hardship" and ask you to send money to pay for airfare, medical costs, military fees, or some other expense. In reality, the person is a con artist who is probably pursuing several victims and following a script. There was never "true love." Any money you send will be lost.

For more information

These trusted resources can help you better protect yourself from consumer fraud.



Credit

You're entitled to one free copy of your credit report each year from each of the three credit-reporting companies. Make a habit of obtaining these free reports.

Contact:

Annual Credit Report Request Service

www.annualcreditreport.com

877-322-8228

P.O. Box 105281

Atlanta, GA 30348-5281

Credit Freezes and Fraud Alerts

An initial fraud alert tells creditors to take extra steps to verify your identity when any new credit account is applied for in your name. It is free to place and lasts for one year. A credit freeze prevents third parties from accessing your credit reports without your permission. There is no charge to place, temporarily lift, or remove a credit freeze. To place a fraud alert, contact one of the three credit bureaus listed below; to place a credit freeze on your credit report, contact all three:

Contact:

- Equifax: www.equifax.com; 800-525-6285
- Experian: www.experian.com; 888-397-3742
- TransUnion: www.transunion.com; 800-680-7289



Credit Rebuilding

Nonprofit credit-counseling services are available, and there's a quick way to find out how to find this help in your area.

Contact:

The National Foundation for Credit Counseling (NFCC)

www.nfcc.org

800-388-2227



Legal Assistance

Pro Seniors is a nonprofit organization that provides free legal assistance to Ohio residents ages 60 and older.

Contact:

www.proseniors.org

800-488-6070

Legal Aid is dedicated to providing legal counsel – at no cost to the client – to help Ohioans achieve justice.

Contact:

www.ohiolegalaid.org

866-529-6446

Mortgage Problems

Save the Dream Ohio connects homeowners struggling to make mortgage payments with a federally approved housing-counseling agency or legal assistance.

Contact:

www.savethedream.ohio.gov

888-404-4674

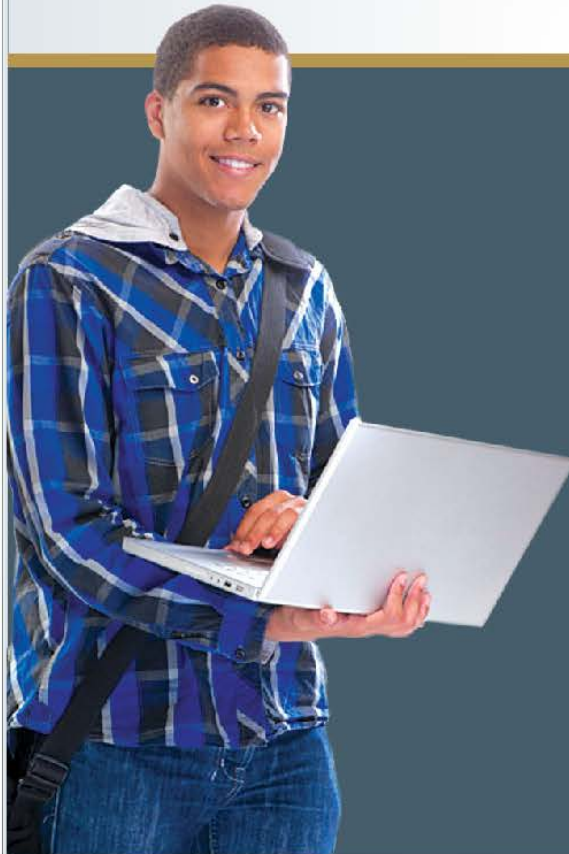
Online Safety

It is important to stay safe and secure online. There are many resources that highlight online safety for users of all ages and skill levels.

Contact:

www.stopthinkconnect.org

www.staysafeonline.org



Researching Businesses

You can learn about a business by checking with the Ohio Attorney General's Office and the Better Business Bureau.

Contact:

www.OhioAttorneyGeneral.gov; 800-282-0515

www.bbb.org

Services for Veterans

The Ohio Department of Veterans Services advocates for veterans and their families. It also can direct you to benefits resources.

Contact:

www.dvs.ohio.gov

877-OHIO VET (877-644-6838)

Unwanted Calls

You can reduce telemarketing calls by registering with the National Do Not Call Registry. Registration is permanent unless you remove your number from the list. Remember, even if you're on the registry, scammers may still call you.

Contact:

www.donotcall.gov

888-382-1222; TTY, 866-290-4236

Unwanted Mail

You can reduce the amount of mail you receive from national catalog/marketing companies by registering with the Mail Preference Service from the Data and Marketing Association. The organization also offers an email preference service and do-not-contact service for the sick, disabled, or deceased.

Contact:

www.dmachoice.org

212-768-7277

Limit the pre-approved credit card offers you receive by registering with OptOutPrescreen.com.

Contact:

www.optoutprescreen.com

888-5OPT-OUT (888-567-8688)

the 5 R's



These five important R's will further help you protect yourself and your wallet:

- » **Research** businesses and charities with the Ohio Attorney General's Office and the Better Business Bureau. Ask family and friends for recommendations.
- » **Remember** that scammers' preferred payment methods are wire transfers, gift cards, and prepaid money cards.
- » **Relax!** Don't feel pressured to act immediately, even if someone threatens that you will lose money or be arrested.
- » **Report** scams to the Ohio Attorney General's Office at 800-282-0515.
- » **Realize** that if it sounds too good to be true, it probably is!



DAVE YOST

OHIO ATTORNEY GENERAL

**Ohio Attorney General's
Consumer Protection Section
30 E. Broad St., 14th Floor
Columbus, OH 43215**

For more information, to report a scam,
or to schedule a speaker on consumer
protection issues, contact Ohio Attorney
General Dave Yost's office at
www.OhioAttorneyGeneral.gov
or **800-282-0515**.

For TTY, call Relay Ohio at
800-750-0750.

Pension lump-sum payouts and your retirement security

A guide for consumers considering their retirement payout options from a private-sector plan

Your traditional pension plan is designed to provide you with a steady stream of income once you retire. That's why your pension benefits are normally paid in the form of lifetime monthly payments.



Increasingly, employers are making available to their employees a one-time payment for all or a portion of their pension. This is known as a lump-sum payout option.

If you choose a lump-sum payout instead of monthly payments, the responsibility for managing the money shifts from your employer to you. In addition, you increase the risk of outliving your money, and losing your money due to bad investment advice, fraud, or poor stock market performance.

Questions to ask before accepting a lump sum

1. Will you be at risk of running out of money?

The monthly payment option offers steady lifetime income, which substantially reduces your risk of running out of money later in life. This is especially important if either you or your spouse is in good health or if either of you has a family history of longevity (for example, you have close relatives living into their 80s or older). A lump-sum payout, however, might make sense if you are in critically poor health, or if you and your spouse already have sufficient income to cover your basic living expenses.

2. Are you taking your pension in a lump sum because you're worried that you may not live long enough to get back what you've earned?

The monthly pension payment still may be a good choice if you are concerned about the retirement security of your spouse or other beneficiaries. Most plans allow you to provide monthly benefits to your spouse or another beneficiary after your death through something called a joint and survivor payout option.

i Where can you find more information about your payout options?

Ask your employer for your pension plan administrator contact information. Your plan administrator will provide you with more specific information about your payout options.

3. Will you have the necessary investment skills?

When you choose a monthly pension payment, your pension plan manages the pension. This means you don't have to worry about your investment skills and how your skills may change as you get older. In addition, you don't have to worry about calculating how much you should withdraw regularly to make your money last. A monthly pension payment gives you a fixed amount every month over your whole life, so you don't have to worry about changes in the stock market. In contrast, a lump-sum payout can give you the flexibility of choosing where to invest or save your money, and when and how much to withdraw.

4. Is your money protected?

Your pension is typically insured by the Pension Benefit Guaranty Corporation (PBGC). In the event your company declares bankruptcy or can't make its payments, this federal agency guarantees your payments up to a certain amount. Your pension payments are also protected against certain creditor claims. When you take a lump-sum payout, you lose these protections.

The protections for your lump-sum money will depend on where and how you decide to save or invest it. For example, if you choose to invest your lump sum in the stock market, you could lose some or all of your money to poor investment performance, and could lose certain bankruptcy protections.

Online resources

To find out more about PBGC's guarantee limits and whether your plan is covered, go to www.pbgc.gov

5. Should you take a lump sum in order to buy a private annuity?

If you want an annuity that gives you regular guaranteed monthly income, you're generally better off staying with the monthly payment option within your pension plan. A similar annuity from a private company will usually cost you more because it charges to cover costs like a commission to the person who sells it to you.

6. Is a combination of payouts possible?

Only a few plans allow people to take a combination of payouts. You may decide that the value of your pension is too small to do both. Some married couples may choose to take one spouse's pension as a lump-sum payout and the other spouse's pension as a monthly payment.

i What if you have a 401(k) or similar individual retirement account?

This guide is for consumers considering a lump-sum payout from a traditional pension plan. If you have a 401(k), IRA or similar individual retirement savings account, your payout options are typically a one-time lump-sum payout or regular withdrawals from your savings. Some 401(k) plans offer an option to convert your savings into a lifetime monthly pension payment. Ask your employer if this option is available to you.

Regardless of the payout you choose

Detect and correct errors in your pension or lump sum calculation

Know: Mistakes can happen! Many factors determine your payment amount:

- Your age
- Your years of work
- Your earnings history
- The terms of your plan
- Taxes withheld

Act: Take a look at your most recent pension statement. It can help you verify that the information used to calculate your payout is correct.

Online resources

Learn: The ten most common mistakes in calculating a pension from the Department of Labor <http://go.usa.gov/c8XmV>

Help: A pension counselor can answer your questions about your pension, and help you solve problems like errors in the calculation of your payout. Find free advice from a nonprofit or federally-funded pension counselor at www.pensionhelp.org

If you choose a lump-sum payout

Plan for tax consequences

Know: You will pay taxes on your lump-sum payout. Your lump sum money is generally treated as ordinary income for the year you receive it (rollovers don't count; see below). For this reason, your employer is required to withhold 20 percent of the payout.

In addition to paying income tax, you will owe an additional 10 percent penalty tax, if you take a lump-sum payout before age 59½.

Act: If you don't need all the money immediately, consider rolling it over into a qualified retirement account. This will protect your money from the 10 percent early withdrawal penalty and defer income taxes until you take money out.

⊕ Online resources

Learn: The rollover process and the different qualified rollover options from the IRS <http://go.usa.gov/c8XpJ>

Help: A tax professional or accountant can help you understand your choices and the tax implications. Find a guide offering information about free tax information and services at <http://go.usa.gov/c9Pyx>

Make your money last

Know: You and your spouse may spend 20 or more years in retirement. Over time the value of your lump sum can erode due to:

- Fees and commissions
- Market fluctuations
- Inflation

Act: Start learning about the different savings and investment products available, and how they match your personal goals and needs. Seek professional help as needed. Never keep large amounts of cash at home.

Online resources

Learn: Tips, tools and other resources for investors: investor.gov

Help: A competent financial planner or adviser can help you manage and protect your lump-sum payment. Be wary of advisers who receive a commission from selling you particular products or investments. Be sure to check their credentials, complaint history, and possible conflicts of interest. Find a guide to help you assess the qualifications of a financial advisor at <http://go.usa.gov/c8XdQ>

Protect your money from fraud and scams

Know: Your lump sum may be the target of scammers and fraudsters who may:

- promise high investment returns and low risk
- pressure you to act quickly

Act: Take your time. Verify information, ask questions, and seek advice from trusted professionals, family and friends; this will help you spot a fraud or scam.

Online resources

Learn: Common scams and frauds that target older consumers:

<http://go.usa.gov/c9khP>

Help: If you were a victim of fraud or a scam, or suspect that someone is trying to defraud you, immediately report it to your local police or sheriff's office.

If this involves a financial adviser or broker, report it to the Securities Exchange Commission or your state securities regulator. You will be protecting yourself and others.

Submit a tip or complaint to SEC at: <http://go.usa.gov/c8Xvx>

Find your state regulator: <http://bit.ly/1Snj5EC>

Protect your retirement pension

A pension advance is a loan or cash advance in exchange for all or part of your pension.

Many pension advance companies charge consumers high interest rates and fees. These costs can really add up. Pension advances can quickly strip away pension income.

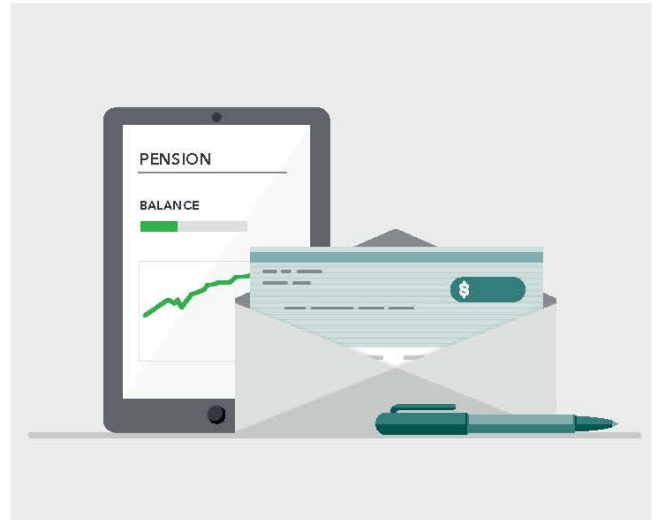
If you are considering a pension advance, follow these dos and don'ts:

✘ Don't give anyone access or control over your monthly pension payments.

Pension advance lenders sometimes arrange for monthly payments to be automatically deposited in a newly created bank account and then debited to pay back the loan, fees and interest charges. This allows the company to withdraw payments and fees directly from your account.

✔ If you're asked to sign up for life insurance with the pension advance company as your beneficiary, be cautious.

Pension advance companies sometimes require consumers to sign up for life insurance with the company as the consumer's beneficiary. You could end up footing the bill for the insurance.



✘ Don't be fooled by patriotic-sounding names, logos or claims of government-backing.

Some companies try to trick consumers into thinking that their pension advance loan is endorsed by a federal or state government agency. Don't fall for this.

✔ Do look at other options.

If you're turning to pension advances because you're having financial difficulties, consider getting financial coaching or counseling from a professional. Many non-profit credit counseling agencies charge sliding-scale fees so consumers who need help can afford their services.



Better choices impact better financial security.

The hard fact is that one in three U.S. seniors are financially vulnerable. The good news is that many older adults and individuals with disabilities qualify for programs that can help them pay for health care, prescriptions, food, and utilities. Getting Wiser is here to help you remain more financially secure and independent as you age.

Find the financial resources that can support your needs.

Whether you're looking for information on retirement planning, paying for medical care, eligibility for state and federal benefits, navigating Medicare and Medicaid, prescription programs, affordable housing options, help paying utilities, preparing a will, estate planning, or job placement for seniors – we're here to help.

BENEFITS FOR SENIORS

Ohio Benefit Bank
800-648-1176

**Ohio Senior Health
Insurance Information
Program (OSHIIP)**
1-800-686-1526

**Social Security
Administration:
Benefits Assistance**
800-772-1213

**Summit County
Department of Job
and Family Services:
Benefits Assistance**
844-640-6446
summitdjfs.org

**Summit County Veterans
Service Commission**
330-643-2830

**INCOME
ASSISTANCE**

**Asian Services
in Action, Inc.**
330-535-3263

**Catholic Social Services
of Summit County**
330-762-7481

**Community Action
Akron Canton: Energy
Assistance**
330-253-8806
ca-akron.org

**Copley Outreach
Center: Financial
Assistance**
330-665-3335

Homestead Exemption
330-643-2661

**Ohio AARP
(American Association
of Retired Persons)**
1-866-389-5653

**Ohio Department
of Aging**
800-266-4346

**Real Estate
Discount Program**
1-888-388-5613

**Stephen A. Comunale,
Jr. Family Cancer
Foundation**
330-835-5985

**Veteran Service
Commission**
330-643-2830

**MONEY
MANAGEMENT**

**The Akron Leadership
Foundation**
akronlf.org

**East Akron Neighborhood
Development Corporation**
330-724-0244
eandc.org

**Financial Literacy
Training/ FDIC Money
Smart Classes**
330-253-4590
bbb.org/akron

**Mustard Seed
Development Center**
330-631-0350
mustardseedcdc.com

**Pride Through
Empowerment
Foundation**
Financial Literacy
330-761-2294
[pridethrough
empowerment.org](http://pridethrough
empowerment.org)

**Summit County Office
of Consumer Affairs**
330-643-2879
consumeraffairs.summitoh.net

JOBS FOR SENIORS

Akron SCORE
330-379-3163

Akron Urban League
330-434-3101
akronurbanleague.org

**Goodwill Industries
of Akron**
330-724-6995
goodwillakron.org

**OhioMeansJobs
Summit County Center**
330-633-1050

Open M
330-434-0110
openm.org

**VANTAGE Workforce
Solutions**
330-253-4597

Paid, part-time job training for low-income older adults age 55 and older. Eligibility guidelines may apply.

[vantageaging.org/
workforcesolutions](http://vantageaging.org/
workforcesolutions)

LEGAL ASSISTANCE

**Community Legal
Aid Services, Inc.**
330-535-4191

**Greenlawn Family
Service**
330-645-6683

SENIOR FRAUD AND SCAMS

**Attorney General
Consumer Protection**

800-282-0515

ohioattorneygeneral.gov

**Consumers Better
Business Bureau**

330-253-4590

bbb.org/akron

**Summit County
Prosecutor's Office -
Crime Safety**

330-643-2800

[co.summit.oh.us/
prosecutor](http://co.summit.oh.us/prosecutor)

**Summit County
Consumer Affairs**

330-643-2879

[consumeraffairs.
summitoh.net](http://consumeraffairs.summitoh.net)

LONG-TERM CARE PLANNING

**Easter Seals Northern
Ohio - Akron Office**

330-836-9741

noh.easterseals.com

**Easter Seals Northern
Ohio - Cuyahoga Falls
Office**

234-417-0250

noh.easterseals.com

**Direction Home Akron
Canton Area Agency on
Aging and Disabilities**

844-644-6582

dhad.org

**United Way of
Summit County**

330-376-6660

211summit.org



gettingwiser.org



Get Started

Our assistance is FREE
to residents of Summit County.

Contact us today
for an in-home assessment.

800.421.7277

info@dhad.org

gettingwiser.org