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invest in your community,

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INTRODUCTION


Chapter 1

FINANCIAL WELLNESS

Make it count

*W*hen was the last time you had a financial checkup? Like your personal health, your financial health needs your attention too. After age 50, there are many milestones that begin to occur (empty nest, retirement, caregiving) that can impact your financial goals.

Become more confident about your financial health. Use the information and tools below to help you better manage daily finances, withstand unexpected emergencies and reach your long-term financial goals.



DID YOU KNOW?

44%


of Americans define financial health as "peace of mind" when it comes to earning, spending and saving.<sup>1</sup>

BY THE NUMBERS


Your financial needs change as you age. Here's what to expect in your 50s, 60s and beyond.  
 CLICK THE ARROWS TO LEARN MORE ABOUT WHERE YOU ARE TODAY AND HOW TO PLAN FOR THE NEXT DECADE.


BY THE NUMBERS


50s



CLICK ON THE ICONS TO EXPLORE EACH CATEGORY

  
Savings

  
Managing Assets

  
Investing

*T*his is a busy time in your life - between working, getting children through college and new caregiving responsibilities, your days are full and your finances may be stretched thin. It's no surprise that your financial health may need another look to support these important life changes.

You've got a lot of expenses, but you're likely still working. So create a separate emergency savings account. Start with \$20 a week if you can, and at the end of the year you'll have \$1,040. This can help you cover an unexpected financial expense without getting you off track with your budget.

BY THE NUMBERS

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Family &  
Community



“  
 Having peace of mind about my  
 finances means I can really enjoy time  
 with my grandchildren.”

### 3 WAYS ONLINE BANKING CAN HELP MEET YOUR FINANCIAL GOALS

3 WAYS ONLINE BANKING CAN HELP

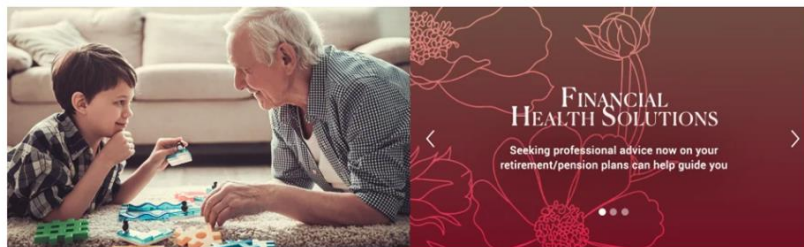
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**1** Online and mobile banking provide incredible convenience. You can stay on top of your finances in real time. **With one click or a tap of your finger, you can easily review your accounts, transfer funds to your savings account and pay bills.** If you're new to online banking, your bank can help you get started or look for an online course that can help.

**2** Who doesn't need a reminder from time to time? Signing up for banking alerts helps you keep on top of payment schedules so nothing falls through the cracks. **Alerts can even help you avoid paying late fees, so you can hold onto money that can definitely be better spent.** You get to choose which alerts will be most helpful – low balance alerts, payment reminders and account activity notices. Plus you decide how you'll receive alerts – through text messages on your cell phone, a mobile app, email...or all three. You're completely in control of your alerts and can make changes to them anytime.

**3** You've got places to go and people to see, so why spend time standing in line at your local bank? From the convenience of your home or while you're on the go, you can access your bank accounts and related credit card information anytime. **In fact, many mobile banking apps, allow you to deposit checks using your mobile device, access your credit score or set up an automatic savings deposit.** You should know that protecting customer and account information is a high priority for all forms of banking, whether mobile, online or in person.



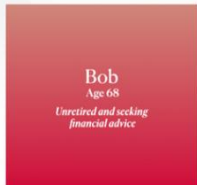
### PERSONAL DIARIES

CLICK ON THE ARROWS TO EXPLORE EACH STORY

PERSONAL STORIES

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I worked as a mechanical engineer most of my life, but it was time to retire...or so I thought! I was bored "living the life." Now I use my experience to teach others at a nearby community college. I love it. My work is satisfying and it's also enabled me to invest some of my part-time income to build my nest egg. I met with a financial advisor recently to review my retirement investments. Though most of my plan was on target, we decided to put more money into accounts that have tax advantages.

**"I don't plan on retiring anytime soon, but Linda and I are glad to know we'll be in good financial shape when the time comes."**

## WHAT'S YOUR FINANCIAL HEALTH?

FINANCIAL HEALTH QUIZ

*Question 1*

Do you have enough money saved to cover a \$500 emergency expense?

A. Yes, my current savings can pay a \$500 emergency expense

B. No, I have no savings and would need a loan to pay for a \$500 emergency expense

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It's never too late to begin making changes that will help you have peace of mind and feel more in control over your financial health. As you take one step at a time toward planning, budgeting, saving and investing, those steps will add up to a bright financial future. Talking to a family member, a financial advisor or using easily available online tools can also assist you on the road to financial resiliency.

Chase and AARP Foundation are working together to help adults 50+ create pathways for financial resiliency.

*Stay informed and make it count!*

GET MORE RESOURCES

1 SURVEY FROM JPMORGAN CHASE AND MORNING CONSULT REVEALS WHAT FINANCIAL HEALTH MEANS TO AMERICANS. METHODOLOGY: JPMORGAN CHASE PARTNERED WITH MORNING CONSULT TO CONDUCT AN ONLINE SURVEY OF 2,200 AMERICAN ADULTS NATIONWIDE FROM APRIL 17 - APRIL 21, 2019. THE INTERVIEWS WERE CONDUCTED ONLINE, AND THE DATA WAS WEIGHTED TO APPROXIMATE A TARGET SAMPLE OF ADULTS BASED ON AGE, RACE/ETHNICITY, AND GENDER. RESULTS FROM THE FULL SURVEY HAVE A MARGIN OF ERROR OF +/- 2 PERCENTAGE POINTS. (HTTP://WWW.JPMORGANCHASE.COM/CORPORATE/NEWS/STORIES/FIN\_HEALTH\_INFOGRAPHIC.HTM)

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provides peace of mind.

SCROLL TO EXPLORE

INTRODUCTION

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Chapter 2  
**FAMILY & COMMUNITY**  
 Make it count

What makes us happy? The answer is in knowing what makes us feel connected to others. So for many of us, it's spending quality time with family and friends doing the things we enjoy. It can also be how we engage in our communities. The great news is that for us adults 50+, we have more time to spend doing the very things that make us happy.

Be intentional about how you spend your time, your happiness depends on it! Use the information and tools below to see how you can align your passions and be more connected to your community.



TELL ME SOMETHING NEW  
 Harvard study proves that embracing community helps us live longer, and be happier.

**GET CONNECTED & FIND YOUR HAPPINESS**

GET CONNECTED & FIND HAPPINESS

1

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*Family*  
 Many families are spread out across the country, making it difficult to stay connected. It doesn't have to be that way. Nothing can replace the in-person connection, but, when you can't do that, make technology your friend. Video calling is the closest thing to being there. **Did you know that when you see the face of the person you love the immediate feeling of happiness can be attributed to a cocktail of chemicals that gets released in the brain?** For example, the "cuddle" hormone oxytocin creates intimacy and trust. So make sure you get face time with the people you love. Meeting up with friends regularly is another way to enjoy health benefits. Chances are a casual get-together will bring a smile to your face...and the more you smile, the happier you are. **Plus in-person social interaction keeps your body active and your brain engaged.**



Financial Wellness

**Community**

There is mounting evidence that volunteering and community engagement can have a very real impact on your health. Recent research findings indicate that **those 60 and older who volunteered for 100 hours a year, which represents only two hours a week, scored 6% higher on cognitive tests than non-volunteers?** Evidence from a Carnegie Mellon University study also suggests that adults over age 50 who volunteer on a regular basis were less likely to develop high blood pressure, which can contribute to heart disease, stroke and even premature death.<sup>4</sup>

MAKE IT COUNT

1 Click Here Chapter 1 Financial Wellness

**MAKE IT COUNT  
 VOLUNTEER TO HELP IN  
 THESE IMPORTANT AREAS**

CLICK & FLIP THE CARDS TO LEARN MORE

Hunger

FLIP

Poverty

FLIP

Isolation

FLIP

**FIND YOUR HAPPINESS**

Volunteer in your community to help with revitalization efforts



3 COMMON CHALLENGES

1 Click Here Chapter 1 Financial Wellness

**3 COMMON CHALLENGES  
 FACED BY ADULTS OVER 50 &  
 HOW YOU CAN HELP**

While every population from infants to centenarians provides volunteer opportunities, there are particular needs for those over 50. Maybe this is your volunteer sweet spot.

CLICK ON THE CATEGORY TO LEARN MORE

**Isolation & Hunger**

**Financial Concerns**

**Caregiving**

Nearly 1 in every 6 seniors in America faces the threat of hunger and poor nourishment. **10+ million adults 50 and over are at risk of hunger every day.** These astounding numbers are indicative of both those who don't know where they will get their next meal and those considered "food insecure" because they are inadequately nourished from poor diets. **At the same time, 40% of those over 65 regularly report feeling lonely.** You can improve both conditions when you visit a senior who lives alone and share a nutritious meal with them regularly, assist with meal planning and food shopping or take him or her out for a well-balanced meal. Work with your local senior center or church to identify organizations that are seeking volunteers.

PERSONAL STORIES

1 Click Here Chapter 1 Financial Wellness

**PERSONAL  
 DIARIES**

CLICK ON THE ARROWS TO EXPLORE EACH STORY

**Rob**  
 Age 75  
*Starting the Your Money Matters Club*



After years of working as a financial advisor, I looked forward to retirement. However, I was bored within a couple of months. I loved working with numbers and balancing budgets. So I went to our local high school to see if I could help kids figure out how to manage money before they're on their own. I connected with a business teacher and we formed the Your Money Matters Club. The first day, the room was overflowing with kids who wanted to learn how to manage their money, including funding for college. After 10 years, I couldn't be happier. Soon it will be time to help my grandkids manage their money!

**"I went to our local high school to help kids figure out how to create a budget that includes savings."**

1/3

## FIND THE PERFECT VOLUNTEER FIT

YOUR PERFECT VOLUNTEER FIT QUIZ

Question 1

How would your family and friends best describe you?

A. Compassionate

B. Leader

C. Intelligent

D. Funny

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Make and keep social connections alive. It's the key to your happiness and better health. Focus on family and friends and work to keep those relationships strong. Use the time you have wisely. There's a whole world of volunteer opportunities that awaits – from animal to elder care, and from board work to physical labor!

Take a little time to consider volunteering that will be the right fit for you. Who will you serve? Determine your level of commitment. How many hours can you give and how often? Then start giving of your time and talents. You'll find deep satisfaction in giving back, while at the same time you'll be improving your own physical and mental health. And with every hour you volunteer, you'll be making a difference in your life and theirs.

Chase and AARP Foundation are working together to help adults 50+ create pathways for financial resilience.

Stay informed and make it count!

GET MORE RESOURCES

<sup>1</sup> HARVARD HEALTH PUBLISHING, HARVARD MEDICAL SCHOOL, OCTOBER 2017. [HTTPS://WWW.HEALTH.HARVARD.EDU/BLOG/THE-SECRET-TO-HAPPINESS-HERES-SOME-ADVICE-FROM-THE-LONGEST-RUNNING-STUDY-ON-HAPPINESS-2017100512543](https://www.health.harvard.edu/blog/the-secret-to-happiness-heres-some-advice-from-the-longest-running-study-on-happiness-2017100512543)

<sup>2</sup> SENIOR CORPS, CORPORATION FOR NATIONAL AND COMMUNITY SERVICE, 2015 SENIOR COMPANION STUDY. [HTTPS://WWW.AARP.ORG/HEALTH/HEALTHY-LIVING/INFO-2017/HEALTH-BENEFITS-VOLUNTEERING-SENIORS-FD.HTML](https://www.aarp.org/health/healthy-living/info-2017/health-benefits-volunteering-seniors-fd.html)

<sup>3</sup> [HTTPS://WWW.AARP.ORG/HEALTH/CONDITIONS-TREATMENT/INFO-2018/VOLUNTEERING-STAVES-OFF-DEMENCIA.HTML](https://www.aarp.org/health/conditions-treatment/info-2018/volunteering-staves-off-dementia.html)

<sup>4</sup> [HTTPS://WWW.HEALTH.HARVARD.EDU/BLOG/VOLUNTEERING-MAY-BE-GOOD-FOR-BODY-AND-MIND-20180206428](https://www.health.harvard.edu/blog/volunteering-may-be-good-for-body-and-mind-20180206428)