Connecting Unemployed Seniors to Jobs

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AARP Foundation is addressing this crisis and putting older job seekers back to work through our Senior Community Service Employment Program or SCSEP, funded by the U.S. Department of Labor. Since the program’s inception over 50 years ago, SCSEP has helped more than 500,000 people age 50 and over get on the path to good jobs.

Participants work an average of 20 hours a week and their minimum wage salary is paid directly by SCSEP. With jobs at day care centers, senior centers, schools, and hospitals, participants increase their skills and build their confidence to re-enter the job force permanently.

Clifford participated in SCSEP through our Tulsa, Oklahoma, office and he sent this letter to tell us about his experience:

After 3 years searching on my own, I had all but given up on finding a job. I thought I was too old to get hired. I was depressed and had even started counseling.

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You will be happy to learn that more than 3,200 older adults like Clifford found work through SCSEP in 2015. Plus, our BACK TO WORK 50+ program assisted an additional 3,900 older adults at 20 sites across the country. Putting older job seekers to work is just one way you and AARP Foundation are winning back opportunity for Americans 50 and older.

We’re Here to Help

We are happy to answer any questions you may have about leaving a gift in your will, trust, or other estate planning documents. For more information about how you can make the lives we touch part of your lasting legacy, please call us at 1-800-775-6770, option 6, or email us at legacy@aarp.org. We’re here to help you create your legacy.

Poverty isn’t a part of the American Dream. But for a startling number of older adults, it’s a fact of life. AARP Foundation is disrupting the status quo and advancing bold solutions to the fundamental challenges that stand in the way of happier, more secure lives for seniors.

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Our Vision: A country free of poverty where no older person feels vulnerable.

Securing Your Future, Making Your Mark

The Lady in the Blue Chevy

Legacy Donor Mary Stahl

I n the final days of my mother’s long battle with lung disease, I was ready to let her go. She was suffering too much. I held her hand in the final hours and told her, “I’ll take you as far as I can, but then it’s up to Dad.” We had lost my dad years earlier. Now, when I think of the two of them being together again, it makes me smile.

When my mom got ill, I left my job and became her full-time caregiver for nearly six years. A disease was slowly destroying her lungs and her breathing grew more difficult every day. The oxygen tank became her lifeline. In the end, her lungs simply had nothing left and hospice came in to help.

On the day Mom died, the hospice nurse pulled a chair up to the bed and I held Mom’s hand as she took her last breath. I thank God every day that I was able to be there for my mother.

I support AARP Foundation because I know there are many senior Americans who are struggling on fixed incomes or facing serious illnesses without loved ones to help care for them. AARP Foundation is a good organization. They are totally dedicated to helping seniors who are suffering. That’s important to me because I’ve seen suffering firsthand.

To help other vulnerable seniors, I decided to leave a gift to the Foundation in my trust. The staff was so helpful and gave me the information I needed to take to my lawyer. The whole thing was very easy.

Some people use their money on expensive trips, bigger homes, or new cars. That’s just not me. My parents taught me to always think about other people. Mom used to say that if she won the lottery, charity would come off the top. Those are the values my parents taught me and now I’m passing those same values on to future generations.

I made AARP Foundation part of my legacy to pay it forward for others. I am by no means wealthy but I have lived a decent life. It’s good to think that someone else could have a better life because of something I did for them.

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Family Comes First

When considering how you would like your assets to be shared after your lifetime, we understand that family comes first. And we think that’s how it should be.

But did you know that you can provide for your family’s future financial needs while also leaving a legacy for others through a gift to AARP Foundation?

Leaving a gift to AARP Foundation in your will is one of the simplest ways to make a meaningful difference for seniors in need. With a gift in your will, you continue to enjoy the use of your assets during your lifetime and your gift costs you nothing now.

It’s a wonderful way to have a bigger impact on the causes you care about and ensure that your values endure beyond your lifetime. You simply direct that part of your assets will go to AARP Foundation according to the instructions in your will.

A gift in your will can take many forms. You can designate a certain dollar amount, or a certain percentage of your estate, or even specify that anything left after your family is provided for will go to AARP Foundation.

The most important thing to remember about a gift in your will is that YOU remain in control throughout your lifetime. We understand that circumstances change and you are free to change your will at any time.

If you are considering leaving a gift in your will to AARP Foundation, we are here to help. Please request the enclosed form to request our free, no-obligation brochure or contact us at 1-800-775-6776, option 6, or by email at legacy@aarp.org.

Securing Your Future with a Gift that Pays You Back

A charitable gift annuity is an excellent way of making a gift to support seniors, while also providing you with payments for life at a rate determined by your age. And you qualify for an immediate charitable income tax deduction. Here’s an example:

**Donor Age:**
85

**Donation Amount:**
$20,000

**Annuity Rate:**
7.8%

**Annual Annuity Payment:**
$1,560

**Charitable Deduction**:
$11,320

*Assumes a 2.4% IRS discount rate. Deductions vary based on income earned.

**Charitable Gift Annuity Rates: One Beneficiary**

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AARP Foundation adheres to the rates set by the American Council on Gift Annuities. Rates subject to change.

For additional information, we are glad to provide you with a customized illustration showing what a charitable gift annuity can do for you or a complimentary copy of our Prepare for a More Secure Tomorrow brochure. Request yours by returning the enclosed reply form or by visiting giftplanning.aarp.org.

Helpful Hints: Planning a Meaningful Retirement

The retirement years can be full of joy and excitement—travel, time with grandchildren, or the chance to explore hobbies you never had time for while you were working. But many seniors also want to use their life experience to make a meaningful difference in the world.

Studies show that older adults who remain engaged in their surroundings enjoy better health than those seniors who remain isolated or inactive. Here are a few ways to make your retirement more fun and more meaningful.

1. **Volunteer.** You can make a valuable contribution to society as a volunteer. Why not put the skills you’ve acquired to work for the things you care about? To find volunteer opportunities, try these sources:

   - **Get Involved with AARP Foundation**
     - website: www.aarpfoundation.org/getinvolved
   - **AARP’s Create the Good Volunteer program**
     - phone: 1-866-740-7719
     - email: CreateTheGood@aarp.org
     - website: www.createthegood.org
   - **VolunteerMatch**
     - phone: 1-415-241-6872
     - website: www.volunteermatch.org

2. **Travel with a Purpose.** If you want to travel, consider one of the many opportunities to combine your travels with some educational or social purpose. Many churches, museums, international aid organizations, and others organize special trips that combine travel with volunteer work or education.

3. **Go Back to School.** According to the U.S. Census Bureau, more than 300,000 people over the age of 55 were enrolled in colleges and universities in 2015. Many retirees don’t go back to school to pursue a degree, but to simply take classes in subjects that interest them, while others are actively pursuing a change of career. Whether you want to learn a new language, study art history, or sharpen your skills for a new job, most colleges offer programs to allow non-traditional students to attend or audit their classes. Why not contact your local university today?

Sample Language

To include AARP Foundation in your will, you may wish to share the following language with your estate planning attorney:

“I hereby devise and bequeath (insert a sum, percentage, specific property, or residue/remainder) to AARP Foundation, federal tax ID #52-0794300, a non-profit corporation in the District of Columbia, for its unrestricted charitable use and purpose.”

Save Taxes and Make a Difference

If you are over age 70 ½, you can make tax-free donations to qualified charities, such as AARP Foundation, directly from your Individual Retirement Account (IRA). This donation can satisfy your required minimum distribution and you don’t have to pay taxes on the distribution. For more information about this tax-smart way of giving, please contact us at 1-800-775-6776, option 6, or email us at legacy@aarp.org.
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