

# Planning for Retirement Age

## Federal Resource Guides to Help You Make Informed Decisions



Approaching and navigating retirement age — whether you plan to retire or not — can raise many questions and, sometimes, concerns. It's never too early to start planning. Learning your options is the best way to begin.

To make that easier, a group of federal agencies combined their expertise and materials to create guides with the most important information on available benefits, services, and programs. Each guide provides practical, plain insights on a specific topic — and while the guides were developed with older adults in mind, they can benefit people of all ages. Go to [ACL.gov/RetirementGuides](https://acl.gov/RetirementGuides) for more information.



### Debt & Loans: Common concerns about financial transitions and stability

- ◆ Student loan and medical bill repayment options
- ◆ Paying mortgage and utility bills in times of financial strain
- ◆ Credit report error disputes



### Food Resources: Assistance from local and federal food services and programs

- ◆ Applying for the Supplemental Nutrition Assistance Program (SNAP)
- ◆ Locating local food banks and other resources
- ◆ Options if you cannot access food stores



### Health Care: Parts of and coverage options through Medicare

- ◆ How and when you can enroll and change coverage
- ◆ Financial assistance to help pay for Medicare
- ◆ Options if you don't qualify for Medicare



## Homeowner Assistance: Financial concerns and assistance



- ◆ Counselors approved by the U.S. Department of Housing and Urban Development (HUD)
- ◆ How mortgage servicers can help during tough times
- ◆ Home modification options for accessibility

## Assistance for Renters: Tenant rights and options when facing difficulties paying rent



- ◆ State rental assistance and housing counseling agencies
- ◆ HUD's Support Housing for the Elderly Program
- ◆ Requesting changes to your living space for accessibility and safety

## Social Security: Various benefits and related services



- ◆ Social Security and Supplemental Security Income (SSI) eligibility
- ◆ Application process and choosing when to start receiving benefits
- ◆ Transition from Social Security Disability Insurance (SSDI) to retirement benefits

## Taxes: Tax process and related options for retirees



- ◆ Free tax preparation tools and services to help with filing
- ◆ Options for resolving tax debts
- ◆ Support from organizations like the Taxpayer Advocate Service

