



Financial Solutions

Options Available to Ease the Financial Commitment

Automatic Payment Option:

With Automatic Payment Option, you authorize the Laureate Group to electronically pay your bill on time every month. There is no need to write a check. Simply complete an authorization agreement.

Elderlife Financial:

Elderlife is a lending institution that provides loans for seniors. EFS Access loan through M & I Bank is an easy way to finance senior living, eliminating for many, a significant obstacle to moving into a senior living community. With low monthly payments, this loan can be utilized to:

- Pay monthly charges while waiting for a home to sell
- Pay monthly charges while waiting for VA or other benefits
- Supplement monthly rent

For more information call 888-228-4500.

Life Care Funding Group:

The Life Care Funding Group helps seniors raise funds to pay for senior housing through the life settlement market. A "life settlement" is the sale of an in-force life insurance policy for an amount much greater than the cash surrender value from the insurance company. Many families and seniors find a life settlement a great way to help finance their senior living options. For more information call 888-670-7773.

Veterans Program — Aid and Attendance:

Aid and Attendance is a Federal benefit provided through the Department of Veteran Affairs. Eligible veterans, surviving spouses of veterans, or couples can receive up to \$1,800 per month. For more information, please contact:

Milwaukee Co. Dept. of Veteran Affairs
Jim Duff, Director (414) 382-1753

Waukesha Co. Dept. of Veteran Affairs
John Margowski, Director (262) 548-7732

Long Term Care Insurance:

Some long term care insurance policies help pay for the costs of assisted living. If you own a long term care insurance policy, we can provide documentation to help you achieve coverage.

Low Income Set Aside Apartments:

For those whose income is below \$24,750 annually for a single person or \$28,300 annually for a married couple, Laureate Group has some apartments especially reserved. The rent is not based on a person's income — it has been predetermined and is based on apartment size. Simply complete a low income certification application.

This program is available at Oak Hill Terrace, The Arboretum, Library Square, Layton Terrace, Howard Village and Hart Park Square.

Housing Authority Vouchers:

Some apartment dwellers are recipients of vouchers through the City of Milwaukee or the Waukesha County Housing Authority. Laureate Group accepts housing authority vouchers. For more information, please contact:

Housing Authority, City of Milwaukee
(414) 286-5678

Waukesha County Housing Authority
(262) 542-2262

Family Care:

For those who are functionally and financially eligible, a State long term care program called Family Care may help pay for the cost of assisted living services. Laureate Group has a limited participation in Family Care. If you become Family Care eligible, we may or may not have availability for you. For more information, please contact:

Milwaukee Co. Aging Resource Center
(414) 289-6874

Waukesha Co. Aging & Disability Resource Center
(262) 548-7848