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Age Spots - Looking Back, Looking Forward

JANUARY 02ND 2017 BY DEE LOFLIN

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by Jackie Dover

2016 is finally coming to a close, and it has been a rough year for many. We have seen a very contentious election and the death of several beloved entertainers and many personal losses. The passing of the old year into the new is a great time for reflection and the making of life changes or “resolutions”. The New Year gives us a “new start”, the perfect time to reflect back on the things we did well and the places we need to improve.

I am not a good resolution maker. I set my expectations too high and usually quit before January ends. This year I have set smaller goals for myself, ones that I feel are truly attainable. I will let you know how I progress.

A popular resolution for many is to save money. That can be hard on a fixed income, when it seems everything is rising except the income. Luckily I have some programs that could help.

The Missouri Property Tax Credit or Circuit Breaker program returns a maximum of \$750 for renters and \$1,100 for owners who owned and occupied their home. The actual credit is based on the amount of real estate taxes or rent paid and total household income.

To qualify for the Circuit Breaker you or your spouse must be 65 as of December 31, 2016 or 100% disabled. Also, those who are 60 or older and receiving surviving

spouse social security benefits could qualify. You must be a Missouri resident with total household income of \$27,500 or less for a single renter, \$29,500 or less for a married couple who rent, and \$34,000 or less for a married couple who own. If you are 65 or older, be below \$30,000 if single and \$34,000 if married. If you are under 65 and have a disability, you must be below \$20,000 if single and \$24,000 if married. You must also have at least 10 years of service connected disability, you must be a Missouri resident, and you must be a U.S. citizen or permanent resident.

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Another way to save is with the Missouri Rx Program (MoRx) this program will pay 50% of your copayments on medicine. The monthly income to qualify for a single person is \$1,805 and \$2,428 for a couple, there are no asset guideline with this program. And you must be enrolled in a Medicare prescription drug plan.

These are just two easy ways to keep money in your pocket for 2017. If you have questions or think you might qualify, please call Aging Matters at 573-335-3331 or 1-800-392-8771.

I hope 2017 is a very happy, healthy and peaceful for all of us. And that your New Year's resolutions are kept. At least for a while.

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