

# Mortgage Calculator

Mortgage Calcs + Refinance + Rates + ARM + Affordability + Save Money + Advice + Financial Calcs

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## Current Market Rates

Savings		
Mortgage		
Daily National Mortgage Rates		
Product	Today	Change Over 30 Days
30 Yr Fixed	3.68%	↓ -0.05%
15 Yr Fixed	3.17%	↓ -0.03%
30 Yr Fixed Refi	3.65%	↓ -0.12%
15 Yr Fixed Refi	3.16%	↓ -0.08%
<a href="#">Learn More</a>		

## How To Save Money

<https://www.mortgagecalculator.org/helpful-advice/aging-with-dignity.php>

# Aging With Dignity

Free Tips & Advice to Help You Age in Place.

## The Guide To Aging At Home Safely And With Dignity

According to the Administration on Aging, only approximately 3.5 percent of seniors 65 and older choose to live in institutional settings, such as nursing homes. Most of the rest live alone or with a spouse.

In fact, more and more seniors are choosing to [age in place](#). The decision to do so is often about safety and comfort as it allows seniors to stay within the [home and community](#) they're familiar with. And in fact, there are many [benefits](#) to aging in place—keeping one's independence, staying in familiar surroundings, and avoiding the expense of a full-time care facility are just a few. But it's important for seniors aging in place to know what factors can affect them. With a large number of senior citizens choosing to age at home, it is imperative that they have the resources and information to do so safely and with dignity.

### For Seniors (What To Know)

To age in place safely and with dignity, seniors must educate themselves about a few potential problem areas:

#### Fall Prevention

According to the Consumer Product Safety Commission, "Slip and Fall" accidents are the [main cause of injury](#) among the elderly. For seniors living at home, falls do not have to be a way of life. They can be prevented:

[Take care of easy-to-fix environmental hazards](#) – According to the Centers for Disease Control and Prevention, one in three elderly adults fall each year. However, by making a few small changes, aging in place seniors can significantly reduce the risk of danger. For example, simply removing a rug or replacing a light bulb can make a big difference.

[Follow this fall prevention "Safe at Home" Checklist](#) – Every home is full of potential fall hazards. From checking entrances and exits to windows to specific rooms, this checklist is comprehensive and provides an easy way to look for and eradicate fall hazards in the home.

[Understand how health issues and medications cause falls](#) – There are many factors, such as health issues and medication side effects that contribute to falls. It is essential that seniors aging in place understand how their health issues and the side effects of their medications increase their risk of falling.

[Get exercise](#) – Being able to age in place requires that individuals be as [healthy and fit](#) as possible. Muscle weakness can be one cause of falls. For seniors aging

in place, maintaining muscle strength is essential. Fortunately, there are many exercises to help do so. Even occasional yardwork can be quite beneficial.

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## Home Safety

Because of issues connected to [aging](#), such as having to take medicines that potentially slow reaction times to a decrease in mobility and agility, older adults are especially prone to accidents in the home. In fact, it is estimated that seniors have 2.3 million accidents each year. Here's an overview of how seniors aging in place can keep themselves safe at home.

[In the kitchen](#) – With a high risk for slipping and the potential for fire, the kitchen can be an especially dangerous place for seniors. Of course, there are many ways to prevent accidents from happening. Cleaning up spills immediately after they happen, closing cabinets and drawers, and avoiding wearing loose-fitting clothing are just a few great tips offered by this resource.

[In the bathroom](#) – Wet floors, loose towel racks, stepping in and out of the bathtub--these are just a few of the potential safety problems seniors encounter in the bathroom. These top tips are great for keeping seniors aging in place safe in the bathroom.

[In the bedroom](#) – The bedroom should be a place of relaxation and comfort. Unfortunately, if certain precautions aren't taken it can become dangerous for seniors aging in place. Among other great tips, this guide teaches seniors to ensure that their rooms are well-lit; that pathways in the room are clear; and that beds are easy to get in and out of.

[Fire prevention](#) – Seniors are at a higher risk of dying in a home fire than the rest of the population. This comprehensive guide to fire safety for seniors covers how to prevent specific kinds of fires, including kitchen fires, electrical fires, and home heating fires; explains how to treat burns; teaches seniors how to make a fire escape plan; and includes a "Home Fire Safety Checklist."

## Fraud Prevention

It is unfortunate but seniors are often viewed as easy targets for fraud schemes and scams. According to the [FBI](#), senior citizens are preferred targets for fraudsters because they are often financially secure—either own their home or have a "nest egg"—are polite and trusting, are reluctant to report the crimes because they're embarrassed, and make poor witnesses.

The FBI provides a comprehensive list of tips on how seniors can avoid being victims of several different kinds of fraud (e.g., Health Care and Health Insurance Fraud, Counterfeit Prescription Drugs, Funeral and Cemetery Fraud, Fraudulent

“Anti-Aging' Products, Telemarketing Fraud, Internet Fraud, Investment Schemes, Reverse Mortgage Scams). Below are more great resources:

- [How to avoid identity theft](#)
- [How to avoid telemarketing fraud](#)
- [How to avoid healthcare fraud](#)
- [How to prevent Medicare fraud](#)
- [What seniors need to know about reverse mortgages](#)
- [How to avoid funeral and cemetery fraud](#)
- [What to do if you're targeted](#)

### Costs To Consider Checklist

Aging in place can be a great way for seniors to retain their independence and stay in familiar surroundings as they age; however, it is important to consider the unique costs associated with doing so. Here's a resource checklist outlining costs seniors should consider when planning to age in place.

- ✓ [Will you need home care?](#)
- ✓ [Will you need home modifications?](#)
- ✓ [Will you need to pay for transportation?](#)
- ✓ [Will you be on a fixed income?](#)
- ✓ [Do you qualify for certain benefits?](#)
- ✓ [Do you know how to make the most of your money?](#)
- ✓ [How much will Medicare cost you?](#)

### What Family Members Need To Know

Family members play an important role in the lives of seniors aging in place. In order to best serve a family member aging in place, there are a few factors to consider to ensure they stay safe and thriving.

#### Keeping Family Members Safe

For family members of seniors aging in place, the primary concern will, of course, be keeping the senior(s) safe. Here is a collection of resources to help do so.

[Help with home modification](#) – A senior family member may need help making certain home modifications. Some adjustments, such as checking for tripping hazards or changing light bulbs, will be easy. Others, like checking ventilation systems and making sure chimneys are clean, may require professional help. This comprehensive checklist helps family members assess their aging senior's home to find out which modifications will be necessary.

[Provide assistance when needed](#) – There are many ways family members can assist aging in place loved ones to help keep them safe at home, but it's important that it not seem like family members are trying to take over. After all, seniors aging in place choose to do so because they value their independence. This list of tips helps family members navigate when and how to provide assistance.

[Understand what level of care the family member needs](#) – As previously mentioned, aging at home seniors value their independence. And because they value their independence, they may not always ask for help when it is needed. It is important for caregivers of seniors aging in place to be able to assess the level of care the senior needs.

[Use technology](#) – From staying in touch to managing medicines and medical appointments to keeping a loved one safe, technology can make aging in place easier to manage for seniors and their family members. Here's a list of tips and options to consider.

[Use a home visit checklist](#) – Home visits are valuable opportunities to assess how an aging in place family member is doing. This comprehensive checklist teaches caregivers what to look for. For example:

- ✓ Is the refrigerator well stocked?
- ✓ Are prescriptions up to date?
- ✓ Have the family member(s) gone out recently?

Following it will help family members ensure that everything is going smoothly and to find solutions when problems exist.

### **Improve Their Wellbeing**

As a family member of a senior aging in place, the best steps to take are those that help improve the family member's wellbeing. Here are a few tips on how to do so.

[Keep lines of communication open](#) – Family members need to have an open and honest relationship to ensure an aging in place senior will feel comfortable sharing their needs. Here are valuable tips to help family members communicate effectively with aging in place seniors.

[Know where important documents are kept](#) – Knowing where important documents, like social security cards, birth certificates, Medicare and other insurance information, are located can help family members of seniors aging in place save time and money.

[Prevent loneliness](#) – If an aging in place senior will be living alone, it's important that family members help them stay active and engaged with others so that they don't get lonely.

### **Cost Consideration Checklist For Family Members**

The financial aspect of having a family member who is aging in place can be especially challenging. In addition to managing one's own finances, the family member may now have to assist the senior in managing theirs. Here's a checklist of resources to help family members manage the financial side of having an aging in place senior.

- ✓ [First, review these financial management basics.](#)
- ✓ [Does your family member qualify for long-term care insurance?](#)
- ✓ [Have you calculated the costs associated with aging in place?](#)
- ✓ [Do you or your loved one qualify for monetary assistance?](#)
- ✓ [Do you know the best ways for you to help your loved one manage their finances?](#)