

The Caregiver's Financial Blueprint:

Aging in Place, Saving Money, and Earning Extra Income

By Angela Willis

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My mother,

The woman who led me to Chris at an early age. You not only talked the talked but you also walked it. Many people have been touched by your gentleness. But we have seen that boldness come out of you when moved by the Holy Spirit. Even through Dementia you have been a holy woman. You are my best friend and it has been an honor to be your caregiver.

To My late Pastor Luberta Brackens

Pastor Luberta Brackens, a great woman of God. My real life “shero.” I really believe that there are only a few leaders like you. You were so unselfish and always acknowledging the best in people. You were also a woman full of wisdom, full of faith in God, my inspiration, and fed me spiritually time and time again. You are greatly missed.

Pastor Lockett

Pastor Lockett, (wherever you are), during the year of 2001-2003 you were my “ram in the bush,” to sort of speak. You were literally an answer to prayer at a time I was really undergoing a rough time in my life. I remember it like yesterday, I cried out to God for “help” and that Wednesday night I came to visit Friendship West Baptist Church to watch my cousin get baptized. After she got baptized I decided to stay to hear you teach. Little did I know you were going to teach a series on “Spiritual Warfare.,” which is what I needed to hear. For years, I kept coming and through the anointing of God you would refresh my mind and recharge my spirit every time!

My Father - -

My father, you have always been a great provider and also provided stability. Although you have a lot of flaws, you are still a morally good person. You have always told me to “do what is right,” and have also been a great supporter in whatever I do professionally. Because you have been a steady force in my life and a great provider, I have high standards of the men I date.

My sister, Andrea

Words cannot describe all that you are and have been to me. Although we fuss, argue, and disagree from time to time you have always been there. I know that you are really good person and whenever I need an opinion, advice, or proofreading on something I am working on I can always go to you.

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Introduction

Hi, I'm Angela Willis

Whether you are an employee or a family member looking after a young person with special needs or an elderly person with Dementia or Alzheimer's, this book is for you. Caring for someone with such needs can be financially, mentally, emotionally, and physically overwhelming, especially if you have little to no support. According to the Alzheimer's Association, Alzheimer's is the most costliest disease a person can have due to the number of doctor and emergency visits, long term care, and the demands involved. Last year, over a billion hours was spent in unpaid care. According to the Alzheimer's Association, more than five million people have Alzheimer's and other Dementias.

- Approximately two-thirds of caregivers are women, and
- 41 percent of caregivers have a household income of \$50,000 or less.
- Approximately one quarter of dementia caregivers are "sandwich generation" caregivers — meaning that they care not only for an aging parent, but also for children under age 18.

At thirty-four, I became a Dementia caregiver, which was quite young. My parents had me in their forties, leading to this early responsibility. After college, I worked as a Juvenile Detention Officer. Alongside my full-time job, I was a part-time real estate agent and coordinated community events through my non-profit, Road to Economic Empowerment Enterprises. Essentially, I juggled four roles. Although my mother passed away back in 2021, I am currently still a primary caregiver for my father that has Moderate Dementia.

I did not choose to be a caregiver, it sort of fell on me because I was living at home with my elderly parents who had me in their forties. Once, I was asked by someone if I was running a group home? In a sense, that is what it felt like. My mother was diagnosed with Dementia first. She was diagnosed some time back in 2007. Back then, there was not much support and information about how to care for someone diagnosed with Dementia and Alzheimer's. Yes, there was tons of research but not much information on how to be a good caregiver. Today, there are lots of writings, books, and training for Dementia and Alzheimer's Caregivers but not back then. I learned how to be a good caregiver through hands on training. I also learned through trial and error.

I really and truly believe that there is no one way of dealing with a person that is diagnosed with Alzheimer's or Dementia. Yes, they will have similar symptoms but your loved one or client is an individual. And you must learn how to communicate and care for them on

an individual basis. Dementia and Alzheimer's can take a person down so many different avenues. My mother never had seizures but as the disease progressed, she did.

Again, my mother was diagnosed with Vascular Dementia back in 2007. My father was diagnosed around 2015, maybe earlier. We took my mother to all kinds of specialist. At first, we took her to see her primary doctor, she then had the EEG probes test (where they glue ekg's probes to your head), she went to see a neurologist and later back to a primary doctor who diagnosed her with Vascular Dementia. I was in denial at first. In the beginning my mother would tell me, she could not remember certain things and I would be like you got to combat that fear with the word of God. I was stupid. I later accepted the diagnosis and started learning what I could.

My mother fought the disease from roughly 2007 up until January 5, 2021. I later learned that Dementia and Alzheimer's are also defined differently. Dementia is an umbrella of all kinds of illnesses such a Lewy bodies, Parkinson's, etc. It can branch out into Alzheimer's. The Home health industry was different too. Once my mother started to become more confused and less easy to deal with it, we hired a private home health caregiver to assist me. Back then, you could really get good quality professional help back then and they would stay with the company for years. It seemed like caregivers really took their jobs seriously.

As the home health industry began to boom, finding good help is like finding a needle in a haystack. The turnover is high in the home health industry. Over the years, we have probably had over twenty caregivers. Some of these include caregivers from home health and private paid caregivers from Care.com. I have friends who own their own home health companies, and the answer is the same - the turnover is high in the home health industry.

Small business owners are often faced with making a profit and to make a profit they have to offer almost minimum wage or split the profits. Part-time employees are also usually in charge of finding their own health insurance. Before I go too far, I will disclose that we have tried both the nursing home, memory care, group home, and home health. No matter where we went, it seemed like only a handful of people took pride in their work. I think that is the case everywhere, regardless of what your occupation is. You do not have to be a caregiver for someone diagnosed with Alzheimer's or a Dementia related illness to understand this book.

If you are wondering what the purpose of this book is. I wrote this book to share my story as a caregiver and to say that caregiving is not just a ministry but a business as well. The business side is the management of day-to-day affairs, bills, and making sure the person's assets do not run out if the person is still living at home. Caregiving for a loved one is an honor but it can also be lonely and often financially tedious. Sometimes caregivers are forced to choose between retiring early or going into bankruptcy just to keep expenses down. As a result, back in 2017 I decided to raise awareness through my non-profit organization by hosting *The Cost of Caregiving: Alzheimer's and Caregivers Financial Health Symposium*. The Symposium brought in a task force of experts who specialize in the areas of financial and legal planning, elderlaw, clinical studies, nutrition, veterans benefits, and other

related areas. When I launch *The Cost of Caregiving: Alzheimer's and Caregivers Financial Health Symposium*, I had no clue the number of lives it would positively impact, including mine.

Over the years, my non-profit organization called **Road to Economic Empowerment Enterprises** has heard endless stories from those overwhelmed with caring for and paying for their terminal ill loved one's living expenses. Successfully, Road to Economic Empowerment Enterprises has inspired some people to start their own business, offered solutions to help them better manage their finances, and save thousands of dollars on senior living expenses. As a result, I decided to compile the information that was presented at our Symposiums in this book to possibly help thousands, if not millions of caregivers out there is trying to save money or earn an additional income.

Finally, I wrote this book to inspire caregivers starting a new chapter or looking to supplement their income. As a caregiver, entrepreneur with a real estate business and consulting firm, founder of a non-profit, author, community organizer, speaker, and life coach, I share my journey to encourage you. Habakkuk 2:2-3 says, "Write the vision, and make it plain..." I relate to this verse because my vision came together piece by piece. Envision a better state of mind, surround yourself with positive people, and turn problems into opportunities. Let's embrace this journey, seeing the "glass half full," and empowering others. If you're up for the challenge, let's go!

Chapter One

What It Means to Be A Caregiver

I really don't think a person can write it all in one book about what it is like to be a long term caregiver for someone who is terminally ill and with a mental declining health condition. There are joys and pains in caregiving. I can never say it enough that it is also "work." It is also a sacrifice at times. I can remember the day when my stomach became inflamed due to being under chronic stress. I was already working the nightshift, which is stressful on the body as it is but also caring for my mother who was diagnosed with Vascular Dementia. She started having seizures like episodes from out of nowhere.

Caring for someone with a debilitating disease like Alzheimer's can be one of the most stressful roles to be in. Especially when you do not feel like you get enough support. It is also like working a second job. In my case, I had two parents diagnosed with Dementia. One parent was totally dependent. She lost her ability to talk, walk, and communicate her needs before she passed away back in 2021. Whenever she did not feel well we had to trouble shoot. What makes it harder being a caregiver is when you have to make all the decisions as it pertains to your loved one's health and financial affairs because your loved one perhaps did not discuss or put in writing or verbally express should they become incapacitated, incoherent, or incompetent what their wishes are.

Again, there are joys and pains in caregiving. I see it as a privilege, honor, and ministry sometimes. Then there are days I just want to run away. My sister named Andrea and I knew Alzheimer's was a detrimental disease, but no one told us that our mother would start having seizures. No one told us that she would forget how to walk, and we would have to re-teach her how to walk again. No one told us that would have to fight with doctors at her nursing home about conducting labs just to stay on top of her UTI's. No one told us we would get little support from social workers, doctors, and the so-called medical team. No one told me that my social life would be non-existent for almost five years.

Being my parent's caregiver has literally changed my life. It was something I was not prepared for but inherited due to living with them. Nor did I know that much about Dementia or Alzheimer's when my mother was first diagnosed back in 2007. I just knew that it was incurable and resulted in death. In my opinion, no one knows all the mysteries of Dementia and Alzheimer's. My mother was diagnosed with Vascular Dementia back in 2007. My father was diagnosed a few years later. I was told the average life span for someone living with Alzheimer's was about ten years. My mother lived with the disease for about fourteen years. The main drugs when my mother was diagnosed was Namenda, Aricept, and the Exelon patch. There is still no cure for Alzheimer's. Some people decline slowly and some decline

Chapter Two

What Is Road to Economic Empowerment Enterprises

Organizing & Planning Community Outreach initiatives come naturally to me because I have been organizing outreach events through my nonprofit organization called **Road to Economic Empowerment Enterprises** for years. In the beginning we just offered homebuyer seminars. Then we later expanded our programs to financial literacy and mental health wellness. Overwhelmed as a caregiver and lacking support from friends and family in 2017, I decided to host a symposium with guest speakers to address various aspects of caregiving. They discussed the signs of Alzheimer's, the importance of financial and legal planning, nutrition, self-care, and available resources for caregivers. I named it "The Cost of Caregiving: Alzheimer's and Caregivers Financial Health Symposium."

Before we delve deeper, let me first explain what the Road to Economic Empowerment Enterprises is. Road to Economic Empowerment Enterprises, a 501(c)(3) nonprofit organization, collaborates with the business community to deliver professional and personal development opportunities in financial literacy, entrepreneurship, and affordable housing education. Often likened to SCORE with a financial twist, our mission is clear: "Providing strategies on building wealth and reshaping the culture for those living in underserved communities." Since 2006, we have empowered communities in Dallas County, promoting financial literacy, entrepreneurship, and mental health wellness through dedicated outreach and event planning.

At R2EE Enterprises we believe in order to have more economic empowerment we must be proactive and intentional about (1) improving our financial literacy, (2) mental health wellness, (3) reshaping the culture by empowering our youth on how to become leaders and culture change agents through entrepreneurship. We also believe that in order to achieve more economic empowerment we must work together and master our mindset by being disciplined in our spending and focus on becoming owners versus renters.

When I launched "The Cost of Caregiving: Alzheimer's and Caregivers Financial Health Symposium" – I did not know it would positively impact so many lives including my own life. I simply did it due to being a caregiver for over ten years with little support. I am not an expert at being a caregiver but what I do know as a result of those ten years is that "No One Can Do it Alone!" No one can live with the disease alone and you definitely cannot fight it alone. It takes a team of the right people to make life a little easier when dealing with Dementia and Alzheimer's.

According to the Alzheimer's Association, approximately two-thirds of caregivers are women, and 34 percent are age 65 or older. Forty one percent of caregivers have a household income of \$50,000 or less. Approximately one quarter of dementia caregivers are "sandwich generation" caregivers – meaning that they care not only for an aging parent, but also for children under age 18.



Now, it's your turn. In the space provided write down your thoughts on how much you think long term care cost and how much you would pay for long term care?

Chapter Three

Ways to Save Money

Sometimes it's not about making money but it's about saving money. As I mentioned before, I have helped save my parents over \$20k in home repairs. Every little bit counts when you are on a fixed income. I have had many caregiver assistants come and go. When I got my master's degree in management, I knew I would hire people to work for me, but I never thought in the home health arena. Being a good caregiver involves work. In the beginning, I had pretty good caregivers who assisted me in cooking, conducting household duties, and providing companionship to my parents. But today, finding a good assistant caregiver or a good assisted/nursing home is like trying to find a needle in a haystack. So many people do not want to work. On other hand, I knew a lot of caregiver or nurse aides that were good at what they do but were not motivated due to the salary (so they say). But I have paid good money for a caregiver and minimal and the output was just about the same. Due to the rising cost of medical and care expenses it is important to be aware of the programs that are out there that can help you save money.

Programs vary from state to state. By the time this book is published some programs will have changed. So, I just wanted to put out that disclaimer. States can offer a variety of services under a State Plan Home and Community Based Services (HCBS) benefit. People must meet state-defined criteria based on need and typically get a combination of acute-care medical services (like dental services, skilled nursing services and long-term services like respite, case management, supported employment and environmental modifications) in home and community-based settings. The Texas Health and Human Service also offers a program called "In Home Care" you can call 1-888-337-6377 or go to your state Department of Health and Human Services formerly known as Department of Aging and Disability (DADS) and search (Programs/funding for various In-home services, residential facilities, respite and Community Based).

Veterans Aid & Attendance Pension

The Aid and Attendance Pension benefit is another program available in Texas that can be used to pay family members to provide care. At the forefront, it should be mentioned that this program is only relevant for war-time veterans or their surviving spouses who require assistance with their activities of daily living. Spouses and children cannot be paid as caregivers. How it works is extremely complicated. The paperwork is very tedious, and I highly advise you to use a Veterans Service Officer/Representative to help you with getting the process started. Once the veteran is approved for aid and attendance – A field service officer will come out and asses the home and the veteran to see if you meet the

requirement of becoming an appointed fiduciary. Once appointed, you must setup a fiduciary bank account to keep from co-mingling funds. You must also have a budget and keep a paper trail of every dime you spend because they will audit you every year or at any time. So, it is important to be very organized. [Veteran's Administration](#): 1-800-827-1000 or www.va.gov

Long Term Care Insurance

Long term insurance is a privately issued insurance policy which covers the cost of nursing home care, assisted living, and home health care. Premiums are based on age, health, length of deductible periods, amount paid and duration of benefits. It can also be used to hire family members as caregivers. According to Bill Baldwin, Forbes, he thinks long term insurance has its advantages and disadvantages. For example, the insurance company has the ability to raise the cost later in life. Baldwin suggests planning on using your home equity to fund your elder care or putting your money in a fixed deferred annuity (what is often called a longevity annuity that you buy in your 60s). I looked into getting long term care insurance for myself but I do not like how it works.

Area Agency on Aging

You can't make money with the Area Agency on Aging, but they can help you save money and be a resource, especially if you are a caregiver for an elderly person. I am not sure if every state has a local chapter but I would suggest that you CALL 211, 311 or visit the National Association of Area Agencies on Aging - for a chapter in a major city near you. There is a chapter in Dallas, Texas. In the past, I cannot tell you how they have helped us save money on repairs. I even had a representative to come to one of my seminars and talk about their programs. The Dallas Area Agency on Aging gets funding from various sources and offers an array of services. To my knowledge, they are not an income-based program like other programs. In other words, you do not have to make a certain income to get services. Those services include: counseling and support groups, Medicare assistance, respite care, minor home repairs, education and training, and supplemental services.

You can also try Eldercare Locator: 1-800-677-1116

- [US Administration on Aging](#) information on local programs:
www.eldercare.gov/Eldercare.NET/Public/Index.aspx

There may be other programs out there but these are the one's I have used plus I included more resources at the end of this book.

Chapter Four

Ways to Make an Additional Income

Finances can be stressful. As I mentioned earlier, caregiving has a business side. In fact, caregivers must play different roles and oftentimes wear many hats just to save money. For example, if you are a caregiver for someone who is still living at home and they are totally dependent or co-dependent there is not a day that goes by where you have to play the role of a nurse, CNA, social worker, handyman, property manager, answering service, activity director, private chef, housekeeper, landscaper, gardener, security guard, accountant, secretary, tax preparer, contractor, employer, minister, and the list goes on and on. Being a caregiver is work. DO you see all these trades and jobs you have inside of you? If you are trying to make an extra income the first thing you need to do is recognize the gifts you have inside of you. Ask yourself right now "what am I good at?" What comes natural to me?

A good place to start is by determining your SMART Goals. SMART is an acronym that stands for Specific, Measurable, Assignable, Realistic, and Time-related. Some authors say the acronym stands for Specific, Measurable, Achievable, Realistic, and Timely.

Aging in Place SMART Goals

First of all, let's define what a SMART Goal is? SMART Goals are a framework used to create specific, measurable, achievable, relevant, and time bound objectives. This approach helps us to clarify goals and enhance the chances of successful completion.

Creating SMART goals as a caregiver can help you stay focused and track your progress. Here are some examples:

- Specific: "I will help my aging parent improve their mobility by assisting with daily exercises."
- Measurable: "I will track my parents' progress by recording the number of steps they can take each day using a pedometer."
- Achievable: "I will gradually increase the exercise intensity to ensure it's manageable and safe for my parents."
- Relevant: "Improving mobility is important because it will enhance my parent's overall quality of life and reduce the risk of falls."
- Time-bound: "I will achieve a 20% increase in my parent's daily steps within three months."

Remember to adapt these SMART goals to the specific needs and capabilities of the person you are caring for. Regularly assess and adjust your goals as the caregiving situation evolves.

“Ways to Make An Additional Income” - Finding Your Niche and Creating a Side Hustle

R2EE Assessment

A good place to discover what your niche is by writing down what you are good at. This is not the “be all and end all” of figuring out what your talents or strengths are but it is just a start. Of course, there are better assessments out there but again this is just a foundation to get you thinking and moving in the right direction.

What Am I Good At?

1. Am I good at serving others?
2. Am I good at communicating?
3. Am I Good at finances, math, or computers
4. Am I good at working with kids?
5. Am I good at shopping?
6. Am I good at multi-tasking?
7. Am I good at drawing or designing?
8. Am I good at proofreading or editing?
9. Am I good at ghostwriting or posting things on social media?
10. Am I good at problem solving or fixing things?
11. Am I good at baking or cooking?
12. Do I love pets?

Chapter Five

More Ways to Make an Additional Income - Using Your Home

If you or the person being cared for is still somewhat independent and needs very little car/supervision another option you could consider to bring an extra income is renting out a room or converting a second home into a rental home. This idea is a much more complicated process because things can go wrong extremely fast. If you are from Generation X or older you probably remember a show called “The Golden Girls,” starring Betty White, Bea Arthur, Rue McClanahan, and Estelle Getty. “Golden Girls” is an American sitcom that is about four women ranging in their fifties and up who co-lived together in a nice home in Miami. They develop a close friendship and bond. Most people think co-housing and co-living are the same thing, but it is not. Co-housing is more like a duplex or multi-unit situation where each individual, couple, or family has an independent living unit. For example, condo, apartment, or single-family homes. Residents share spaces that are located outside their homes. For example, game rooms, commercial kitchens, pools, meeting rooms, fitness room, etc.

Co-living is where people without family ties cohabitate in a single dwelling. Typically, each resident has a private bedroom (or a bedroom and bathroom) but other rooms like the dining room, family room, kitchen, sunroom, etc. are shared. Like anything, there are pros and cons with co-living. The pros of co-living includes saving up money by dividing up utility cost, maintenance cost, and rent. It can also help combat loneliness. On other hand, co-living can be a nightmare if you don't complement each other.

To help reduce conflicts, make a written agreement that outlines who pays for what and when, and how bills will be divided. Reach an agreement on clutter and messiness. Outline a policy on pets and guests before specific situations arise. For example, how often or long can residents entertain guests? If you like a lot of privacy, address any concerns upfront about how much space you need and what is off limits. Discuss any allergies, physical limitations, or lifestyle preferences. Look for someone who is financially stable, shares some of your interests, and has a similar lifestyle. Find out if they travel a lot for work or work from home. Try a trial period of two weeks to see how well everyone gets along. Most of all if renting, make sure to include the person on the lease. Consider having a realtor or an attorney to devise a contract.

Should you decide to open your home I highly recommend conducting a thorough interview, background, a person of the same gender and credit check. Meet potential roommates for the first time in a public place. If you do like them and want to show the home, make sure to have a friend or family member is at your place when you invite a potential roommate over for the first time. Get references from previous roommates. You

Chapter Six

Aging in Place Strategies

I know some of you may be asking “What is Aging in Place?” Aging in Place refers to the idea of staying in one's own home and community safely, comfortably, and independently as one gets older. Here are some strategies and considerations to help achieve this:

1. **Home Modifications:** Make necessary modifications to your home to enhance safety and accessibility. This may include installing handrails, ramps, grab bars, and non-slip flooring.
2. **Technology:** Explore assistive technologies like medical alert systems, home automation, and smart devices that can help with daily tasks and provide peace of mind for both the elderly person and their caregivers.
3. **Medical Care:** Set up a reliable healthcare team and consider home healthcare services when needed. Regular medical check-ups and medication management are crucial.
4. **Social Support:** Encourage social interaction and maintain a support network. Loneliness and isolation can be significant issues for seniors, so staying connected with family and friends is important.
5. **Transportation:** Ensure access to reliable transportation for medical appointments, grocery shopping, and other essential activities. Consider community or volunteer transportation services.
6. **Financial Planning:** Plan for the financial aspects of aging in place. This may involve budgeting for future healthcare expenses and understanding Medicare or other insurance coverage.
7. **Legal and Estate Planning:** Ensure that legal documents such as wills, power of attorney, and advance healthcare directives are in place. This helps with decision-making and asset management.
8. **In-Home Care:** If necessary, arrange for in-home care services, including personal care aides or nurses who can provide assistance with daily tasks.
9. **Fall Prevention:** Falls are a common concern for seniors. Remove tripping hazards, use non-slip mats, and consider wearing appropriate footwear to prevent falls.
10. **Nutrition and Exercise:** Maintain a healthy diet and exercise routine. This can help with overall well-being and mobility.
11. **Emergency Preparedness:** Have a plan for emergencies, including a communication plan with family members, a list of important contacts, and emergency supplies.
12. **Regular Assessments:** Continuously assess the living situation to adapt to changing needs. What works for an elderly person today may need adjustment in the future.
13. **Home Security:** Invest in a reliable home security system for added safety.

Chapter Seven

Aging in Place SMART PLAN

In this chapter, I would like to talk about what an Aging in Place SMART PLAN is and how to put one together. Creating a smart plan for caregivers involves several key steps:

- **Assess the Care Recipient's Needs:** Start by evaluating the physical, emotional, and medical needs of the person you're caring for. Consider their daily routines, medical conditions, and any special requirements.
- **Set Clear Goals:** Define your caregiving goals. Are you providing temporary care or long-term support? Be specific about what you hope to achieve.
- **Create a Schedule:** Establish a daily or weekly caregiving schedule. Include time for personal breaks and self-care to prevent burnout.
- **Build a Support Network:** Reach out to family, friends, or support groups who can assist you. Don't hesitate to ask for help when needed.
- **Medical and Legal Planning:** Ensure you have access to the person's medical information, legal documents (such as power of attorney or living will), and contact details for healthcare providers.
- **Financial Planning:** Understand the financial aspects of caregiving. This includes budgeting, managing expenses, and exploring financial assistance options if necessary.
- **Safety Precautions:** Identify potential safety hazards in the caregiving environment and take steps to mitigate them.
- **Emotional Well-being:** Caregiving can be emotionally challenging. Seek emotional support, practice self-care, and consider counseling or therapy if needed.
- **Education and Training:** If caring for someone with specific medical conditions, seek relevant training and education to provide better care.
- **Regular Check-ins:** Keep regular communication with the care recipient's healthcare team.
- **Document and Track:** Maintain records of medications, doctor's appointments, and any changes in the care recipient's condition.

- **Plan for Contingencies:** Have a backup plan in case you are unable to provide care temporarily. This might involve respite care or backup caregivers.
- **Adapt and Reassess :** As the person’s needs changes be ready to made adjustments.

Now, it’s your turn. In the space provided write down your SMART Plan of Action.

Chapter Eight A New Beginning

I will admit, my focus for 2020 and going forward is to touch more lives, write a couple of books, get paid for training and consulting, invest in real estate, and work with the right team of people and equip people how to win the right way. I am not going to lie; I would like for all these things to happen very soon. But this year has taught me some life lessons and I have also had some awakenings. Just for you, I am going to share a few of them.

Life Lesson# 1 – “Everything happens for a reason.”

I got that quote from Lisa Nichols. And Lisa Nichols will tell you that she got it from somewhere else, it did not originate from her. But 2020 has been one of the hardest years of my life, not just personally but for my parents as well. She stated this statement helps you take the focus off your present situation. It also invites you to give up control, let go, and stop getting frustrated when things don't go your way. Try to see beyond the inconveniences, hurt, rejection, pain and learn that man's rejection might be God's way of blessing me. He might also be protecting me from something that could be even more harmful.

Life Lesson#2 - Work on “Finding Your Niche.”

This Pandemic demonstrated how our jobs are not reliable. I think God wants me and his children to be self-sufficient (but not to the point where we become arrogant), crafty, or create our own products. Maybe even become self-made millionaires like Tyler Perry. Jesus was not just a minister of the gospel, but he was a business man too. In John 4:4-26, He used the woman at the well to be his “Marketing Lady.” After talking to her and reviewing her life story – she brought the whole town to come meet Him.

I know that there is someone like me who have had to reprioritize and reset their lives due to this Pandemic or life's challenges. I believe that while we are here on this earth, God has given us an assignment. In Acts 1:11 the author says, “Ye men of Galilee, why stand ye gazing up into heaven? This same Jesus, which is taken up from you into heaven, shall so come in like manner as ye have seen him go into heaven.” In other words, he is asking “why are you just standing there being a spectator?” You need to get busy and work on the vision God gave you or start finding out what your niche is. Whatever it is, you need to write it down on paper and make it happen!

I hope this book has been helpful, encouraging, and a blessing to you. **THANK YOU!**

Tools and Resources

Aging Services Eldercare Locator

The first step to finding resources for older adults in any U.S community
800-677-1116
www.eldercare.gov

Alzheimer's Association

[800.272.3900](tel:800.272.3900)
www.Alz.org

Caregiver Support Groups

AARP

1-888-687-2277
www.aarp.org

Alzheimer's Association

[800.272.3900](tel:800.272.3900)

Family Caregiver Alliance

1-800-445-8106

Caregiver Action Network

202-454-3970

Rosalynn Carter Institute for Caregiving

229-928-1234

Senior Source

(214) 823-5700

Dallas County Department of Health and Human Services

Older Adult Services Program

(214) 819-1866

Tools and Resources

Home Repair for Seniors

Habitat for Humanity Greater Garland
2909 Broadway Blvd
(972) 414-6894

Hearts and Hammers Senior Repair
(651) 636-0797
info@heartsandhammers.org

City of Dallas Housing & Revitalization
Website: www.dallashousingpolicy.com

Rebuilding Together Greater Dallas

A national volunteer organization focused on the home repair and improvement needs of lower income homeowners.

972-245-6900
800-473-4229
www.rebuildingtogether.org

U.S. Department of Health and Human Services:
Administration on Aging, www.aoa.gov

Real Estate Services for Seniors

AW Real Estate Services
(214) 225-0757
<http://willisan.kw.com>

Real Estate Website and Channels:

<http://www.willisan.kw.com>
<http://www.YouTube.com/Roadtoecoempwmt>

Business Sources

SCORE
www.score.org

LIFTFUND
www.liftfund.com

DEC Network
www.thedec.co

SBA
www.Sba.gov

Tools and Resources

MISCELLANEOUS

Social Security Office
(800) 772-1213

Dallas County Energy
Assistance (CEAP)
(214) 819-1848

City of Dallas Services
3-1-1
Connect to Care
(referrals for services)
(888) 743-1202

City of Dallas
Office of Community Care/
Senior Services
(214) 670 - 5227

DART Rider Assistance
Program
(214) 828-6717

Legal Aid of NorthWest Texas
(214) 748-1234
Mental Health America of Greater Dallas
(214) 871-2420

Dental Health
(N. Dallas Shared Ministries)
214-358-8729

Dental Health
(Dr. M.C. Cooper Clinic)
(214) 370-7260

North Texas Food Bank
(214)-330-1396
NTFB (PAN)
214-367-3123



JOIN OUR COMMUNITY

OUR PURPOSE:

The purpose of the Road to Economic Empowerment Mastermind Group is to provide a platform or a space where members can experience holistic growth and empowerment.

WHAT IS A MASTERMIND GROUP?

A mastermind group is a peer-to-peer mentoring concept used to help members solve their problems with input and advice from the other group members. It combines brainstorming, education, peer accountability, and support to sharpen business and personal skills.

WHY YOU SHOULD JOIN OUR COMMUNITY?

Over the years, Road to Economic Empowerment Enterprises has heard endless stories from those overwhelmed with caring for and paying for their elderly parents living expenses to those in the small business world struggling to grow their business. Successfully, Road to Economic Empowerment Enterprises has inspired some people to start their own business, offered solutions to help them better manage their finances, save thousands of dollars on senior living expenses, and more. If you need a little extra support in creating SMART Goals for your circumstances, business, aging loved one, or just looking for a way to make new friends our **Road to Economic Empowerment Master Mind Group** is the right place for you. This group is not just a support group but a Mastermind group designed for not only caregivers but anyone needing a little extra support in terms of obtaining needing more financial, legal, or mental support for themselves or elderly loved one.

The Master Mind Group is an extension of our Financial & Mental Wellness programs. Our past symposiums brought in a task force of experts who specialize in the areas of financial and legal planning, elderlaw, clinical studies, nutrition, veterans benefits, and other related areas. However, those who are members of the Road to Economic Empowerment Mastermind group will be able to get exclusive access to our experts from the business community. One thing we know is that **NO ONE CAN DO THIS ALONE**. No matter what road or journey you are on. Be it the road to success or otherwise.

Here are a few more reasons why you should join:

- We partner and coordinate services with professional experts in the real estate, credit, law, health, and the non-medical industry.
- We offer over 15 years of experience in real estate and public services.
- We believe in investing in human capital is a company's greatest asset.
- We make our members feel important by putting them in the driver's seat

- We give back through community outreach.
- Members will get a free vision board worksheet, service coordination to startup, financial, legal, & mental health support organizations & affiliates.

What are the focus areas of Road to Economic Empowerment Mastermind Group?

- Financial Literacy and Wealth Building
- Empowerment through Education
- Community Impact and Social Change
- Caregiver Support and Resources
- Youth Mentorship and Development
- Networking and Collaboration
- Health and Wellness

Each session includes guest speakers, group discussions, workshops, and action planning to ensure members leave with tangible steps to implement what they have learned.

Questions About Our Meetups

1. What size are your groups?

A: Our group size typically consists of 4 to 10 people members to ensure that everyone gets a chance to participate and receive feedback.

2. How often do you meet?

A: Depending upon the group size, schedule, and other factors the groups meet bi-weekly or monthly to discuss challenges, set goals, and track progress.

3. What do you'all do during your meetups?

A: Members usually share their goals or interests, which can range from business growth, personal development, or specific projects.

4. Do members hold each other accountable?

A: Yes, one of the primary functions of a mastermind group is to hold each member accountable for their goals and commitments.

5. Is the master mind group a safe space?

A: Yes, meetups are a safe space where members can share their challenges and successes without fear of judgment, fostering mutual support and encouragement.

6. Will whatever I share remain confidential?

A: Yes, Members agree to keep the discussions within the group confidential, ensuring a trusted environment.

7. What does it cost to join? Answer: Currently it is free but that will soon change.

8. What values does the non-profit uphold?

OUR VALUES:

We love openness and clarity

We are driven by respect

We try to see things through the eyes of others

We practice listening, learning & humility

We love a caring & an exuberating personality

We support cultural diversity & inclusion- fostering racially and economically diverse communities

We value practicing self-care

Testimonials:

"Hi Angie! I was going to wait until we actually see something but couldn't wait to tell you that my mom called today crying because she was happy that VA determined her husband has 80% disability. You have made a difference in their quality of life and now hopefully giving their family some financial relief and Ben her husband can proudly say I'm a veteran without crying in shame. They are honoring him now. A Huge thank you! - Daion C.

"It is always great to be around people who ambitious and strive for greatness. You have awesome energy and I can tell you love people and enjoy life." - Greg Hall, Allegiance Title

"I was inspired to go back to school and get my braiding license because of the seminar hosted by Angela Willis" - Sakina Glenn, Founder of The Secret Place NineONE:1

Road to Economic Empowerment Enterprises Past Classes & Seminars

MAY 2019

THE COST OF CAREGIVING: ALZHEIMER'S & CAREGIVERS FINANCIAL HEALTH SYMPOSIUM

Partners & Speakers:

Attorney Michael Cohen, Michael B. Cohen Law Firm
Angela Hodges, Alzheimer's Association

May 2018

The Cost of Caregiving: Alzheimer's & Caregivers FH

Partners: Alzheimer's Association & Sponsors:

PC Home health& Friends Place in DeSoto
Speakers: Rebecca Williams, Mr. Toliver, &
James Henderson

March 2017

The Cost of Caregiving: Alzheimer's & Caregivers Financial Health Symposium

Partners: Sweet Fellowship Family Center,
Friends Place, Dallas Area Agency on Aging, and
Author of "Path to Peace" Angie Jones

March 2016

Get Financially Fit Part II: "Tax Strategies "

Partner: Sheila Lofton

March 2015

Get Financially Fit: "Budgeting & Credit Improvement"

Partner: Transformance

November 2014

Can You Help a Sista or Brotha Out Lunch n Learn

Partner: Cassandra Bradford

July 2014

Financial Education Seminar: "It's Only A Matter of Time

Partners: Sheila Lofton, CEO of S.G. Lofton & Associates & Tarsha Polk, CEO of "The Marketing Lady"



About Angela Willis

Angela is passionately dedicated to educating leaders and serving the community. She founded Road to Economic Empowerment Enterprises, a 501(c)(3) non-profit, and owns Road to Economic Empowerment Training and Events along with AW Real Estate Group. As a highly sought-after Master Your Mindset Empowerment Leadership Trainer, Author, and Realtor, her primary mission is to help leaders positively transform their work or living environments through her empowerment books, trainings, and real estate services.

With a strong educational background in Human Resources Management, a master's degree in management, and over fifteen years of experience in criminal justice and sales, Angela has influenced and inspired over 2,000 troubled youth and countless adults. Her belief in leading by example drives her passion for making a difference. Through her 501(c)(3) non-profit, Road to Economic Empowerment Enterprises, Angela collaborates with the business community to empower underserved communities. The organization offers personal and professional development in Entrepreneurship, Financial Literacy, Affordable Housing education, and Mental Health Wellness Advocacy. Some have compared the organization to being like SCORE, with a financial twist.

CONTACT US

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WWW.YOUTUBE.COM/ROADTOECOEMPWMT

WATCH US EVERYDAY!