If you are having trouble making your monthly mortgage payments or think you may have trouble in the near future, you may be able to protect your home from foreclosure, but you must act immediately. Know that you are not alone. Rising prices, job loss, reduced overtime, falling real estate prices, and subprime mortgage loans are all reasons why many homeowners are having problems.

The most important thing to do is to communicate with your mortgage servicer (where you make your payments). Mortgage servicers do not want to foreclose on property. They are authorized by the mortgage lender to work with you and help you find a way to keep your home, so contact them first. The longer you wait, the more difficult this will be. If you are three months behind in your mortgage payments and the lender has not heard from you, they will assume you do not intend to pay and will feel justified in pursuing foreclosure. Take action right away to save your home and your credit record.

If the mortgage servicer will not or cannot help you, ask them who your mortgage lender is and how to contact them, or check your loan papers for contact information. When you talk to your mortgage lender, be prepared:

- Be ready to explain the situation that led to your problem – such as a lay-off notice, medical expenses, or large utility bills. It is important to be truthful.
- Write down your current monthly income such as salary or wages, disability, retirement or welfare benefits, and savings and investments.
- List your expenses for essentials and other current financial obligations. Don’t forget to include food, utilities, loan or credit payments, insurance, child support, and/or alimony.
- Try to think of some ideas on how you could manage your problem as it exists now and over the long run. Your attitude, outlook, and plan will influence how far the lender will go to help you.

If you need help getting your information together, call your local Extension office and ask to speak to the Family and Consumer Sciences agent. They will help you, or they will put you in touch with someone who can. Even if you feel your situation is hopeless, DO NOT GIVE UP. Foreclosure can ruin your credit record for years, so check into every other possibility. To learn more about your options, see the box at the right.

Celia Hayhoe is an Extension specialist in Family Financial Management at Virginia Tech.
A Healthy Family Plans Time Together

By Karen Lynn Poff, MPA, AFC®

When was the last time your family did something fun together? If you can’t remember, then you are not alone. These days, busy families have a hard time fitting fun activities into their schedule. Work can get in the way of family time, and balancing time and energy between a demanding job and responsibilities at home takes a great deal of effort. But time for “kicking back” and relaxing is important to your family’s health. Research shows that family activities help children bond to their families, develop social skills, and do better in school. Try to eat several meals together during the week or on weekends. Use this time when the whole family is together to catch up on each person’s activities. Family game nights are another way to honor the importance of time together and enjoy each other’s company. Below are some strategies that you might find helpful.

1. Find time each week for a fun activity together as a family.
2. Let family members also have time each week to do fun things alone or with friends.
3. Encourage individual family members to share interests and time together (parent activities, parent-child activities, sibling activities).
4. Take a second look at your schedule and ask yourself some questions:
   - Why are the activities we are involved in important to us (work, sports, clubs, lessons)?
   - What things do these activities replace (time for family fun, reading, enjoying a hobby)?
   - How do these activities affect our family life?
   - Are these activities worth the effort?
5. Use television wisely. Carefully select programs that are important to the family. Don’t use television as “filler,” something to watch just to pass the time. Set limits on family television time.
6. For working parents, ask yourself if there are ways you can be more efficient at work to avoid getting home late or missing family meals.
7. Plan time together. Extra time will not just “appear” in a hectic schedule. But if you plan ahead, mark family events on a calendar, and work together, you will discover creative ways to find time for family fun. And your family will be healthier, too!

The Two Sides of Financial Information for Family Caregivers

By Celia Hayhoe, Ph.D., CFP®

When people hear the words “financial information for family caregivers,” their first thought is the cost of care, but there is more to the topic than just paying for care. There are two sides to be considered: 1) the financial issues for the person receiving the care, and 2) the financial issues for the caregiver. The first deals not only with paying for care but also the legal documents needed to direct the care. These include such items as living wills and health-care proxies along with trusts or durable powers of attorney needed to manage the care receiver’s assets and day-to-day finances. The insurance and assets available to pay for care or whether the person qualifies for Medicaid will determine what options are available.

Family caregivers also face decisions regarding their own financial situation. What happens to their retirement and their family’s finances if they reduce their hours at work or leave work altogether to provide on-going care? Can the care receiver compensate them using a personal service contract? Is there money available to pay a caregiver while they are at work or can they work from home? What happens if the weather is bad and the adult day-care center closes?

It is important for a family to discuss these topics ahead of time so decisions can be made in advance and legal documents prepared while the care receiver still has the legal capacity to sign them. To help you understand these issues, Virginia Cooperative Extension, in conjunction with the National Endowment for Financial Education, offers the program “Protecting Your Retirement and Other Financial Information for Family Caregivers: What Every Adult Child Needs to Know.” For more information visit: www.ahrm.vt.edu/Dept/ext_retirement.html.

Celia Hayhoe is an Extension specialist in Family Financial Management at Virginia Tech.

Who Cares for the Caregiver?

By Eleanor Schlenker, Ph.D., R.D.

People who care for others need to protect their own health. It is easy to assume that a caregiver is someone caring for an aging parent or grandparent. However, a caregiver may be responsible for a disabled or ill child, spouse, or sibling. In some cases, a caregiver is sandwiched between family members of different generations who need very different types of care. Caregiving is physically and emotionally draining and can be extremely stressful.

Research suggests that the physical and emotional demands of caregiving increase your risk of colds and flu as well as chronic diseases such as heart disease or diabetes. As you take on more responsibility for someone else, your mental outlook and emotional well-being may decline as well as your physical health. Caregivers are twice as likely to develop depression as are others. Good health is important to everyone but if you are a caregiver, the consequences of poor health extend beyond you to the person you care for. In fact, researchers in the field go so far as to say that the main characteristic of a successful caregiver is good health.

So give attention to your health as well as your loved one. Eat healthy and regular meals and get the needed amount of rest. Join a support group in your local community or on-line to share ideas and concerns or exchange services. Get a regular medical exam and flu shot and look after your own medical needs. Take time to do something for yourself every day – read, call a friend, exercise – to support your own well-being. One way to accomplish this is to ask others for assistance or arrange for respite services. People are often happy to help if they know specifically what is expected and needed from them. Many organizations and agencies provide services or referrals to services for a fee or at no cost, depending upon eligibility. If you are not a caregiver but know someone who is, give them a call to see if you can help. Offer to do an errand, take a casserole for dinner, or provide care for an hour so the caregiver can enjoy some relaxed time. Caregiving must include the caregiver.

For further information see Community-based Services for Older Adults and Their Families, Virginia Cooperative Extension publication 350-252, and Taking Care of the Caregiver: Strategies for Reducing Stress, Virginia Cooperative Extension publication 350-230, available at www.ext.vt.edu or from your local Extension office, or visit one of the websites provided in the Clip and Save feature below.

Eleanor Schlenker is an Extension specialist in Human Nutrition, Foods, and Exercise at Virginia Tech.

Resources for Caregivers


Virginia 211. Get Connected. Get Answers, www3.irissoft.com/rich/ or dial 2-1-1 from your local telephone.

Virginia Department for the Aging, www.dva.virginia.gov/ or call (800) 552-3402 (Nationwide Voice/TTY)

Eldercare Locator (national information service), www.eldercare.gov or call (800) 677-1116
Welcome to Living Well

Welcome to the summer issue of Living Well, coming to you from Family and Consumer Sciences (FCS) of Virginia Cooperative Extension. This issue focuses on families and caregiving and we also bring to your attention sources of information for mortgage holders.

To reduce our postage costs we would be happy to send your copy of Living Well by e-mail, if possible. You can help us by sending your e-mail address to your local Extension office (www.ext.vt.edu/offices/). If you have comments or suggestions about this newsletter call us at (540) 231-2450 or write to us at livingwell@vt.edu or Living Well Editor, 101 Wallace Annex, Virginia Tech (0228), Blacksburg, VA 24061. We would love to hear from you!

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Contact Karen Gehrt at gehrtk@vt.edu or (540) 231-9347.

Falls, motor vehicle accidents, and poisoning are among the leading causes of injury and hospital visits among children age 5 to 14.
To keep your child safe:

- Cover play areas under playground equipment with safety-tested mats or shredded rubber, sand, or wood chips to a depth of at least 9 inches.
- Teach children to cross streets only at the corner and to look left, right, and left again before stepping out.
- Don’t let children play on stairs or balconies or in driveways, streets, or parking lots and keep them away from open windows.
- Be sure children wear a helmet when biking, no matter how short the ride or how close to home.
- Keep medicines locked away and call them by the correct name; don’t call medicine candy.

By Eleanor Schlenker, Ph.D., R.D., Extension specialist in Human Nutrition, Foods, and Exercise at Virginia Tech.


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For more information contact your local Extension office.
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Virginia Tech (0402), Blacksburg, VA 24061