

## ESI Service Centers

### We can help you with:

- Finances
- Jobs
- Health
- Legal Services
- Housing
- Public Benefits
- Aging Network Services



For more information and to schedule your **FREE ESI/BenefitsCheckUp®**, please contact:

**Cynthia Arone**  
ESI Case Manager

201-968-0200 x 7501

Email:  
cynthia.arone@greaterbergen.org

### Greater Bergen Community Action

Economic Security Initiative

316 State Street  
Hackensack, NJ 07601

### About NCOA

The National Council on Aging is a nonprofit service and advocacy organization headquartered in Washington, DC. NCOA is a national voice for millions of older adults—especially those who are vulnerable and disadvantaged—and the community organizations that serve them. It brings together nonprofit organizations, businesses, and government to develop creative solutions that improve the lives of all older adults. NCOA works with thousands of organizations across the country to help seniors find jobs and benefits, improve their health, live independently, and remain active in their communities.

**ncoa**  
National Council on Aging

## Are You 65 or Older & Facing Financial Difficulties?



### Greater Bergen Community Action Can Help Guide You on the Path to Economic Security



[www.greaterbergen.org](http://www.greaterbergen.org)



## Retirement is Not “Golden” for Everyone

Many older adults struggle each day to stay afloat. They face rising housing and health care bills, diminished savings, and often job loss. Most don't know where to go for help and aren't aware of all the programs that they may be eligible for. You may be facing the same problems.

Currently, there are few places where you can go to receive a comprehensive economic review and learn more about helpful services. There are many programs and services available, but finding out about them can be difficult. Most support programs are funded independently and located in offices remote from each other.

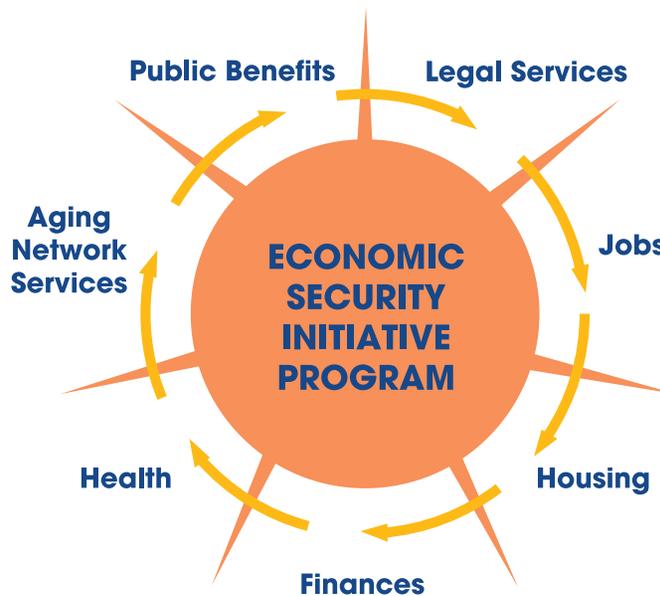
To meet this need, the National Council on Aging (NCOA) has launched the Economic Security Initiative (ESI). Greater Bergen is currently working in Bergen and Passaic Counties.

## Getting the Help You Need is Free and Easy

Our local ESI Service Center offers a “one-stop shop” where you will receive referrals and assistance. The services are both private and anonymous.

At your one-on-one meeting, an ESI case manager will look at all your needs and find the right mix of benefits and services that can help you get back on your feet.

As part of your review, the ESI/ BenefitsCheckUp® Program will match you with all of the recommend services and programs you may be eligible for.



## ESI/BenefitsCheckUp® Program

A key part of your financial review is the FREE ESI/BenefitsCheckUp® Program

A case manager determines your possible eligibility for federal, state, and local government programs.

Your report is generated with matches to all programs you may qualify for.

An ESI case manager will assist you in developing an action plan.

Detailed referrals are provided.

