

## **OVERVIEW OF THE EPC CURRICULUM**

### **Module 1 – Aging & Health Issues**

#### **Chapter 1 – Situation Critical – Our Population is Aging!**

This chapter focuses on our changing society. In order to do this, it is necessary to review demographics and other significant factors that have contributed directly to America's aging society.

The EPC will learn about elders in respect of their needs, wants, and concerns. This newly acquired knowledge will assist the professional in planning for the future.

The EPC will be required to understand life cycle changes and various factors and situations that an elder experiences while going through life.

The EPC will study how such factors as age, gender, race, and ethnic background greatly influence elder behaviours and attitudes when interacting with professionals.

#### **Chapter 2 – Principles, Progressions & the Effects of Aging**

The main goal for the EPC is to become acquainted with the physical, social, and psychological aspects of aging, along with any challenges that are created by age-related changes in the human body.

By understanding the age-related and non-age-related changes and challenges, an EPC is better qualified to professionally serve the elder client or prospect. By working together with the elder, their best needs are met when determining which plan to follow.

#### **Chapter 3 – Understanding Chronic Conditions**

The EPC will witness the full implications that chronic conditions will have on the elder and their families. They will also study how severe illnesses can alter the elder's lifestyle and their ability to maintain a fully self-sufficient life.

In addition, the EPC should be familiar with the members of the elder's health care team, and, in addition, what each of those individual's responsibilities are. Although this chapter uses many medical terms and situations, it is not necessary for the EPC to have the same knowledge as a medical doctor. Remember that one not in the medical profession, should not suggest any medical advice to a client or prospect.

Knowing the symptoms and having the awareness of some of the medical conditions and ailments that take their toll on our aging society could greatly enhance the way in which the EPC interacts and carries on business with an elder.

## **Chapter 4 – Dementia& Our Aging Society**

The EPC will be in a better position to understand and recognize the various kinds of dementia, especially Alzheimer Disease (AD). As there are many implications of dementia, the student should know how it pertains to their work with elders and their families.

When the EPC student concludes this chapter, they will be able to define dementia, explain some of the causes of dementia, and describe some of the different types of dementia. They will have acquired knowledge about Alzheimer Disease. They will also be versed in the planning and management of dementia and be comfortable dealing with the various caregiving issues surrounding it.

## **Chapter 5 – Nutrition and Fitness**

Upon completion of this chapter, the EPC will be more familiar with nutrition, healthful lifestyle, and longevity in relation to elders. Factors that contribute to an unhealthy life and shorter lifespan will also be discussed to further explain, and emphasize, the importance of health as we age.

The EPC will gain insight into the overall process of aging by considering the human body and the elements that affect it over time. Having a foundation of information with which to assess an elder's health profile, the EPC will be able to recognize areas requiring attention and suggest possible lifestyle changes in relation to nutrition and fitness.

With awareness to the fact that a healthful lifestyle can both prevent and improve the impact of age-related conditions, the EPC will be in a position to help themselves, and others, to live better. Understanding the role nutrition and fitness play in preventing such conditions as Alzheimer disease, osteoporosis, diabetes, heart disease, and others, is the key in making life-changing choices for health.

Students will cover aging theories, anti-aging strategies, nutrition, digestion, causes of poor nutrition, elder nutritional requirements, how to determine elder health, supplements, diet and disease, exercise, and fitness.

## **Module 2 Social & Psychological Issues**

### **Chapter 1 – Long Term Care Issues**

It is common knowledge that taking care of one's self financially for long term care in the future is a major issue. Our aging elders are no different in this regard. Course attendees will be in a better position to provide advice to the elders they interact with when dealing with the various risks that are, and will be, associated with their change in independent status.

The areas that the EPC will study are:

- WHY long term care is such an issue, now and in the future.
- HOW is society going to fund their long term care when the need arises?
- WHAT is the role of Long Term Care insurance in an aging society?

## **Chapter 2 – Housing Options**

The EPC will be in a better position to describe the many housing options that are available for the elder. The EPC, when faced with helping the elder, can help recommend the proper alternative based on the elder's needs and wants.

The EPC should become familiar with the fact that as people age, their health begins to deteriorate. When this happens, the need to find suitable housing or living arrangements becomes evident. Either making changes to their existing home or looking for a new dwelling could fill this need. A nursing home could also be the solution. The EPC will learn what to look for when the elder or their family chooses an assisted living or nursing home.

This chapter will walk the EPC through the various stages of why elders want to stay in their own homes. The decision to relocate can be a traumatic one, increasing the need for support from many different areas.

The EPC will look at the various types of housing arrangements available to the elder today. Some different types of government assistance programs will be discussed to offer alternatives to the funding process.

## **Chapter 3– Caregiving in America**

All EPC's should become familiar with the many types of caregiving resources available. They should understand many of the hurdles that our elders face, as informal caregivers meet their continuing need for assistance from many avenues.

The students will look at and review the many issues surrounding caregiving. Some of the topics covered will deal with what is required to be a caregiver, how to be a good caregiver, and what the difficulties and demands of caregiving really entail. The many phases and duties of providing care to a recipient will be addressed. Caregiving stress and elder abuse issues will be discussed in detail. With any position, one must be aware of the satisfaction that comes with knowing that the job was done right. To this extent, the EPC will also become aware of the rewards that accompany caregiving.

## **Chapter 4 – End-Of-Life Planning Issues**

As professionals, EPC's should become familiar with the major issues that a critically ill elder is facing. It is not necessary to be fully conversant with these issues, but rather to know where to refer the elder and their family for any further legal information pertaining to their choice or choices. If the elder cannot speak for himself, then who will look after his desires? Will it be the EPC? Will it be the elder's family?

The EPC will look at healthcare and family issues as people near death. They will look at the quality of life that can lead the elder and their families to make crucial decisions. Hospice and palliative care play an important role in the aging process. As such, you will be required to know the basic information about each and how they can enhance an elder's final time on this earth. The EPC will look at the planning issues beyond the legal and medical procedures in order to meet their elder client's needs and wishes.

## **Chapter 5 – Funeral Planning**

The EPC will become familiar with the various options when advising elder clients about funeral home choices. The main point in this chapter is to know where to go when it comes time to plan for the final journey.

Upon completion of this chapter, the EPC will be in a position to provide an overview in regards to the offerings that a funeral home can provide to the individual, either before or after death. The EPC will also know what type of assistance is available to assist the elderly when the time comes to look at planning a funeral.

## **Chapter 6 – Bereavement – Grief and the Healing Process**

People all experience and deal with changes and losses in their lives every day. This is a natural part of *being*. As you get older, the chances of losing things in your life are very real. The EPC will study and learn how to help elders who are going through various stages of the *grieving* process because of the *aging* process, and the fact that someday everyone must experience grief.

This chapter will prepare the EPC for dealing with loss and grief with the elder and their family. All the variables will be studied with the intent of providing an overview on how to adjust for the healing process.

The EPC will learn about the experience of loss. They will look at the total grieving process and study the five stages that humans go through after a loss has occurred.

As the EPC finds their way through this chapter on grief experiences, they will discover that there is no right or wrong way to do the work of mourning. There is only the *individual's* way, and they must discover it for themselves.

There is no magic formula, no short cut, and no easy way out. Grief is as if the person is inside a long, winding tunnel whose entrance is closed behind them, and the only way out is to head through it and out the other side.

A thorough study of this chapter will better enable the EPC to provide effective interaction with their grieving elder clients and families.

"Grief will make a new person out of you, if it doesn't kill you in the making."

*A quote by Stephanie Ericsson, Companion through the Darkness.*

## **Module 3 – Financial Issues**

### **Chapter 1 – Social Security & Medicare Programs**

The EPC will have a better understanding of the social security benefits and programs that are available for America's elders in today's environment. While some of these programs are federally regulated, many are dictated by the State ministry in charge of distributing the proceeds from these programs.

It is important to remember that elders may not be eligible for all benefits. As an EPC, you should always recommend consulting with the proper State government departments that oversees the eligibility of receiving any additional benefits.

After completing this chapter, the EPC will have acquired the knowledge to best describe how government benefits and programs can enhance an elder's lifestyle. In many cases, these benefits have to be requested through an application process. This is another area where the EPC can bring additional value when dealing with our aging society.

Upon completing this chapter, the EPC will have a better understanding of the American Medicare system that will assist them in explaining the role that Federal and State Medicare has in providing health insurance coverage for the future American aging society.

The EPC will acquire knowledge through studying Medicare from its beginnings to where it has evolved in today's society. The responsibilities for each level of government will be looked at and discussed through the study process. The student will look at how Medicare is funded, what the eligibility criterion is, and what benefits an elder will receive when qualified.

## **Chapter 2 Financial Planning Basics**

There are many challenges for elders who are facing their retirement years. Some have planned, and some have not. The purpose of this chapter is to show the EPC in general terms how to develop the various strategies that can help their clients come to terms with their financial position and needs.

The EPC will look at the various stages of financial planning, taking into consideration the elder's objectives while looking at the challenges and many stages that elders will have already experienced prior and throughout their retirement. Professionals from many occupations realize that the key to financial independence can be found in the type of planning and investments the elder should have already made.

At the same time, many risk factors should be considered. The role of the financial planner, as well as the steps to financial freedom will be investigated. It is hoped, that by now the elder has completed many of the prerequisites in order to have a healthy and wealthy retirement.

## **Chapter 3 – Retirement Income Basics**

The main focus of this chapter is for the EPC and the elder to recognize that planning in the early years allows for a comfortable retirement. Assuming that this has been done, when it comes time to enter the 'twilight' period there will be an income available for the elder to maintain the lifestyle that they were accustomed to.

The EPC will look at some investment vehicles and retirement choices that the elder could use to provide an ongoing income for the retirement years.

## **Chapter 4 – Legacy Planning**

A key principle in *legacy planning* is that you cannot eliminate the big mistakes in an estate plan until you have identified them. Every elder should stage a financial fire drill with the assistance of the Elder Planning Counselor community. The same caution should be exercised with estate planning as with financial planning—if you are not a financial services professional, work with someone who is, or stay away from this area completely.

This chapter will investigate the process of planning the accumulation, conservation, and distribution of an estate in the manner that most efficiently and effectively accomplishes the elder's personal tax and non-tax objectives.

Upon completing this chapter, the EPC will acquire the ability to gather accurate, comprehensive, and useful information that is efficiently developed using a data gathering system.

The EPC will study the major areas of estate planning such as: lack of liquidity, improper disposition of assets, inflation, inadequate income, or capital at retirement / death / disability, stabilization and maximization of the value of assets, excessive transfer costs, and special problems.

## **Chapter 5 – Income Tax Planning**

The objective for the EPC in personal income tax planning is to minimize or defer income taxes payable for the elder. This requires a general understanding of America's Income Tax Act, and rulings put forth by the Internal Revenue Service (IRS), along with other events, such as tax rulings in the courts.

The EPC will be in a position to recommend various tax saving strategies that will keep the elder's goals front and center, thereby maximizing any spendable income.

Again for this chapter, caution should be exercised. If you are not in a profession that will allow you to provide complete and accurate tax information, please let the experts handle it.

Upon completion of this segment, the EPC will be able to understand which income sources constitute earned income, and which ones do not. You will study tax deductions and tax credits, and how they will affect your clients' and prospects' net income.

This chapter will look at how indexing can affect an individual's tax situation. You will be able to tell the difference between being an employee of a company, and being self-employed.

The complex taxation of Life Insurance will be studied in a way that makes it simple to understand.

You will have a working knowledge of Capital Gains, Capital Losses, Deductions, Credits and other various different terminologies pertaining to taxation.

## **MODULE 4 - Communication and Other Timely Issues**

### **Chapter 1 – The Social Aspects of Aging**

The EPC will learn and describe how the various age cohorts will play a major part in the future shaping of America's aging population, by affecting the social and economic experiences of the elder that will shape how America ages.

The EPC will work more effectively with their elder clients and prospects by using the knowledge that they have acquired in their study of Gerontology, Aging Theories, Family Structures, Changes and Losses in Later Life, and Future Challenges.

### **Chapter 2 – Communicating with Elders**

The principles of effective communication apply to all ages. However, the way that we think and process information changes as we mature. To reach the elder listener with a message that will resonate, it is important to understand four key elements that the communicator must possess in order to ensure that the listener understands the message:

- Recognizing the role that emotion plays in how the elder processes information and makes decisions.
- Learning how to effectively reach the listener's 'hot buttons' by understanding their issues.
- Being able to effectively 'tell your story' in a way that will not only get your point across but be positioned to move your listener to action.

This chapter will provide you with an outline of the skills to allow you to become an effective communicator with elders.

A common trait among successful people is their ability to be an effective communicator. This is no different when dealing with the elder population.

The EPC will cover topics such as stressing communication skills and how to listen and respond to the needs of elders with verbal, technological, and print mediums.

### **Chapter 3 – Marketing to Our Aging Society**

The EPC will learn why the elder market will be 'the market' of the future to work in, regardless of what services or products they offer. When they begin to work in this market, only then will they experience growth in this segment of their client base.

Factors such as demographics and future trends will be looked at in detail, in terms that the EPC can understand and appreciate. This chapter will challenge the EPC to look at their own business structure and see if it will meet the future needs of the elder generations. Various methods of distribution such as direct mail, referrals and the Internet will be studied with the intent of future utilization in dealing with this increasing segment of the population.

The participant will also be introduced to the art of seminar selling in order to generate many results and cut back on the number of one-on-one interviews that otherwise would be required to close the same amount of sales.

#### **Chapter 4 – Elder Fraud, Abuse and Ethics**

The goal is to provide the EPC with some basic information on how some individuals and companies take advantage of the elderly. Some alternatives on how to avoid fraud are suggested, although the best form of defence is – *“If it sounds too good to be true, then it probably is!”*

The EPC will look at some common frauds that are committed against the elderly. As an EPC, it is not your duty to protect or save all the elders in the world from fraud. However, it should be considered part of the service that an EPC offers, to provide the awareness that fraud exists and some ways of avoiding it.

In order for the EPC to be ethical when interacting with elders, they first need an understanding of what ethics are, and what they stand for. A working knowledge of how to create successful business practices that utilize ethics along with the EPC Code of Conduct will help the participant to properly look after and serve the elder’s needs.

The EPC will study ethical issues that affect elders. Topics such as ethics, ethical theories, principles, concepts, and business ethics will be looked at in detail. The EPC will also become familiar with the EPC Code of Conduct and that for which it stands.

#### **Chapter 5 – Putting It All Into Perspective**

The American Initiative for Elder Planning Studies (CIEPS) has endeavored to provide you, the student with some knowledge that will not only provide some invaluable insight into the elder population, but also enhance your relationship within your community and the people with whom you do business.

The time that you have spent to achieve your Elder Planning Counselor designation will ultimately be part of your value-added proposition that you can pass on to the elders that you interact with.

This designation is about people helping people. It is about helping you to proactively position your practices or businesses to make them even more ‘elder friendly.’ The EPC designation program that you have just completed has used some traditional approaches and strategies as we studied in our aging society, and the impact that it will have on our futures.

Even with this said you have just begun an ongoing process—one that will require you to keep on top of changing times and future visions.

Elders have a completely different set of issues, concerns, and values that need to be understood and appreciated as a total package. Any concerns can be solved appropriately if they are effectively addressed. Our elder citizens or elders are an invaluable source of experience and knowledge for younger generations. They are the heart of the family and the foundation of your communities.