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## December AARP Bulletin Special Report: How to Never Run Out of Cash

AARP's financial expert Jane Bryant Quinn reveals an easy-to-use formula – plus gives expert advice – for maintaining lifelong financial security

**WASHINGTON, DC**—The number one worry among older Americans is running out of money over the course of their lifetime. In this month's issue, *AARP Bulletin* reveals that the key to preventing this is knowing one essential number: how much money you will be able to afford to spend each month and from there, adjusting your expenses accordingly. AARP's financial expert Jane Bryant Quinn provides an easy-to-use process for finding a sustainable income for life—regardless of your current income level, marital and housing status, or the size of your savings.

In "Money for Life," AARP provides short courses on how to best use your savings to finance your later years; creative ways to raise your guaranteed monthly income; and how to be prepared for when financial emergencies strike. Plus, AARP provides several case studies that show how to put these financial tips into action. *AARP Bulletin* also lists the top online tools to get a better fix on your retirement finances, including [AARP's Retirement Calculator](#), which estimates when and how to retire the way you want.

### Other stories in the December issue:

#### In the News

- **Underwater:** After hurricanes Florence and Michael battered the south, many older Americans faced devastating uninsured losses. *AARP Bulletin* investigates how these costly and destructive storms have left seniors in financial ruin, and how changes to the federal National Flood Insurance Program could be the key to helping these flood victims receive the assistance they need.

#### AARP Fraud Watch

- **The Website Wolves:** Scammers are targeting older Americans claiming they will build you a top-notch moneymaking website. AARP fraud expert Doug Shadel reveals the latest high-tech scam, and offers tips to protect consumers venturing into the e-commerce business, including what you should know about income claims, disclosure documents, doing research and getting expert help.

#### Your Health

- **Thanks for the Memories:** *AARP Bulletin* highlights a state-of-the-art dementia daycare facility that is an indoor replica of a historic small-town USA. In this re-created 1950s town, men and women with dementia rediscover their comfort zone through a revolutionized palliative treatment – reminiscence therapy. According to research, reminiscence therapy could help those with Alzheimer's and other forms of cognitive disease feel better in the moment, calming their agitation – a distressing hallmark of the condition. Learn more about how Glenner Town Square in Chula Vista, Calif., is helping older adults with dementia, as well as their caregivers.

#### Your AARP

- **A Season of Giving:** Thursday, Dec. 5 marks the [2018 AARP® Purpose Prize®](#) award which recognizes outstanding work by people ages 50 and older that are focused on advancing social good. In recognition of their exceptional work, each of the five winners will receive a \$60,000 award from AARP during the ceremony in Washington, DC. In addition, 10 AARP Purpose Prize Fellows will be recognized, each of whom will be awarded \$5,000 for their work. Pulitzer Prize-winning author and historian Doris Kearns Goodwin and Pulitzer Prize-winning journalist Clarence Page are featured speakers.

#### Your Life

- **To the Stars:** Former NASA Astronaut and Apollo 13 survivor Jim Lovell, has reached the moon twice but has never touched it. In this month's issue, Lovell talks about being one of the first to see the Earth from deep space, the positives from the ill-fated Apollo 13 mission, why he's wary about privatized space travel and where NASA should voyage next.

More information can be found at: <http://www.aarp.org/bulletin/>

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#### **About AARP Bulletin**

*The definitive news source for AARP's members, AARP Bulletin (<http://www.aarp.org/bulletin/>) reaches more than 23.5 million households each month in print, with additional news and in-depth coverage online. Covering health and health policy, Medicare, Social Security, consumer protection, personal finance, and AARP state and national news developments, AARP Bulletin delivers the story behind the key issues confronting 50+ America. The monthly consumer-oriented news publication has become a must-read for congressional lawmakers and Washington opinion leaders, and it provides AARP members with pertinent information they need to know.*

#### **About AARP**

*AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age. With a nationwide presence and nearly 38 million members, AARP strengthens communities and advocates for what matters most to families: health security, financial stability and personal fulfillment. AARP also produces the nation's largest circulation publications: AARP The Magazine and AARP Bulletin. To learn more, visit [www.aarp.org](http://www.aarp.org) or follow @AARP and @AARPadvocates on social media.*

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