

Financial Services

Bill Paying Service

Assistance with check writing, bill paying, and managing junk mail.

Birch Business Services

585/3167; 721-0377 (cell)
5841 Mountain Ash Dr., Farmington, NY 14425

CheckIt!

585/244-8400 ext. 189
1900 S. Clinton Avenue, Rochester, NY 14620
www.lifespan-roch.org
A program of LIFESPAN

Eldergard Services, Inc.

585/256-3510
1600 East Ave., Suite 114, Rochester, NY 14610

Financial Management Program

585/244-8400 ext. 113
1900 S. Clinton Avenue, Rochester, NY 14620
www.lifespan-roch.org
A program of LIFESPAN

Guardianship Program

585/244-8400 ext. 189
1900 S. Clinton Avenue, Rochester, NY 14620
www.lifespan-roch.org
A program of LIFESPAN

Raines, Marsha & Associates

585/271-0400
2541 Monroe Avenue, Rochester, NY 14618
www.raineseldercare.com

Sage Rutty and Co.

585/512-2337
1621 Jefferson Road, Rochester, NY 14623
www.sagerutty.com

Salvation Army Emergency Assistance

585/987-9540 ext. 2268
70 Liberty Pole Way, Rochester, NY 14604
www.rochestersalvationarmy.org
A program of Salvation Army

Entitlement Assistance/ Counseling/Tax Preparation Assistance

Medicaid, social security or other benefits application or information.

AskIt!

585/244-8400 ext. 189
1900 S. Clinton Avenue, Rochester, NY 14620
www.lifespan-roch.org
A program of LIFESPAN

Comprehensive Solutions for Seniors, LLC

585/288-7370
109 Wyatt Drive, Rochester, NY 14610

Eldersource

585/325-2800
1900 S. Clinton Avenue, Rochester, NY 14618
www.cfcrochester.org
A program of Catholic Family Center and LIFESPAN

Eldersource Care Management Services

585/325-2800
1900 S. Clinton Avenue, Rochester, NY 14620
www.lifespan-roch.org
A program of Catholic Family Center and LIFESPAN

Kinship Care Resource Network

585/262-7048
Sibley Tower, 7th Floor, 25 Franklin St.,
Rochester, NY 14604
www.cfcrochester.org
A program of Catholic Family Center - Elder Services

Moore, Pamela A., Attorney and Counselor at Law

585/454-1310
25 East Main St., Suite 500, Rochester, NY 14614

Salvation Army Emergency Assistance

585/987-9540 ext. 2268
70 Liberty Pole Way, Rochester, NY 14604
www.rochestersalvationarmy.org
A program of Salvation Army

Seniors' Legal Services

585/325-2520
80 St. Paul Street, Suite 700, Rochester, NY
14604-1350
A program of Monroe County Legal Assistance Corporation

Social Security Administration

800/772-1213

100 State St., Federal Bldg, Rochester, NY 14614

www.socialsecurity.gov

United States - Department of Veterans Affairs - Benefits Office

800/827-1000

465 Westfall Road, Rochester, NY 14620

www.va.gov

Veterans Outreach Center, Inc.

585/546-1081

459 South Avenue, Rochester, NY 14620

Veterans Service Agency (Monroe County)

585/274-6040

125 Westfall Road, Rochester, NY 14620

monroecounty.gov

Veterans' Affairs, New York State-Division of

585/546-4510

457 South Avenue, Rochester, NY 14620

www.VETERANS.STATE.NY.US

Vincent, Sharon J., MPA, CSW

585/442-7399

250 Varinna Drive, Rochester, NY 14618

sjvince@frontiernet.net

Financial Assistance

Monetary assistance or grants.

American Cancer Society

585/288-1950 or 800/ACS-4844

1400 North Winton Rd., Rochester, NY 14609

www.cancer.org

Home Energy Assistance Program

585/428-4949

CityPlace, 50 West Main Street, Suite 4100,

Rochester, NY 14614-1236

www.monroecounty.gov

A program of Monroe County Office for the Aging

Monroe County Division of Financial Services

585/274-6000

111 Westfall Road, Rochester, NY 14620

A program of Monroe County Department of Human & Health Services; Division of Social Services

Salvation Army Emergency Assistance

585/987-9540 ext. 2268

70 Liberty Pole Way, Rochester, NY 14604

www.rochestersalvationarmy.org

A program of Salvation Army

Victim's Assistance Unit

585/428-5510

130 S. Plymouth Avenue, Civic Center Plaza,

Rochester, NY 14614

A program of Monroe County Sheriff's Office

Financial Planning

The following is selected information from the Certified Financial Planner Board of Standards.

10 Questions to Ask When Choosing a Financial Planner

You may be considering help from a financial planner for a number of reasons. The questions below will help you evaluate several financial planners to find the one that's right for you.

- 1. What experience do you have?**
How long has the planner has been in practice and the number and types of companies with which she has been associated. Ask the planner to briefly describe work experience. Choose a financial planner who has experience counseling individuals.
- 2. What are your qualifications?**
Ask the planner what qualifies him to offer financial planning advice and whether he is recognized as a Certified Financial Planner™ professional or CFP® practitioner, a Certified Public Accountant-Personal Financial Specialist (CPA-PFS), or a Chartered Financial Consultant (ChFC). Look for a planner who has proven experience in financial planning topics such as insurance, tax planning, investments, estate planning or retirement planning.
- 3. What services do you offer?**
Generally, financial planners cannot sell insurance or securities products such as mutual funds or stocks without the proper licenses, or give investment advice unless registered with state or Federal authorities. Some planners offer financial planning advice on a range of topics but do not sell financial products. Others may provide advice only in specific areas such as estate planning or on tax matters.

4. **What is your approach to financial planning?**

Ask the planner about the type of clients and financial situations she typically likes to work with. Make sure the planner's viewpoint on investing is not too cautious or overly aggressive for you. Some planners require you to have a certain net worth before offering services.

5. **Will you be the only person working with me?**

The financial planner may work with you himself or have others in the office assist him. Get a list of their names to check on their backgrounds.

6. **How will I pay for your services?**

7. **How much do you typically charge?**

8. **Could anyone besides me benefit from your recommendations?**

For example, financial planners who sell insurance policies, securities or mutual funds have a business relationship with the companies that provide these financial products. The planner may also have relationships or partnerships that should be disclosed to you, such as business she receives for referring you to other professionals.

9. **Have you ever been publicly disciplined for any unlawful or unethical actions in your professional career?**

10. **Can I have it in writing?**

To check the disciplinary history of a financial planner or adviser, contact Certified Financial Planner Board of Standards, Inc. 888/237-6275. (www.CFP.net)

Other resources to contact include:

New York State Association of Insurance & Financial Advisors, Inc. (NYSAIFA)

38 Sheridan Avenue, Albany, NY 12210-2714
Phone: 518/462-5567
Fax: 518/462-5569
www.nysaifa.com

Also contact NYSAIFA's local affiliate, **Rochester Association of Insurance & Financial Advisors (RAIFA)** at 585/385-0008, by fax at 585/385-0949, or by email at raifa@rochester.rr.com.

The Financial Planning Association

Suite B-300, 5775 Glenridge Drive, NE
Atlanta, Georgia, 30328-9904
Phone: 800/322-4237
Fax: 404/845-3660
www.fpanet.org

Society of Financial Service Professionals

270 S. Bryn Mawr Avenue
Bryn Mawr, PA 19010-2195
Phone: 610/526-2500
www.financialpro.org