



WORKING WITH OLDER ADULTS COURSE

STUDENT GUIDE

CSA

Society of
Certified Senior Advisors®

Working with Older Adults

A Professional's Guide to Contemporary Issues of Aging

Published by Society of Certified Senior Advisors®
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INTRODUCTION

Welcome to SCSA's *Working with Older Adults* course. This handbook is for students who have enrolled in either one of these options:

- **WORKING WITH OLDER ADULTS COURSE PLUS THE CSA EXAM BUNDLE**
For those who want the education and the Certified Senior Advisor (CSA)[®] credential
- **WORKING WITH OLDER ADULTS COURSE**
For those who want the education only

COURSE DESCRIPTION

The *Working with Older Adults* (WWOA) course is for professionals in a wide variety of areas who serve older adults. Written by experts, the course provides a comprehensive overview of health, social, financial, and ethical issues that affect older adults age 65 or older, including an overview of the aging process and federal and state programs for retirement and health care. This knowledge supplements and enhances professionals' existing expertise to help them better understand their older clients' needs and to serve their older clients more effectively and with increased value.

Exam: Students who are CSA candidates take the CSA certification exam. Students who take the *Working with Older Adults* course for education only do not take an exam. There is no course exam.

COURSE GOALS

The goal of the *Working with Older Adults* course is to prepare professionals to better educate and inform their older clients about health, social and financial issues that affect their decisions and quality of life and to have a comprehensive range of qualified resources to which they can refer their older clients when needed for services and supports.

With this knowledge and integrated perspective, professionals can better:

- Identify older clients' individual needs, abilities, and situations
- Help clients know what to expect and plan for as they age
- Help clients navigate the complexity and scope of aging services and supports
- Make clients aware of questions they should consider when making decisions
- Recommend solutions in client's best interests
- Communicate and relate with older adults

HOW THE COURSE IS ORGANIZED

The *Working with Older Adults* course is organized into six parts:

PART 1: THE JOURNEY OF AGING

- Chapter 1: Aging and Society
- Chapter 2: The Experience of Aging
- Chapter 3: Family and Social Support Among Older Adults
- Chapter 4: Best Practices in Communicating with Older Persons

PART 2: HEALTH TRANSITIONS AS PEOPLE GROW OLDER

- Chapter 5: Physical Changes of Aging
- Chapter 6: Chronic Conditions Among Older Adults
- Chapter 7: Cognitive Changes of Aging
- Chapter 8: Mental and Emotional Health in Later Years
- Chapter 9: Healthy and Creative Living in Aging

PART 3: QUALITY-OF-LIFE CHOICES FOR OLDER ADULTS

- Chapter 10: Housing and Services for Aging Needs
- Chapter 11: Caregiving in Families
- Chapter 12: Advance Care Planning and Directives
- Chapter 13: Hospice and Palliative Care
- Chapter 14: End-of-Life Choices and Ethics

PART 4: FINANCIAL & ESTATE PLANNING FOR AGE 65 AND OLDER

- Chapter 15: Financial Planning for Retirement
- Chapter 16: Main Sources of Retirement Income
- Chapter 17: Basics of Investing for Age 65 and Older
- Chapter 18: Federal Income Taxes and Older Adults
- Chapter 19: Essentials of Estate Planning

PART 5: FEDERAL & STATE PROGRAMS FOR RETIREMENT & HEALTH CARE

- Chapter 20: Medicare
- Chapter 21: Medicaid and Older Adults
- Chapter 22: Social Security and SSI
- Chapter 23: Veterans Benefits

PART 6: ESSENTIAL ETHICS FOR WORKING WITH OLDER ADULTS

- Chapter 24: Practical, Everyday Ethics in Serving Older Clients
- Chapter 25: Protecting Older Adults from Financial Exploitation
- Chapter 26: Finding Qualified Professional Resources

CONTINUING EDUCATION CREDITS FOR THE WWOA COURSE

Click Professional CE Credits to see the types of professional CE credits that are available for completing the *Working with Older Adults* course. You may also email Ann Witherspoon, compliance manager, at annw@csa.us or Curtis Petersen, national sales director, at curtisp@csa.us.

COURSE EXPIRATION

Online students have six months to complete their course. They receive an email reminder with a link to buy a course extension if they wish to do so. All students who are CSA candidates have 12 months from their enrollment date to pass the CSA certification exam. There are no exam extensions.

COURSE TRANSFERS

Contact Curtis Petersen, national sales director, at curtisp@csa.us to transfer your course enrollment to a different class time, or to transfer to a different delivery method – either the online course, a Zoom class or an in-person class.

COURSE CANCELLATIONS

If you are not satisfied with the *Working with Older Adults* course, we will refund your tuition, minus a \$75 cancellation/administrative fee, when all educational materials are received by SCSA within 30 days of the purchase date.

This policy only applies to new enrollments for the course. It does not apply to the CSA certification exam, re-certifications, reinstatements, or re-designation purchases. These sales are all final upon purchase.

To cancel the course, contact Curtis Petersen, national sales director, at curtisp@csa.us or Robbin Corriveau, operations support director, at robbinc@csa.us.

CSA CANDIDATES: DEADLINE FOR PASSING THE CSA EXAM

CSA candidates have 12 months from their enrollment date to pass the CSA certification exam with a final score of 70 or higher. There are no extensions for the CSA exam. CSA candidates who do not meet the 12-month deadline must re-apply and pay all applicable fees. Candidates receive an exam confirmation email with instructions for scheduling their CA exam within two business days of their enrollment date.

COURSE REVIEW OPTIONS

Working with Older Adults is an independent self-study course. Students may choose one of the following course review options to enhance and accelerate their independent self-study:

- Zoom live class
- In-person live class
- Online course

Students who purchase a course review option and are CSA candidates must spend time reviewing and studying the course materials outside of these options to learn the course content and prepare for the CSA exam.

Zoom and In-Person Classes Format

Instructors review and discuss key concepts, principles and terms in the *Working with Older Adults* textbook using PowerPoint presentations, real-life examples and stories, and learning activities. Instructors strongly encourage student questions and class discussion throughout the class. There are 10-minute breaks between chapter modules and a mid-class break for Zoom classes and a lunch break for in-person classes.

ZOOM CLASS REVIEW

The Zoom class is a total of three weeks, with two daily sessions a week on Tuesdays and Thursdays for a total of six daily sessions. Class typically starts at 10 am and ends by 4 pm Mountain Time each day. Zoom students receive the Zoom meeting link and other class materials by email one to two weeks before the class start date. The Zoom class review covers chapters 1-25 in the *Working with Older Adults* textbook. The Chapter 26 recorded webinar is available through the online student account 24/7.

Zoom classes are not recorded. To make up a missed Zoom session, students may enroll at no additional fee in one of the *Working with Older Adults* certificate courses that covers the missed chapters. Contact Curtis Petersen, national sales director, at curtisp@csa.us.

IN-PERSON CLASS REVIEW

The in-person class is a total of three consecutive days, typically Tuesday, Wednesday, and Thursday. Class starts at 8 am and ends at 5 pm each day. Classes are held in Denver, CO, Orlando FL, and in conjunction with the annual CSA Conference in the city where the conference is being held. Other cities are added as needed. In-person class students receive the daily schedule and other class materials by email one to two weeks before the class start date. The in-person class review covers chapters 1-25 in the *Working with Older Adults* textbook. The Chapter 26 recorded webinar is available through the online student account 24/7.

ONLINE COURSE REVIEW

Online students have 24/7 access to the *Working with Older Adults* online course materials to accommodate their individual schedules and learning needs. Online students have six months from their course enrollment date to complete the online course. Course extensions are available for an additional fee. Online students receive an email reminder with a link to purchase a course extension if they wish to do so.

ONLINE STUDENT ACCOUNTS

LOGIN INFORMATION

All students have an individual online account to access their respective online study materials. Students receive their login information in their course enrollment confirmation email sent within two business days of their enrollment date. Online student accounts are in SCSA's Learning Management System (LMS). They are not on SCSA's website.

DEADLINE FOR ACCESSING THE ONLINE STUDY MATERIALS

All students have six months from their course enrollment date to access their respective online study materials. Online students may buy a course extension for an additional fee. Online students receive an email reminder with a link to buy a course extension if they want one.

COURSE MATERIALS

Working with Older Adults (WWOA) is an independent self-study course. All course study materials are optional and voluntary use. Students choose what to study, how to study, and how often based on their existing knowledge, expertise, and individual interests.

ALL STUDENTS	ZOOM CLASS AND IN-PERSON CLASS STUDENTS	ONLINE COURSE STUDENTS
<ul style="list-style-type: none"> • <i>Working with Older Adults</i> textbook • <i>Working with Older Adults</i> course study guide • Part 4 Learning Activities and Part 5 Case Scenarios (in the course study guide) • Aging Demonstration Kit <p><i>Students will also receive the additional study materials listed in this table when they enroll in a course review option.</i></p>	<ul style="list-style-type: none"> • <i>Working with Older Adults</i> PPT notetaking book • Online “Chapter 26: Finding Qualified Professional Resources” recorded webinar (not covered in class) • Online Part 4 Learning Activities and Part 5 Case Scenarios with answers (PDFs) 	<ul style="list-style-type: none"> • Interactive chapter presentations • Recorded chapter webinars with expert instructors and PPT notetaking PDFs • Interactive Part 4 Learning Activities and Part 5 Case Scenarios • Interactive chapter multiple choice quizzes • Online Key Terms and Concepts worksheets (Word version)

DESCRIPTION OF COURSE MATERIALS

WORKING WITH OLDER ADULTS TEXTBOOK

The *Working with Older Adults* textbook has 26 chapters. It is organized into a set of six individual parts (booklets). See the Course Learning Objectives for descriptions of each part and each chapter’s learning objectives.

WORKING WITH OLDER ADULTS COURSE STUDY GUIDE

The *Working with Older Adults* course study guide has a total of more than 400 study questions that cover chapters 1-26 and support each chapter’s learning objectives – **multiple-choice quizzes** and **Key Terms and Concepts** short answer questions. The multiple-choice quizzes are also available to online students as interactive quizzes and the Key Terms and Concepts are available to online students as downloadable worksheets (Word version).

The course study guide also has **Part 4 Learning Activities** and **Part 5 Case Scenarios** (with page references for the correct answers) and Additional Resources. The Part 4 Learning Activities and Part 5 Case Scenarios are also available in two additional places:

- **For Zoom and in-person class students:** as PDFs with answers accessed through their online student account
- **For online course students:** as interactive modules with embedded answers in their online course accessed through their online student account

The Additional Resources handouts are not tested on the CSA exam. They are supplemental and reference information only.

WORKING WITH OLDER ADULTS PPT NOTEBOOK

The *Working with Older Adults* PPT notebook has the slides used by instructors during class; three slides to a page with notetaking lines for each slide. Students who would like larger size slides may request a PDF of the slides by emailing education@csa.us. The PDF has two slides per page but does not have notetaking lines, or a table of contents or other formatting.

AGING DEMONSTRATION KIT

The Aging Demonstration Kit contains items students use in an interactive activity that simulates the effects of aging on the five senses. The activity is led by an instructor in the Zoom and in-person classes and in a recorded webinar for online course students.

ONLINE COURSE MATERIALS

- **Interactive chapter modules** with embedded review questions, chapters 1-26
- **Recorded chapter webinars** presented by subject matter experts with PPT note taking PDFs, chapters 1-26
- **Interactive multiple-choice chapter quizzes**, chapters 1-26. The quiz questions are the same as in the print course study guide. Students' quiz scores are not recorded or tracked. Quiz scores are separate from the CSA exam; quiz scores do not affect the CSA exam score. Students may take the quizzes unlimited times 24/7. Students can also print out a summary report of each quiz with the correct answers and explanations of correct and incorrect answers to use in their studies.
- **Interactive Part 4 Learning Activities and Part 5 Case Scenarios** with embedded answers. These are the same as in the print course study guide.
- **Key Terms and Concepts worksheets**, chapters 1-26 (short answer questions) in Word version can be downloaded by students to complete and print out and use for studying. These are the same as in the print course study guide.
- **Supplemental online handouts** for several chapters (handouts are not tested in the CSA exam; they are supplemental and reference information only. These are the same as in the print course study guide.

RECOMMENDED AMOUNT OF STUDY TIME

The amount of study time is directly connected to passing the CSA certification exam. It is strongly recommended that students who are CSA candidates **invest a minimum of 40-50 hours of study before taking the CSA exam.** This is in addition to time spent participating in a Zoom class or an in-person class or doing the online course.

See the *Suggested Study Schedule* for a Zoom class or an in-person class or the online course.

ZOOM CLASS STUDY PLAN

PREPARE FOR YOUR ZOOM CLASS

The best way to prepare for attending a Zoom class is to:

- Read the textbook chapters that will be covered in the daily Zoom class session before the session starts.
- Review the PPT slides for these textbook chapters in the PPT notebook.

Doing these two things will make you familiar with the concepts and help you think of questions to ask during the class, as well as examples or stories to add to the class discussion with your fellow students and the instructors.

- Bring your PPT notebook to class.

If you would like a PDF notetaking handout with larger size slides, email education@csa.us. This PDF handout has two slides per page, and all the same slides that are in the print PPT notebook. This PDF does not have a table of contents, notetaking lines, front/back covers or an introduction.

- Bring the class handouts that are emailed to you before the Zoom class starts.

Zoom classes are not recorded. To make up a missed Zoom session, contact Curtis Petersen, national sales director, at curtisjp@csa.us to enroll at no additional fee in one of the *Working with Older Adults* certificate courses that covers the missed chapters.

STUDY ACTIVITIES FOR EACH CHAPTER

- Read the chapter before the Zoom class session.
- Review the chapter PPTs before the Zoom class session.
- Have a list of questions ready to ask during class.
- Have any examples and stories ready to share as appropriate during class.
- During the Zoom class session:
 - > Ask questions to confirm and clarify your understanding
 - > Share your examples and stories with the class as appropriate
- Complete the chapter quizzes in the course study guide.
- Complete the chapter Key Terms and Concepts questions in the course study guide.

REINFORCE YOUR LEARNING

- Review the chapter, the chapter quizzes and the Key Terms and Concepts.
- Use the Study Tips in this handbook. These tips are also in the course study guide.

STUDY SCHEDULE

Use the Zoom daily class schedule to organize your independent study schedule. Complete the Study Activities listed above before each daily session.

Your study schedule depends on when you enrolled in the *Working with Older Adults* course. Some students enroll months ahead of the Zoom class, while others enroll much closer to the start date of the Zoom class, sometimes the day before.

Students who enroll in the Zoom class early have that amount of time to study and prepare for the Week 1 classes and potentially the following weeks, in addition to independent study and review after the Zoom class is completed.

Zoom students who enroll close to or the day before the Week 1 classes start can use the daily schedule to study and prepare for the remaining daily class sessions, in addition to independent study and review after the Zoom class is completed.

A detailed Zoom daily class schedule is emailed to students with their Zoom meeting link one or two weeks before the class starts. You may also click Class Schedule on the Course Overview page under Education on SCSA's website, www.csa.us, and select your class dates to display the general class schedule.

ZOOM DAILY CLASS SCHEDULE

The Zoom class is three consecutive weeks. Two classes are held each week on Tuesdays and Thursdays, a total of six daily class sessions. See the Zoom daily class schedule below for the chapters covered each day.

Students are emailed a detailed daily class schedule with their Zoom meeting link. There are 10-minute breaks between chapter modules and a 30-minute mid-class break. The instructor may adjust the start, end, and break times of individual modules. Class may end earlier than scheduled, depending on class flow.

Zoom classes are not recorded. To make up a missed Zoom session, you may enroll at no additional fee in one of the *Working with Older Adults* certificate courses that covers the missed chapters. Contact Curtis Petersen, national sales director, at curtisp@csa.us.

ZOOM CLASS START & END TIMES

9 am – 2:30 pm Pacific Time

10 am – 3:30 pm Mountain Time

11 am – 4:30 pm Central Time

12 Noon – 5:30 pm Eastern Time

This is a typical **Zoom daily class schedule**. The topics covered each day are subject to change as needed.

	TUESDAY	THURSDAY
WEEK 1	SOCIAL / HEALTH	SOCIAL / HEALTH
	Chap 1 & 2: Aging and Society & The Experience of Aging	Chap 6: Chronic Conditions Among Older Adults
	Chap 3: Family and Social Support Among Older Adults	Chap 7: Cognitive Changes of Aging
	Chap 4: Best Practices in Communicating with Older Persons	Chap 8: Mental and Emotional Health in Later Years
	Chap 5: Physical Changes of Aging	Chap 9: Healthy and Creative Living in Aging
WEEK 2	SOCIAL / HEALTH	FINANCIAL & GOVT PROGRAMS
	Chap 10: Housing and Services for Aging Needs	Chap 15: Financial Planning for Retirement
	Chap 11: Caregiving in Families	Chap 16: Main Sources of Retirement Income
	Chap 12: Advance Care Planning and Directives	Chap 22: Social Security and SSI
	Chap 13 & 14: Hospice and Palliative Care & End-of-Life Choices and Ethics	Chap 17: Basics of Investing for Age 65 and Older
WEEK 3	FINANCIAL & GOVT PROGRAMS	FINANCIAL & GOVT PROGRAMS
	Chap 18: Federal Income Taxes and Older Adults	Chap 20: Medicare
	Chap 19: Essentials of Estate Planning	Chap 21: Medicaid and Older Adults
	Chap 24 & 25: Practical, Everyday Ethics & Protecting Older Adults from Financial Exploitation	Chap 23: Veterans Benefits

IN-PERSON CLASS STUDY PLAN

PREPARE FOR YOUR IN-PERSON CLASS

The best way to prepare for attending an in-person class is to:

- Read the textbook chapters that will be covered in the daily Zoom class session before the session starts.
- Review the PPT slides for these textbook chapters in the PPT notebook.

Doing these two things will make you familiar with the concepts and help you think of questions to ask during the class, as well as examples or stories to add to the class discussion with your fellow students and the instructors.

- Bring your PPT notebook to class.

If you would like a PDF with larger size slides, email education@csa.us. This PDF has two slides per page, the same slides that are in the print PPT notebook (but no table of contents, notetaking lines, front/back covers or introduction).

- Bring the class handouts that are emailed to you before the Zoom class starts.

STUDY ACTIVITIES FOR EACH CHAPTER

- Read the chapters before the class.
- Review the chapter PPTs before class.
- Have a list of questions ready to ask during class.
- Have any examples and stories that relate to the chapter ready to share as appropriate during class.
- During class:
 - > Ask questions to confirm and clarify your understanding
 - > Share your examples and stories with the class as appropriate
- Complete the chapter quizzes in the course study guide.
- Complete the chapter Key Terms and Concepts questions in the course study guide.

REINFORCE YOUR LEARNING

- Review the chapter, the chapter quizzes and the Key Terms and Concepts.
- Use the Study Tips in this handbook. These tips are also in the course study guide.

STUDY SCHEDULE

Your study schedule depends on when you enrolled in the *Working with Older Adults* course. Some students enroll months ahead of the in-person class, while others enroll much closer to the class start date.

Students who enroll early have that amount of time to study and prepare for class, in addition to independent study and review after class. Students who enroll closer to the class study create their own study schedules after class.

IN-PERSON DAILY CLASS SCHEDULE

The in-person class is three consecutive days, usually Tuesday, Wednesday, and Thursday.

Students are emailed a detailed daily class schedule and other class information several weeks before class starts. There are 10-minute breaks between chapter modules and a 60-minute lunch break each day. The instructor may adjust the start, end, and break times of individual modules.

IN-PERSON CLASS START AND END TIMES

8 am – 5 pm each day
Time zone of the class location

This is a typical **in-person daily class schedule**. The topics covered each day are subject to change as needed.

DAY 1	HEALTH & SOCIAL	
	Chap 1 & 2: Aging and Society & The Experience of Aging	
	Chap 3: Family and Social Support Among Older Adults	
	Chap 4: Best Practices in Communicating with Older Persons	
	Chap 5: Physical Changes of Aging	
	Chap 6: Chronic Conditions Among Older Adults	
	Chap 7: Cognitive Changes of Aging	
	Chap 8: Mental and Emotional Health in Later Years	
DAY 2	Chap 9: Healthy and Creative Living in Aging	
	HEALTH & SOCIAL	FINANCIAL & GOVERNMENT PROGRAMS
	Chap 10: Housing and Services for Aging Needs	Chap 15: Financial Planning for Retirement
	Chap 11: Caregiving in Families	Chap 16: Main Sources of Retirement Income
	Chap 12: Advance Care Planning and Directives	Chap 22: Social Security and SSI
DAY 3	Chap 13 & 14: Hospice and Palliative Care & End-of-Life Choices and Ethics	Chap 17: Basics of Investing for Age 65 and Older
	FINANCIAL & GOVERNMENT PROGRAMS	
	Chap 18: Federal Income Taxes and Older Adults	
	Chap 19: Essentials of Estate Planning	
	<i>Part 4 Learning Activities and Discussion</i>	
	Chap 24 & 25: Practical, Everyday Ethics & Protecting Older Adults from Financial Exploitation	
	Chap 20: Medicare	
	Chap 21: Medicaid and Older Adults	
	Chap 23: Veterans Benefits	
	<i>Part 5 Case Studies and Discussion</i>	

ONLINE COURSE STUDY PLAN

STUDY ACTIVITIES FOR EACH CHAPTER

- Read the chapter.
- Watch the chapter webinar.
- Take the interactive chapter quizzes.
- Download the chapter Key Terms and Concepts worksheets to your PC. Complete them and print them out to use the worksheets as a study tool.

REINFORCE YOUR LEARNING

- Review the chapter and Key Terms and Concepts.
- Re-take the interactive chapter quizzes.
- Use the Study Tips in this handbook. They are also in the course study guide.

STUDY SCHEDULE

This suggested study schedule is based on a six-month online course period. **Many online students who are CSA candidates complete their study in three to four months and take the CSA exam in the third or fourth month.** Students should customize this suggested schedule to their individual situations and needs.

MONTH 1: COMPLETE PART 1	PART 1: THE JOURNEY OF AGING
	Week 1 Chapter 1: Aging and Society
	Week 2 Chapter 2: The Experience of Aging
	Week 3 Chapter 3: Family and Social Support Among Older Adults
	Week 4 Chapter 4: Best Practices in Communicating with Older Persons
	Week 4 Review Part 1 as needed

CSA CANDIDATES: SCHEDULE YOUR CSA EXAM IF NOT ALREADY DONE

MONTH 2: COMPLETE PART 2	PART 2: HEALTH TRANSITIONS AS PEOPLE GROW OLDER
	Week 1 Chapter 5: Physical Changes of Aging
	Week 2 Chapter 6: Chronic Conditions Among Older Adults
	Week 3 Chapter 7: Cognitive Changes of Aging
	Week 4 Chapter 8: Mental and Emotional Health in Later Years
	Week 4 Chapter 9: Healthy and Creative Living in Aging
	Week 4 Review Part 2 as needed

CSA CANDIDATES: SCHEDULE YOUR CSA EXAM IF NOT ALREADY DONE

MONTH 3: COMPLETE PART 3	PART 3: QUALITY-OF-LIFE CHOICES FOR OLDER ADULTS
	Week 1 Chapter 10: Housing and Services for Aging Needs
	Week 2 Chapter 11: Caregiving in Families
	Week 3 Chapter 12: Advance Care Planning and Directives
	Week 3 Chapter 13: Hospice and Palliative Care
	Week 4 Chapter 14: End-of-Life Choices and Ethics
	Week 4 Review Part 3 as needed

CSA CANDIDATES: SCHEDULE YOUR CSA EXAM IF NOT ALREADY DONE

MONTH 4: COMPLETE PART 4	PART 4: FINANCIAL & ESTATE PLANNING FOR AGE 65 AND OLDER
	Week 1 Chapter 15: Financial Planning for Retirement
	Week 1 Chapter 16: Main Sources of Retirement Income
	Week 2 Chapter 17: Basics of Investing for Age 65 and Older
	Week 3 Chapter 18: Federal Income Taxes and Older Adults
	Week 4 Chapter 19: Essentials of Estate Planning
	Week 4 Review Part 4 as needed

CSA CANDIDATES: SCHEDULE YOUR CSA EXAM IF NOT ALREADY DONE

MONTH 5: COMPLETE PART 5	PART 5: FEDERAL & STATE PROGRAMS FOR RETIREMENT & HEALTH CARE
	Week 1 Chapter 20: Medicare
	Week 2 Chapter 21: Medicaid and Older Adults
	Week 3 Chapter 22: Social Security and SSI
	Week 4 Chapter 23: Veterans Benefits
	Week 4 Review Part 5 as needed

CSA CANDIDATES: SCHEDULE YOUR CSA EXAM IF NOT ALREADY DONE

MONTH 6: COMPLETE PART 6 AND REVIEW ALL PARTS	PART 6: ESSENTIAL ETHICS FOR WORKING WITH OLDER ADULTS
	Week 1 Chapter 24: Practical, Everyday Ethics in Serving Older Clients
	Week 2 Chapter 25: Protecting Older Adults from Financial Exploitation
	Week 2 Chapter 26: Finding Qualified Professional Resources
	Week 3 & 4 Review entire course, focusing on areas that were most challenging

CSA CANDIDATES: TAKE YOUR CSA EXAM OR SCHEDULE IT IF NOT ALREADY DONE

STUDY STRATEGIES AND TIPS

STRATEGIES

Here are suggested ways to approach your study of the course content:

- **Study the six parts of the textbook in any order.** Study the chapters in any order.
- **Scan the Table of Contents in the textbook.** Plan to spend more time studying the chapters where you have the least knowledge.
- **Scan the textbook chapter** before you watch the online course webinar or attend your Zoom or in-person class. This creates a ‘road map’ in your mind of what the instructor is going to cover.
- **Read the chapter and complete the questions** in the course study guide. Highlight key items in the textbook. You may choose to complete the study guide questions at the same time you read the chapter or after.
- **Read the sections in the chapter** that have workbook questions you may have answered incorrectly.
- **Use the chapter learning objectives** to guide your study of what is most important.
- **Know concepts.** You do not have to memorize specific numbers, percentages, etc. for most topics. For example:
 - > You do not have to know that women live to “x” years and men live to “y” years. But you should know that generally women live longer than men.
 - > Social Security: You do not have to know the chart of Full Retirement Ages based on birth year (this chart can be a reference if older clients ask what their Full Retirement Age is).
 - > Financial Planning: Know what time horizon and risk tolerance mean and why investing in different types of assets is important. You do not have to remember the examples of types of investments in Table 17.1.
 - > Taxes: Know that either the standard deduction or itemizing deductions may be best depending on the person’s situation that year. Know there is generally no limit on itemized tax deductions and the difference between total income and taxable income.
- **Know practical, common,** every day and widely used numbers, for example:
 - > *Main Sources of Retirement Income:* Know that a person must start withdrawing money from a tax-deferred retirement plan at age 72. Know the two requirements for tax-free earnings in a Roth IRA: age 59 and have owned the Roth IRA for at least five years.
 - > *Social Security:* the early retirement age is 62; full retirement age depends on the person’s birth date; delayed retirement is age 70.
 - > *Medicare:* people become eligible for Medicare at age 65.

ONLINE COURSE STUDENTS

- **View the chapter webinar** before or after reading the chapter or do both. *Before:* Gives you a foundation for understanding the chapter information and makes learning easier. *After:* reinforces your learning and recall of the material.

CSA EXAM

- There are no trick questions.
- Answer all the questions, even if you are not sure of the answers.
- All the information you need to answer an exam question is given in the question itself.
- Answer the exam question based only on the information in the question and in the textbook. Do not refer to articles, books, or other sources of information.

TIPS

These study tips are also in the *Working with Older Adults* Course Study Guide.

IMPORTANT

- **Study at least 45-50 hours** before testing. This is in addition to time spent participating in a Zoom class or an in-person class or doing the online course.

Often candidates who don't pass the exam say they didn't study enough or didn't read entire chapters or the entire book. (This is in addition to attending the three-day class review, if you have chosen this option.)

- **Answer the review questions** using the information in the:
 - > *Question*. Don't over-analyze the question and its possible answers.
 - > *Working with Older Adults* textbook. Don't answer based on news or magazine articles or blogs, or TV or radio shows.
- **Learn the concepts the study questions represent.** Do not rely on memorizing answers to specific review questions as adequate preparation for the exam.

For example, if a question asks how a tax benefit applies to an individual, make sure you also know how that tax benefit applies to married couples.

- **Numbers and statistical information.** Know general trends and what numbers mean.

For example, if you are asked: "What is the trend in life expectancy for older men and older women—as a group and by gender?"

- > You do not have to know the ratio of older women to older men or the projected population numbers of older adults in 2050.
 - > You should know that older women outnumber older men, what is going to happen to this imbalance between the sexes in the next decades, and why.
- **Time yourself** to ensure you are answering the review questions in an appropriate amount of time for an exam (about 70 seconds per question).

SCHEDULE FOR SUCCESS

- Set up a study schedule. Stick to it. Study a little each day.
- Set a timer for 30 minutes and study uninterrupted during this time.
- Study when you're alert and focused. If you're an early bird, don't study after dinner; vice versa for night owls.

CREATE YOUR PHYSICAL AND MENTAL SPACE

- Dedicate one comfortable place to study.
- Keep all your study materials in one place.
- Don't study while you're tired, hungry, hot or cold.
- Go to a place where you are free of distractions. Use headphones/earplugs.
- Turn off your phone and email.
- Collect what you need before you study — a snack, drink, tissues, paper, pens, or anything else that could distract you if have to get up for it.
- Don't juggle other tasks while you study. Jot down items to deal with later.

MANAGE YOUR MENTAL LOAD

- Scan the Table of Contents for each part before you read to identify where you may need more study.
- Study one chapter at a time.
- Use study aids — for example:
 - > Make notes (color-code them), write an outline, highlight, or create flashcards. (Keep flashcards in your car or in a bag; study when you're waiting in lines, at appointments, or have a few free minutes.)
 - > Create words, phrases, or abbreviations to remember information. For example, piano students use *Every Good Boy Does Fine* to recall the musical notes, G, B, D, F from bottom to top.
- Read difficult or new material more than once. Read aloud to yourself.
- Complete the review questions immediately after reading a chapter.
- For incorrect answers: read and review that section of the chapter.
- Understand why an answer is correct.

TIPS FOR TRANSFERRING INFORMATION INTO YOUR LONG-TERM MEMORY

- Have another person ask you the questions. Verbalize the answers. Explain why each answer is correct. Give an example of how you might use the information.
- Identify a current issue in your professional or personal life (or one you've heard others talk about). Look for connections between this issue and the material you are reading.
- Jot down ways you can apply the information with your clients, staff, colleagues or family. Choose one idea to try right away; add new ones as you progress.
- Explain a concept to someone else; give an example.
- Look for connections across chapters: how does one thing affect another?
- Answer the review questions with the book closed.

REMEMBER

- Reward yourself after you've completed a chapter or studied a certain number of hours.
- Stay positive and calm. Use stress management techniques if you tend to experience test anxiety.
- **Connect with local CSAs:** Find out if there's a [CSA Leader's Network](#) in your area or use the [CSA Locator](#) to find CSAs near you.

CSA EXAM OUTLINE MATCHED WITH WWOA CHAPTERS

This chart is a study aid for CSA exam candidates. It matches the nine areas of the CSA Exam Outline with the chapters in *Working with Older Adults* (WWOA) that best correspond in their entirety with each area of the exam.

For questions about the CSA exam, please contact the CSA Certification staff at certification@csa.us.

CSA EXAM OUTLINE	WWOA CHAPTERS
1: Anthropology and Sociology (11.9%) <ul style="list-style-type: none"> Identify trends in aging Dispel myths/misconceptions about aging Identify social and cultural issues associated with aging Affirm the wishes of the older adult 	Chapter 1: Aging and Society Chapter 2: The Experience of Aging Chapter 4: Best Practices in Communicating with Older Persons Chapter 10: Housing and Services for Aging Needs Chapter 24: Practical, Everyday Ethics in Serving Older Clients
2: Family and Aging (11.1%) <ul style="list-style-type: none"> Identify family dynamics Communicate with older adults and their families Develop a resource/referral network 	Chapter 3: Family and Social Support Systems Chapter 4: Best Practices in Communicating with Older Persons Chapter 11: Caregiving in Families Chapter 26: Finding Qualified Professional Resources
3: Health and Wellness Aspects (13.3%) <ul style="list-style-type: none"> Identify healthy lifestyles for the aging population Identify physical changes and challenges Identify mental changes and challenges Identify the signs and symptoms of potential elder abuse and exploitation 	Chapter 2: The Experience of Aging Chapter 5: Physical Changes of Aging Chapter 6: Chronic Conditions Among Older Adults Chapter 7: Cognitive Changes of Aging Chapter 8: Mental and Emotional Health in Later Years Chapter 9: Healthy and Creative Living in Aging Chapter 24: Practical, Everyday Ethics in Serving Older Clients Chapter 25: Protecting Older Adults from Financial Exploitation
4: Lifestyle Aspects (17.8%) <ul style="list-style-type: none"> Develop a network of resources for lifestyle issues Assess the lifestyle situation of the older adult Provide educational opportunities to older adults/families Identify social aspects of aging Identify technological aspects of aging Present information regarding mobility Identify sexuality issues of the aging 	Chapter 2: The Experience of Aging Chapter 3: Family and Social Support Systems Chapter 7: Cognitive Changes of Aging Chapter 9: Healthy and Creative Living in Aging Chapter 10: Housing and Services for Aging Needs Chapter 20: Medicare Chapter 24: Practical, Everyday Ethics in Serving Older Clients Chapter 26: Finding Qualified Professional Resources

Note: The chapters listed above are in their entirety the best match with the domain. Other chapters that may have minor references that are not included in the domain.

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CSA EXAM OUTLINE MATCHED WITH WWOA CHAPTERS (cont.)

CSA EXAM OUTLINE	WWOA CHAPTERS
5: Financial Aspects (18.5%) <ul style="list-style-type: none"> • Develop a network of financial professional resources • Identify concerns older adults/families have about finances • Convey the importance of thinking about financial resources (now and in the future) • Identify financial aspects of estate planning • Educate about health benefit options • Educate about financial assistance available to older adults 	Chapter 15: Financial Planning for Retirement Chapter 16: Main Sources of Retirement Income Chapter 17: Basics of Investing for Age 65 and Older Chapter 18: Federal Income Taxes and Older Adults Chapter 19: Essentials of Estate Planning Chapter 20: Medicare Chapter 21: Medicaid and Older Adults Chapter 22: Social Security and SSI Chapter 23: Veterans Benefits Chapter 24: Practical, Everyday Ethics in Serving Older Clients Chapter 25: Protecting Older Adults from Financial Exploitation Chapter 26: Finding Qualified Professional Resources
6: Eldercare Planning (8.9%) <ul style="list-style-type: none"> • Develop a network of professionals and resources • Identify care needs • Facilitate older adults/families to build a plan for the care continuum 	Chapter 10: Housing and Services for Aging Needs Chapter 11: Caregiving in Families Chapter 15: Financial Planning for Retirement Chapter 26: Finding Qualified Professional Resources
7: Legal Aspects (5.9%) <ul style="list-style-type: none"> • Develop a base of legal network resources • Address importance of legal planning 	Chapter 12: Advance Care Planning and Directives Chapter 19: Essentials of Estate Planning Chapter 25: Protecting Older Adults from Financial Exploitation Chapter 26: Finding Qualified Professional Resources
8: End-of-Life Planning (5.9%) <ul style="list-style-type: none"> • Educate older adults/families about end of life/care options 	Chapter 12: Advance Care Planning and Directives Chapter 13: Hospice and Palliative Care Chapter 14: End-of-Life Choices and Ethics
9: Ethical Issues (6.7%) <ul style="list-style-type: none"> • Adhere to CSA and professional codes of ethics • Uphold older adults' rights within professional ethical guidelines 	Chapter 2: The Experience of Aging Chapter 11: Caregiving Chapter 12: Advance Care Planning and Directives Chapter 14: End-of-Life Issues Chapter 24: Practical, Everyday Ethics in Serving Older Clients The CSA Code of Professional Responsibility in the CSA Certification Handbook .

Note: The chapters listed above are in their entirety the best match with the domain. Other chapters that may have minor references are not included in the domain.

COURSE LEARNING OBJECTIVES

PART 1: THE JOURNEY OF AGING

Discover the facts behind myths and stereotypes of aging, society's view of aging, how to prevent ageism in your communications and what to do if you suspect elder abuse.

Individuals experience aging differently, but at the same time, many older adults share things in common, including certain attitudes and fears, and how they find support and connection through their families and in their communities.

Relationships are a crucial aspect of adapting to aging. Communication is key to relationships but is complicated by physical and cognitive changes of aging; some older adults feel they disappear from view as they age. This course provides you with evidence-based best practices for communicating with older adults from The Gerontological Society of America.

CHAPTER 1: AGING AND SOCIETY

- Explain the role society plays in the lives of older adults.
- Contrast the six different ways to measure age.
- Discuss the key characteristics of middle age, later adulthood, and old age.
- Recognize key national legislation and social policies that affect older adults.
- Define ageism, give examples of it in society, and discuss ways to prevent it.

CHAPTER 2: THE EXPERIENCE OF AGING

- Contrast the four major attitudes toward aging.
- Describe common fears and challenges of aging.
- Recognize signs of elder abuse and steps professionals should take if they suspect it.
- Explain how lifestyle and relationship factors impact older adults.
- Summarize how productive aging relates to retirement and later life employment.
- Explain why meaning is important and how older adults find it.
- Describe the role technology plays in older adults' lives.

CHAPTER 3: FAMILY AND SOCIAL SUPPORT AMONG OLDER ADULTS

- Explain how concepts, structures, and forms of family are changing.
- Discuss why older adults need a social network and support system.
- Identify three bonds that foster close relationships.
- Define four types of social support.
- Describe the relationships that support older adults.
- Discuss the role of social media in older adults' lives.
- Identify how professionals can help a family in crisis.

CHAPTER 4: BEST PRACTICES IN COMMUNICATING WITH OLDER PERSONS

- Identify beliefs and behaviors older adults consider respectful.
- Explain how professionals' lack of knowledge about aging affects older clients.
- State the five goals for becoming culturally competent.
- Give examples of how to bridge generation gaps.
- Describe the impact of sensory changes on communications.
- Identify factors for effective print, web, and in-person communication with older adults.
- Discuss how to enhance communication when a person has dementia.
- Explain strategies for increasing health literacy among older clients.

PART 2: HEALTH TRANSITIONS AS PEOPLE GROW OLDER

Increasingly, older adults insist on experiencing aging as a positive stage in life. Proper nutrition, exercise, activities to express creativity and keep the mind healthy, and spiritual wellness are at the heart of successful aging. In Part 2, you learn about physical and mental health during aging, from normal physical and cognitive changes to chronic illness and dementia.

Cognitive impairment is one of the most feared possibilities associated with aging. Signs and symptoms of dementia can be confused with depression and grief. Recognize important differences between normal cognitive changes and dementia, and differences among dementia, depression, and grief.

Grieving occurs when people experience a major loss such as the death of a loved one, a career change or relocation. Contemporary views of grieving shed light on what is healthy and natural for people who have experienced a major loss.

This part gives you an invaluable context for working with your older clients. Your increased awareness and understanding of the physical, cognitive and psychological aspects of aging enables you to be more effective in many ways, including the ability to recognize when your clients need more assistance and to refer them to other qualified professionals.

CHAPTER 5: **PHYSICAL CHANGES OF AGING**

- Tell the difference between normal biological aging and disease.
- Discuss the two groups of aging theories.
- Identify key findings from longitudinal studies on aging.
- Describe the common physical changes of aging.
- Recognize the attitudes that contribute to successful aging.

CHAPTER 6: **CHRONIC CONDITIONS AMONG OLDER ADULTS**

- Differentiate physical changes due to normal aging versus chronic conditions.
- Compare and contrast acute and chronic illness.
- Distinguish between disease and illness.
- Discuss the various effects of chronic illnesses on older adults.
- Describe traditional and nontraditional methods of managing pain.
- Identify common chronic illnesses among older adults and examples of symptoms and treatments.

CHAPTER 7: **COGNITIVE CHANGES OF AGING**

- Recognize the cognitive functions most affected by normal aging.
- Contrast the cognitive changes of normal aging with dementia.
- Tell what people can do to maintain cognitive health.
- Explain what mild cognitive impairment is.
- Discuss causes and symptoms of reversible and irreversible dementias.
- Identify the stages of Alzheimer's and guidelines for each.
- Describe ways to manage the behavioral symptoms of dementia.

CHAPTER 8: **MENTAL AND EMOTIONAL HEALTH IN LATER YEARS**

- Describe how older adults are resilient.
- Tell why older adults might have unmet mental health needs.
- Identify the major mental disorders that might affect older adults.
- Explain how mental health is assessed.
- Discuss mental health treatments and settings.
- Compare and contrast the symptoms of depression, dementia, and grief.
- Discuss contemporary views of grieving.

CHAPTER 9:
HEALTHY AND CREATIVE
LIVING IN AGING

- Identify the key health and social factors that influence healthy aging.
- Describe the health and social consequences of poor lifestyle choices.
- Discuss strategies that promote healthy aging.
- Tell how to prevent injuries from falls and driving accidents.
- Describe new and traditional forms of creativity and their lifetime benefits.

PART 3: QUALITY-OF-LIFE CHOICES FOR OLDER ADULTS

Many older adults live independently in their own homes, thanks in part to a large and dynamic network of housing options and long-term services and supports that include transportation, meals, home care and home health care.

Although paid caregiving services are available, family members are often the caregivers for their aging parents and other relatives. Informal family caregivers play a huge and growing role in older adults' later years, and their needs are a growing issue and concern. Family caregivers account for billions of dollars each year in informal caregiving, often at the expense of their own needs.

Grieving occurs when people experience a major loss such as the death of a loved one, a career change or relocation. Contemporary views of grieving shed light on what is healthy and natural for people who have experienced a major loss.

With the knowledge from Part 3, you can guide your older clients to housing and resources that enable them to live independently for as long as possible and provide clients who are caregivers what they need most -- information and support.

From caregiving to advance care directives and end-of-life care, this part covers the entire range of end-of-life choices, including ethical aspects of end-of-life health care decisions. Professionals need to know about the ethics of end-of-life choices because they are of concern to almost every older adult and his or her family.

CHAPTER 10:
HOUSING AND
SERVICES FOR AGING
NEEDS

- Explain the connection between aging in place and the continuum of care.
- Discuss why housing decisions can be difficult for older adults.
- Describe difficulties that older adults face aging in place in the suburbs.
- Identify housing and services for older adults from active/independent to less active/more dependent.
- Give examples of home and community-based services.
- Recognize new approaches to housing and services for older adults.

CHAPTER 11:
CAREGIVING IN
FAMILIES

- Explain why family-centered caregiving is vital.
- Describe major challenges caregivers face.
- Discuss tensions between care givers and receivers.
- Describe strategies for caring for difficult adults.
- Describe the key supports family caregivers need.
- Recognize professional issues related to family dynamics.

CHAPTER 12: ADVANCE CARE PLANNING AND DIRECTIVES

- Distinguish advance care planning from advance directives.
- Identify the focal points for end-of-life discussions.
- Discuss the role of personal values in treatment choices.
- Describe the purposes of the three most common advance directives.
- Tell how Five Wishes is used and its effect on other advance directives.
- Explain the Physician's Orders for Life-Sustaining Treatment (POLST).
- Identify questions to start conversations about advance care planning and directives.
- Discuss how to prevent advance directives from failing.
- Name the four elements that define capacity and competence.
- Explain the process and rules for tissue, organ and body donation.
- List tasks and expenses for funerals, memorials, and dispositions.

CHAPTER 13: HOSPICE AND PALLIATIVE CARE

- Identify the five trajectories of illness.
- Define palliative care and hospice care.
- Explain how palliative and hospice care services each meet the needs of older adults.
- Discuss how to evaluate and select appropriate hospice or palliative care service.

CHAPTER 14: END-OF-LIFE CHOICES AND ETHICS

- Identify basic ethical principles that inform end-of-life care.
- Explain the four categories of end-of-life choices.
- Discuss five end-of-life options and their ethical and legal status.
- Describe the nature of suffering at the end of life.
- Discuss how to respond in an ethical, constructive way to suffering and requests to hasten death.

PART 4: FINANCIAL & ESTATE PLANNING FOR AGE 65 AND OLDER

Financial resources affect quality of life in later years, including choices for housing, health care, and long-term care. The knowledge from Part 4 enables you to generally discuss key financial planning topics and to raise important questions that your clients should consider about their financial health.

Recognize when you should refer your clients to tax, financial, legal and other experts for an integrated, more effective approach to making the best use of their accumulated resources.

Estate plans should be done to cover the possibility of mental incapacity and to help ensure timely and proper distribution of any amount of assets after death, large or small. Use the guidelines in this part to help your clients prevent or reduce fairness issues among their heirs, and introduce your clients to ethical wills, also called legacy letters, to pass on their values, learning, and other intangibles during their lives or after death.

CHAPTER 15: FINANCIAL PLANNING FOR RETIREMENT

- Explain how retirement today is different than in the past.
- Describe the models and stages of retirement.
- Discuss the effect of longevity on retirement income and expenses.
- Identify financial issues of older adults by asset or income level.
- Describe how the financial planning process applies to older adults.
- Identify strategies for managing risk.
- Explain life settlements, accelerated benefits, and viaticals.

CHAPTER 16:
MAIN SOURCES OF
RETIREMENT INCOME

- Identify the main sources of retirement income.
- Discuss the benefits of qualified retirement plans.
- Explain two criteria for distributions from tax-deferred plans.
- Define annuities and list the types and payout options.
- Discuss the role of reverse mortgages in financial security.

CHAPTER 17:
BASICS OF INVESTING
FOR AGE 65 AND OLDER

- Identify the key factors in creating an investment portfolio.
- Discuss the guidelines for asset allocation.
- Name the most common types of investments.
- Tell how mutual funds are used in retirement planning.
- Identify the most common pitfalls for investors.
- Explain how to make informed investment decisions.
- Discuss how suitability applies to older adults' financial needs.

CHAPTER 18:
FEDERAL INCOME
TAXES AND OLDER
ADULTS

- Identify frequent tax questions and errors by older taxpayers.
- Discuss specific tax issues for older adults.
- Recognize the general flow of the federal income tax return.
- Identify the advantages of both the standard deduction and itemization.
- Tell the difference among a tax adjustment, deduction, and credit.
- Explain cost basis and how it relates to capital gains tax.
- List questions to ask when selecting a qualified tax preparer.

CHAPTER 19:
BASICS OF INVESTING
FOR AGE 65 AND OLDER

- Explain why estate planning is important and the consequences of not having an estate plan.
- Recognize the main components of an estate plan.
- Identify the issues that incapacity can cause.
- Describe the probate process and the executor's role.
- Discuss the function of beneficiaries in an estate plan.
- Identify the taxes related to estate plans.
- Discuss what fairness means in legacy decisions.
- Explain the purpose of ethical wills and how and when to create one.

PART 5: FEDERAL & STATE PROGRAMS FOR RETIREMENT & HEALTH CARE

Medicare, Medicaid, Social Security and SSI, and veterans benefits are crucial financial resources that can provide older adults with more freedom of choice about their quality of life in later years.

Older adults might not know about all the government benefits available to them. You can be of immeasurable help to your clients by informing and educating them about these programs. Share the resources in Part 5 with your clients and connect them with program experts who can help your clients identify benefits, determine their eligibility, apply for and then manage their benefits once they are receiving them.

CHAPTER 20: MEDICARE

- Explain common misperceptions about Medicare coverage.
- Identify the groups eligible for Medicare and when and how they enroll.
- Describe Medicare Parts A, B, C, and D.
- Contrast the benefits and out-of-pocket costs of Parts A and B.
- Provide examples of what Medicare covers and does not cover.
- Contrast the four main options for supplementing Medicare.
- Explain how Medigap insurance complements Original Medicare.
- Discuss how Part D works with other parts of Medicare.
- Tell where to report suspected Medicare fraud and abuse and marketing violations.
- Explain the Medicare appeals process.

CHAPTER 21: MEDICAID AND OLDER ADULTS

- Identify the main differences between Medicaid and Medicare.
- Explain Medicaid's role in providing long-term care services and supports.
- Discuss Medicaid's eligibility rules.
- Recognize the multiple meanings of spend-down.
- Describe the Medicaid application process.
- Discuss how spousal income rules affect Medicaid eligibility for married couples.
- Explain how the look-back period affects Medicaid eligibility.
- Tell how states recover the cost of Medicaid benefits.

CHAPTER 22: SOCIAL SECURITY AND SSI

- Identify the eligibility criteria for retirement benefits.
- Discuss the benefits available for spouses, dependents, and survivors.
- Explain factors to consider when choosing the best time to retire.
- Tell how working while receiving benefits affects benefit amounts and taxes.
- Discuss the eligibility criteria for Social Security Disability Insurance.
- Identify the requirements for Supplemental Security Income.

CHAPTER 23: VETERANS BENEFITS

- Recognize older adults who may be eligible for VA benefits.
- Identify the types of VA benefits programs.
- Discuss the net worth and income requirements for pension benefits.
- Identify the benefits programs based on service-connected disabilities.
- Describe burial and memorial benefits.
- Explain the claims process and required documents for VA benefits.
- Compare key aspects of VA pension and Medicaid long-term care benefits.

PART 6: ESSENTIAL ETHICS FOR WORKING WITH OLDER ADULTS

Gain new insight and practical ways to apply ethical principles in your everyday interactions with older clients. Topics in Part 6 include what to do if you suspect a client is showing possible signs of cognitive impairment, how to reduce the power differential between you and your clients, and how to proactively manage the effects of magical thinking by your clients on your professional relationship.

One of today's most critical issues is financial exploitation of older adults. There are psychological reasons behind financial abuse; recognize warning signs and symptoms of financial abuse so you can help protect your clients from becoming victims or connect them with those who can help if they have already been victimized.

Serving clients with an integrated approach – health, social and financial -- is essential to ethical conduct and requires you to have a bank of trusted professionals who display the highest levels of competence and integrity.

One of the most confusing things to many people is the ever-increasing number of professional credentials and understanding the difference between a certification and a certificate. Learn the differences among certifications, certificates, licenses and degrees, and what accreditation means. With this knowledge, you can have increased confidence in the referrals you give your clients and in building your own professional network.

CHAPTER 24: **PRACTICAL, EVERYDAY** **ETHICS IN SERVING** **OLDER CLIENTS**

- Identify the requirements for legitimate informed consent.
- Explain the difference between competency and capacity.
- Discuss when and why decisions are a choice between the least of two harms.
- Define personhood and explain how to preserve it.
- Describe how a power differential is created and how to minimize it.
- Explain why professional boundaries are important.
- Discuss preventive ethics as applied to serving older clients.
- Identify four steps to take when you have concerns about a client's competency.
- Give examples of ethical do's and don'ts.

CHAPTER 25: **PROTECTING** **OLDER ADULTS** **FROM FINANCIAL** **EXPLOITATION**

- Define financial abuse and exploitation.
- Describe older adults who are at most risk of financial exploitation.
- Identify those who most often financially exploit older adults.
- List signs of financial exploitation among older adults.
- Describe the psychological aspects of financial exploitation among older adults.
- Discuss the most common types of financial crime against older adults.
- Explain how older adults can protect themselves from financial exploitation.
- Explain where to report financial abuse, fraud, and crime.

CHAPTER 26: **FINDING QUALIFIED** **PROFESSIONAL** **RESOURCES**

- Identify key issues related to professional credentials.
- Distinguish between a credential and a designation.
- Discuss differences among credentials: license, certification, certificate, and diploma or degree.
- Explain the purpose and requirements of accreditation.
- Recognize credentials that typically serve older adults.
- Give examples of interview questions when choosing providers.

COURSE FEEDBACK

We welcome comments and suggestions from students.

Zoom and in-person class students are invited to complete instructor evaluations and a course evaluation. Zoom students receive their feedback forms by email with a Survey Monkey link.

Online students receive a link to an online feedback survey when they pass the CSA certification exam.

All students are also welcome to email education@csa.us or contact Curtis Petersen, national sales director, at curtisp@csa.us or call his direct number 888-819-3917.

COURSE CONTACTS

If you did not receive your course materials:

Robbin Corriveau, operations support director, at robbinc@csa.us

If you need another copy of your enrollment confirmation email:

Curtis Petersen, national sales director, at curtisp@csa.us

Robbin Corriveau, operations support director, at robbinc@csa.us

If you need your Zoom class meeting link:

Carey Burgess education coordinator, at careyb@csa.us

Curtis Petersen, national sales director, at curtisp@csa.us

If you have questions about the content of the textbook, study guide or Power Point notebook:

Mary Janak, education director, at maryj@csa.us

If you want to transfer to a different class date, Zoom or in-person:

Curtis Petersen, national sales director, at curtisp@csa.us

If you want to change your enrollment to the online course or to a Zoom or in-person class:

Curtis Petersen, national sales director, at curtisp@csa.us

All other questions: education@csa.us

CSA EXAM AND CERTIFICATION FAQs

How do I schedule or re-schedule my exam?

Contact Pearson VUE, the testing company. Use the contact information and scheduling instructions in the exam confirmation email you received after applying for the CSA certification.

How do I get a copy of my exam confirmation email?

Contact Robbin Corriveau, director operations support, at robbinc@csa.us or Curtis Petersen, national sales director, at curtisp@csa.us.

Who do I contact for my exam expiration date?

Contact Curtis Petersen, national sales director, at curtisp@csa.us or Robbin Corriveau at robbinc@csa.us.

How do I request a course or exam extension?

CSA candidates may contact Curtis Petersen, national sales director, at curtisp@csa.us for a course extension. Exam extensions are not available. If you do not pass the CSA exam within 12 months from your application date with a final score of 70 or higher, you must re-apply for the exam and pay all applicable fees.

Where can I find answers to my questions about the CSA certification process and requirements?

Click [CSA Certification Handbook](#) for complete information about the CSA certification process, requirements and program.

Do I receive a logo and professional certification marks to use once I am designated a Certified Senior Advisor (CSA)®?

Yes. New CSAs receive a CSA certification package with the CSA logo, certification marks, and guidelines for their use.

- For information about the CSA certification package, email information@csa.us.
- For questions about the use of the CSA logo and marks, click [CSA Certification Handbook](#) or contact Ann Witherspoon, compliance officer, at annw@csa.us.

What are the continuing education requirements for CSAs?

The CE requirement is 30 CSA CE credits every three years to recertify the CSA credential.

- For more information about the CSA annual renewal and three-year recertification process, click [Certification Requirements](#).

Are there networking and volunteering opportunities for CSAs?

Yes, here are several:

- **CSA Locator:** Anyone, CSA or not, may use the CSA Locator on SCSA's website, www.csa.us, to find CSAs in their area and across the country.
- **CSA Leaders Network:** groups of CSAs unite in their local areas to build strong networks of CSAs and other professionals in any area who work with older adults to develop strategic partnerships, further their education, and work together to inform and educate the public about the value of working with professionals who have earned a professionally relevant credential, such as CSA.
- **CSA Conference:** a conference is held every year, conditions permitting (such as weather). CSAs and others may attend and submit a proposal to present a session at the conference.
- **CSA Journal:** CSAs and others may submit topics for articles to the CSA Journal Board for its consideration. The *CSA Journal* is SCSA's quarterly flagship publication and a member benefit.

For more information on these and other networking and volunteering opportunities such as the CSA Blog and monthly webinars, click [Get Involved](#) or email information@csa.us.

CSA CERTIFICATION HANDBOOK

For complete and comprehensive information about the CSA Certification Program for CSA candidates and CSA members, click the [CSA Certification Handbook](#).

UNDERSTANDING CERTIFICATION VS. EDUCATION

The CSA certification represents knowledge about older adults and the health, social, financial, and ethical aspects of aging that is available from a wide range of sources. These include:

- The SCSA textbook, *Working with Older Adults: A Professional's Guide to Contemporary Issues of Aging*, which is the foundation of the optional SCSA *Working with Older Adults* course that educates individuals on the core competencies necessary for serving older adults
- Other sources as listed in the CSA Certification Handbook

The CSA Certification Department does not guarantee that the resources it provides, or those of any other entity, will ensure passing the CSA exam. The CSA Certification Department does not require candidates to purchase any of its resources as a condition of qualifying for the CSA exam or awarding the CSA certification.

SCSA's *Working with Older Adults* independent self-study course and Education Program are separate from the CSA Certification Program. Participating in the *Working with Older Adults* course does not guarantee passing the CSA certification exam.

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