

INSTITUTE FOR ENGAGED AGING Newsletter

Tax and Financial Resources | Issue No. 7 | Winter 2025



IEA news

Welcoming new faces and sharing about IEA faculty having a fantastic time at the Bon Secours Fall Prevention Community Outreach at Longbranch Baptist Church!

Protect your finances

Older adults are often targeted by scammers. Learn to recognize scams, safeguard information and access trusted resources to stay secure.

Research spotlight

IEA faculty member Abby Stephan, Ph.D., shares tips to help protect older adults from scams. Read the full article to learn how to stay safe.

Lifestyle

Play a true or false winter game, discover myths and facts about scams and treat yourself with a delicious flourless banana bread recipe!



One of the most popular New Year's resolutions people make is about finances. It may be resolving to give more, spend less, save for a special occasion or become more financially aware. This is true at any age.

The Winter 2025 IEA Newsletter is the financial resources edition. We have some helpful tips about your money as well as some IEA news, information about research studies and other ways that you might want to join us. We hope that this helps keep you in the know and always encourages you to share content or ideas for upcoming issues.

Please be well as we start another busy season. We thank you so much for your continued support. We cannot do this important work without you.

— **Lesley Ross, Ph.D.**

Professor, Psychology Department
SmartState/SmartLife Endowed Chair
in Aging and Cognition
Director, Institute for Engaged Aging
Clemson University
Director, South Carolina Alzheimer's
Disease Research Center



**COMMITTED TO ENHANCING
SUCCESSFUL AGING**

Learn more about the IEA

Who we are

At the Institute for Engaged Aging (IEA) we believe aging should be active, connected and meaningful. Our mission is simple: to help older adults thrive through research, education and community partnerships.

We are dedicated to empowering older adults to stay involved with their families and communities by promoting practices that truly enhance quality of life. Through close collaboration with Clemson faculty, local organizations and partner universities, we address the diverse range of needs faced by older adults. Our goal is to help individuals enjoy an engaged life, regardless of their background, income or health.

With the aging population expected to nearly double by 2030, the IEA is proud to serve as a trusted source of knowledge, support and inspiration for older adults and the communities they call home.



Research - PACT study



Community outreach - health bingo



Education - "Avoiding Grandparent Scams" talk

We would love to hear from you!

Help us shape future programming for Alzheimer's disease and related dementia support.

The Institute for Engaged Aging is exploring new programs for older adults, as well as ways to better support individuals and families affected by Alzheimer's disease and related dementia.

Please take a moment to complete the survey and indicate whether you would be interested in participating in any of the programs listed. Your feedback will help us better serve you and our community.

Scan the QR code below or visit the *"We want to hear from you!"* section on our website to complete the survey.

YOUR FEEDBACK IS IMPORTANT TO US!



SCAN ME

How to scan a QR code?

1. Open your camera app on your cellphone.
2. Point it at the QR code.
3. Tap the link that appears to get started.

IEA team highlights Fall prevention outreach

Staff and faculty had a fantastic time at the Bon Secours Fall Prevention Community Outreach at Longbranch Baptist Church! It was inspiring to see cross-institutional collaboration in action, with Bob Jones University (BJU) students, Bon Secours staff and IEA members working together to promote healthy aging.

Special thanks to all collaborators: Susan Cannon (Bon Secours); Stephen Chen, Ph.D.; Brandi Crowe, Ph.D. (CU Recreational Therapy and IEA); Jessica Aviles, Ph.D. (CU Industrial En-

gineering and IEA); Karen Kemper, Ph.D. (CU Emeritus College, Public Health Sciences and IEA) and Amanda Davis (Bon Secours Nursing).



Want to learn more? Watch the Fox Carolina interview by typing this URL into your browser: www.foxcarolina.com/video/2025/09/24/bon-secours-fall-prevention-event/

Welcoming new faces to the team

We are excited to introduce more members of our team! Get to know them below and join us in giving them a warm and enthusiastic welcome!



Shannon Porter is a research assistant for the Active Mind study at the IEA. Inspired by her grandmother's Alzheimer's journey, Shannon is passionate about advancing brain health research. She enjoys mountain towns, hiking, photography and exploring coffee shops with her husband and two daughters.



Meherrin Poteat graduated magna cum laude from USC-Upstate with a B.S. in experimental psychology. She gained research experience through the ErUPt summer program. Meherrin plans to pursue a Ph.D. in clinical psychology. Outside work, she enjoys comic books, thrifting, movies and time with loved ones.



Ayda Giacoman is a research assistant for the Active Mind study at the IEA. She earned her B.S. in public health and an M.S. in information science with a focus in health informatics from Baylor University. In her spare time, she likes attending fitness classes such as spinning, hiking, playing soccer and spending time with her cat, Bean.

Fall prevention classes

A key step to staying safe and active

The IEA offers FREE fall prevention classes featuring the evidence-based program, A Matter of Balance (AMOB). This program is designed to help older adults reduce their risk of falling through group discussions, exercise training, mutual problem-solving, role-play activities and homework assignments. E-mail us at IEA@clermson.edu for more information or to register.



Limited spots available,
register today!

When?

Now enrolling for upcoming 2026 classes!

January

6, 8, 13, 15, 20, 22, 27 & 29

(Every Tuesday and Thursday)

What time?

From 1:30 to 3:30 PM

Where?

Clemson Balance Lab - IEA (5th floor)
Oconee Memorial Hospital,
Seneca, S.C.

Number of classes

8 classes total

You are not alone!

Dementia caregiver support group



The IEA facilitates a supportive space for caregivers, family members and friends (age 18+) of individuals living with any type of dementia to ask questions, share experiences and receive guidance on caregiving. The support group meets the third Friday of every month from 11 a.m. to 12 p.m. To register, please contact IEA@clermson.edu or call (864) 916-6220. We hope to see you there!

Respite program for dementia caregivers.

While you attend the support group, your loved one with dementia can participate in a separate, supervised brain-stimulation activity program. Participants must be able to engage with others with minimal supervision.

Need help with care during the support group? To apply for a **free sitter service** for your loved one through the Alzheimer's Association, please contact 1-800-272-3900.

Upcoming support groups

Friday, December 19, 2025

Friday, January 16, 2026

Friday, February 20, 2026

What time?

From 11:00 AM to 12:00 PM

Help yourself while helping others

We are looking for dedicated volunteers just like you!

There are many ways you can get involved with the Institute for Engaged Aging. Your involvement in research is essential for advancing treatments and prevention for Alzheimer's disease, promoting healthy aging and improving the lives of older adults in South Carolina, including our friends, family and community. Please contact each study or program to learn more or sign up.



Active Mind Study

Location: IEA - Seneca, S.C.

Site coordinator: Megan Schumpert

Email: IEA@clemson.edu

Phone: (864) 916-6220

Objective: This study will determine if computerized brain training exercises can improve everyday abilities and reduce the risk of dementia in persons at a higher risk.



Focus Group

Location: Upstate, S.C.

Coordinator: Abby Stephan, Ph.D.

Email: atsteph@clemson.edu

Phone: (864) 916-6220

The Intergenerational Family Processes around Alzheimer's Disease and Related Disorders in Rural Communities objective is to explore how rural families discuss and respond on issues related to aging, such as Alzheimer's and dementia.



Human Movement Study

Location: IEA - Seneca, S.C.

Coordinator: Reed Gurchiek, Ph.D.

Email: hhentni@clemson.edu

Phone: (609) 320-3875

Objective: The Free-Living Human Movement Study measures human motion in everyday life to understand how physical and cognitive functioning are related in older adults.



CHAP

Location: Jacksonville, Florida residents only

Coordinator: Marsha Hampton

Email: mhampt3@clemson.edu

Phone: (864) 916-6220

Objective: The study identifies the mechanisms through which interpersonal conscientiousness promotes healthier cognitive aging and its role within close relationships in a sample of participants.



BA-UMAP

Location: Nationwide (Online)

Coordinator: Marsha Hampton

Email: mhampt3@clemson.edu

Phone: (864) 916-6220

Website: secure.ba-umap.com

Objective: The Black American United Memory and Aging Project (BA-UMAP) examines how factors across multiple domains impact progressive cognitive decline in a longitudinal sample of middle-aged and older Black adults.



Grandparent Caregivers

Location: IEA - Seneca, S.C.

Coordinators: Abby Stephan, Ph.D. and Hye Won Chai, Ph.D.

E: GrandfamilyStudySC@gmail.com

Phone: (864) 916-6220

Objective: The study evaluates use of smart tools to track grandparent caregivers' daily activities and health over 14 days, examines links between their experiences and health and explores their interest in health education.

Avoiding scams

Steps to protect yourself and your money

Older adults are often the target of scams. Scammers are savvy and convincing. Their scams are designed to catch people off guard. Do not be ashamed if you think you or someone you know has been a victim of a scam. It can happen to anyone!

Common scams aimed at older adults include:



Government impersonator scams, such as someone posing as a Medicare representative, asking for account information.



Fake prize, sweepstakes and lottery scams, in which you are asked to pay money or provide account information to claim winnings.



Computer tech support scams, in which a scammer tells you that your computer has a problem and wants you to pay for support services to fix it.



The grandparent scams, in which a caller pretends to be a grandchild or other relative in distress.



For more information and tips, visit the National Institute on Aging.

What can you do?

Here are a few steps you can take to help protect yourself and your loved ones from scams:

- **Guard your personal information.** Never share social security numbers, bank details, credit cards or passwords over the phone, e-mail or social media.

- **Check your bills and statements.** Report any unfamiliar charges to your bank, credit card company or utility provider.

- **Secure your devices.** Keep software updated and use multifactor authentication when available.

- **Be cautious with money.** Do not send money or gift card information to strangers or over the phone.

- **Stay calm under pressure.** Scammers may threaten or rush you. Slow down, think and talk to someone you trust.

If you suspect fraud, contact the National Elder Fraud Hotline at (833) 372-8311, your local police, your state attorney general or the Federal Trade Commission. Reporting scams helps protect you and others.

Protecting yourself from scams

Abby Stephan, Ph.D., shares what to watch for and how to stay safe

Scams today come in many forms — phone calls, texts, emails and social media — and are becoming harder to spot. According to Abby Stephan, Ph.D., the most common types include technical support scams, sweepstakes or phishing scams and romance or friendship scams.

In sweepstakes scams, you are told that you have won a prize but must pay a fee to claim it. Only to find there is no prize at all. In a romance and friendship scam, someone who you do not know may try to befriend you through social media, showering you with compliments and almost exactly matching your interests only to request money to cover an unexpected medical bill, car repair or other expense.

Staying informed is your best defense against creative scammers. Take your time, question unexpected messages or calls and seek advice before sharing money or personal information. A little caution goes a long way in keeping you and your finances safe.



Abby Stephan, Ph.D.
Research Assistant Professor
Department of Psychology
Clemson University

Abby Stephan, Ph.D., is an affiliated faculty member at the IEA. She studies intergenerational relationships, healthy aging and lifespan development using interdisciplinary, mixed methods to inform applied evidence-based educational programs and support lifelong learning.



Stay safe from scams! Pause, verify and talk to someone you trust before acting.

Abby Stephan, Ph.D. shares with us some steps to protect yourself and respond wisely.

- **New trends.** Scammers are using more personal tactics. One example is the “grandparent scam,” where a caller pretends to be your grandchild in trouble and urgently asks for help. They rely on emotion and confusion. Tip: Slow down the conversation, refrain from disclosing information about yourself or your family and verify with another family member before acting.
- **Common misconceptions.** Older adults are not more gullible, just more frequently targeted. Scammers assume older adults have more savings or may be less familiar with technology. That is why fraud awareness and education are so important.
- **The role of technology.** Technology helps us to connect and learn but also has given scammers new tools. In addition to phone calls, texts, e-mails, social media, pop-up ads and other online platforms, scammers are getting even savvier by using artificial intelligence (AI) to make messages seem real. Stay alert and skeptical of anything you see or hear that seems suspicious or “too good to be true.”
- **How to stay safe.** While you cannot stop scammers from reaching out, you can control how you respond. Most scams rely on urgency to push quick decisions. Pause, verify and talk to someone you trust, such as a family member or an agent at a local organization dedicated to fraud prevention, before acting.

Local and online financial resources

Where to get reliable financial information.

National resources

- **BenefitsCheckUp® (NCOA)** – Find financial assistance programs
- **Consumer Financial Protection Bureau (CFPB)** - (855) 411-2372
olderamericans@cfpb.gov
- **Deception Awareness and Resilience Training (DART)** – Educational modules covering the most common scams (<https://dartcollective.net>)
- **Federal Trade Commission** (877) 382-4357 or www.consumer.ftc.gov
- **National Elder Fraud Hotline** (833) 372-8311
- **Social Security Administration** – Info on Social Security and Medicare
- **National Council on Aging (NCOA)** Articles about scams: www.ncoa.org

State and local resources

- **Senior Solutions** – For financial & legal guidance, transportation, meals and SNAP/Medicaid help
101 Perry Avenue, Seneca, S.C.
- **Appalachian Council of Governments (ACOG) Area Agency on Aging** – Local programs and caregiver support
1-800-434-4036 | (864) 242-9733
- **Salvation Army of Oconee County** Emergency utility and food assistance (864) 882-1160
- **S.C. Department on Aging (SCDOA)** – Medicare/SHIP counseling, legal assistance, local programs via GetCareSC.com
- **S.C. Department of Social Services (DSS)** – SNAP & Medicaid info: 1-800-768-5700
- **211** – Dial 211 for connection to local support for bills, food, housing and more

Financial tips

How much should I save each month?



Saving money is important, whether for retirement or an emergency, even on a tight budget. Your personal goal depends on your income, expenses and needs.

Start small: It is never too late to save. Even a little each month helps. Use a simple budget to see what you can set aside.

Real-life example: Charles, 74, worried about rising rent on a fixed Social Security income. With help from a local Benefits Enrollment Center, he enrolled in programs that freed up money for food, utilities and savings.

Key takeaway: Any amount you can save is valuable. Focus on what works for you, not on averages. Even small steps can add up over time.



Practical tips:

1. **Track your income and expenses.** Know your bottom line.
2. **Use the 70/30 rule.** Try to spend 70% of your income and save the remaining 30%. You can adjust this ratio to fit your specific situation.
3. **Cut non-essential costs.** Ask about senior discounts and reduce everyday expenses.
4. **Explore benefits programs.** SNAP, Medicare Savings and LIHEAP can save hundreds of dollars each month.

Giving back this season

Donations and your taxes

The holiday season is a time of generosity. Most people choose to support causes close to their hearts. Beyond the joy of giving, charitable donations can also have tax benefits.

When you donate money or goods to qualified charitable organizations, the IRS allows you to claim a tax deduction for the value of your contributions. This may reduce your taxable income, potentially lowering your tax bill. Gifts can include cash, checks or even household items, as long as the organization is recognized as a nonprofit by the IRS.

Giving back not only supports your community but can also bring peace of mind, knowing your generosity may also help your finances. Charitable giving is one of the most effective ways to reduce your tax burden and make a lasting impact. This holiday season, consider both the heart and the numbers, making your giving even more meaningful.

We recommend consulting your tax advisor to explore and plan your charitable giving in 2025 and beyond.

To ensure your donations count for tax purposes, remember these tips:

- **Keep records:** Save receipts, canceled checks or written acknowledgment from the charity. For donations over \$250, a written statement from the organization is required.
- **Understand limits:** Generally, you can deduct donations up to a certain percentage of your adjusted gross income (AGI). Consult a tax advisor if you plan large contributions.
- **Non-cash donations:** If giving items, note their fair market value and keep an itemized list.

DONATE
today



SCAN QR Code



**HELPFUL
TAX TIPS!**

Your financial contribution can be documented as a charitable tax deduction.

Your support matters

Strengthening communities and advancing research

We are deeply grateful for our readers, volunteers and generous supporters who help us enrich the lives of older adults in meaningful ways. Your time, donations and encouragement fuel everything we do at the IEA.

While our research is primarily funded through grants, it is your generosity that sustains the majority of our educational and outreach programs, like our caregiver support group. These vital efforts would not be possible without you.

Want to do more? There are many ways to give, whether by sharing our mission, volunteering your time or donating.

Your generosity makes a difference and the funds directly support the IEA and the communities we serve. Together, we are making a lasting impact!

Mail checks to:

Clemson University Foundation
P.O. Box 1889, Clemson, S.C.
29633-1889

Be sure to include "Institute for Engaged Aging" in the memo line for your gift.

Online donations can be made at: clemson.edu/centers-institutes/aging

* Please check that the designation field on the website lists: "Institute for Engaged Aging."

Doll therapy

Support OMH patients

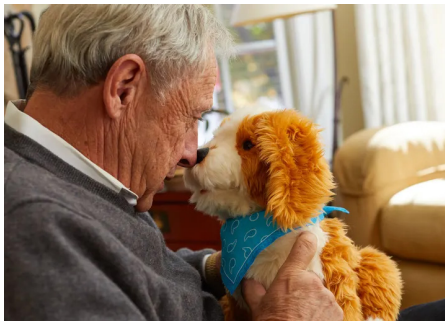
Bring comfort and joy to Prisma Health Oconee Memorial Hospital (OMH) patients with Alzheimer's disease and/or related dementia (AD/ADRD).

The IEA is accepting donations for the OMH doll therapy drive. Doll therapy may significantly reduce behavioral and psychological symptoms in patients living with AD/ADRD.

How you can help:

- Donate new baby dolls or life-like toy dogs and cats.
- Drop-off location:
Front desk of the IEA on the 5th floor of OMH.

Your donations will make a meaningful impact on the lives of those living with Alzheimer's. Thank you for your kindness and generosity!



IEA staff member delivering doll donations to support the OMH Doll Therapy Program

True or false

Winter quiz

Let's celebrate the season with a little brain boost! This quick true or false quiz is all about winter, from chilly facts to fun seasonal trivia. Test your knowledge, learn something new and enjoy a few fun facts along the way. Answers on page 12.

	TRUE	FALSE
1 25% of the Earth's surface is covered with snow.	☐	☐
2 A winter banana' is a type of apple.	☐	☐
3 The first Winter Olympics were held in 1895.	☐	☐
4 The winter solstice is the shortest day of the year.	☐	☐
5 Being cold can give you a cold.	☐	☐
6 The Northern Lights can only be seen in winter.	☐	☐
7 You can get sunburned even on a snowy winter day.	☐	☐
8 Snowflakes generally have 8 sides.	☐	☐
9 A chinook is a warm winter wind.	☐	☐
10 Mittens are woolly footwear.	☐	☐

Myths and facts

Scams and financial safety for older adults

MYTHS	FACTS
Scams only target people who are careless.	Scammers target older adults because they may have savings, own homes or receive social security benefits, not because of carelessness.
I would know if I am being scammed.	Scammers are skilled at appearing trustworthy. Even careful people can be deceived.
Scammers only call or e-mail strangers.	They may impersonate family members, government agencies, banks or charities. Always verify before acting.
Reporting a scam will not help.	Reporting fraud helps protect you and others. Resources like the National Elder Fraud Hotline (833-372-8311) can prevent future attacks.

Flourless banana bread

Sweet, simple and delicious

Do you want to enjoy banana bread without gluten, sugar or specialty ingredients? This healthy flourless banana bread is simple, delicious and so easy to make.



Serves: Up to 10



Total time: 35 minutes



INGREDIENTS

- 3 ripe bananas (mashed). Spotty bananas work best since they are sweeter.
- 1 cup of peanut butter. You can also use almond butter or sunflower butter.
- 2 eggs
- 1 tsp baking powder
- 2 tsp vanilla extract
- 1/4 cup of pecans or walnuts (chopped). Swap with sunflower seeds or chia seeds.
- 2 oz of dark chocolate (chopped). Try using cacao nibs for extra crunch and flavor.

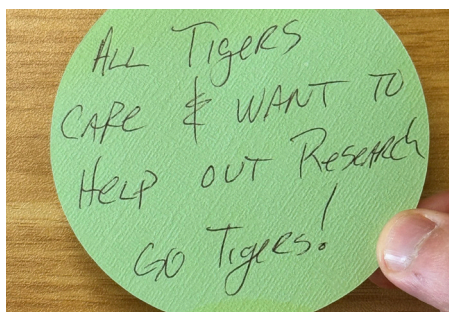
DIRECTIONS

1. Preheat the oven to 350°F. Lightly grease a 9×5-inch loaf pan with non-stick cooking spray and set aside.
2. In a large bowl, place the bananas and mash them. Add the eggs, peanut butter, vanilla extract and baking powder.
3. Give everything a good mix.
4. Fold in the walnuts or peanuts and mix everything thoroughly again.
5. Pour batter into prepared loaf pan and sprinkle the chocolate chips on top of the batter.
6. Place in the oven and bake for 30-35 minutes or until a toothpick inserted in the center comes out clean. If you are noticing that the top of the bread is browning up very quickly, cover the loaf pan with foil once that happens to prevent burning.
7. Let the loaf completely cool in the loaf pan and enjoy!

Link: <https://allnutritious.com/flourless-banana-bread/>

Why I participate? We all have a reason!

We are thrilled that more people are joining our studies!



Your enthusiasm and participation are truly making a difference and we are excited to see how the IEA continues to grow and impact the community.

True or false answers

1. **False** (Only 12% of Earth is covered by snow.)
2. **True** (A winter banana is a late-maturing apple variety.)
3. **False** (First Winter Olympics were in 1924, in Chamonix, France.)
4. **True** (The winter solstice has the shortest daylight hours of the year.)
5. **False** (Colds are caused by viruses.)
6. **False** (They can occur year-round, but are easier to see in winter.)
7. **True** (Snow reflects sunlight, so you can still get sunburned from UV rays even in cold weather.)
8. **False** (Snowflakes have 6 sides.)
9. **True** (A chinook is a warm, dry wind that blows down the eastern slopes of the Rocky Mountains.)
10. **False** (Mittens are gloves for the hands.)

Join the PALS Network Research opportunities for everyone



Partners and Advocates for Lifespan Science (PALS) Network connects individuals of all ages interested in participating in research at Clemson University!

To sign up, please call (864) 916-6220, e-mail IEA@clemson.edu or complete the survey on our website. **Please consider joining!**

Contact us!

Have questions, feedback or just want to say hello?

Our team is here and ready to assist you. Your input helps us grow and serve you better. Please reach out using the contact info below. We would love to hear from you!



(864) 916-6220



IEA@clemson.edu



**PRISMA Health
Oconee Memorial Hospital**
298 Memorial Drive,
Seneca, S.C.
29672



University Center of Greenville
225 S Pleasantburg Dr., Suite E-3,
Greenville, S.C.
29607



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Engage with us through Facebook. Stay informed about our upcoming events, news and valuable information!