



THE GLADES

AT CHAMPIONSGATE

Live Fully Now, Plan Smart
for Tomorrow

YOUR FINANCIAL & LIFESTYLE GUIDE
TO SENIOR LIVING AT THE GLADES

Making decisions about the future, especially where to live as you grow older, can feel overwhelming. But it can also be empowering.

This guide is here to help you explore senior living not as a “last resort,” but as a positive, forward-thinking choice that supports your lifestyle today and your needs tomorrow. Whether you’re planning for yourself or a loved one, you’ll find clear answers to the most important questions about cost, care, and what daily life is really like at The Glades at ChampionsGate.

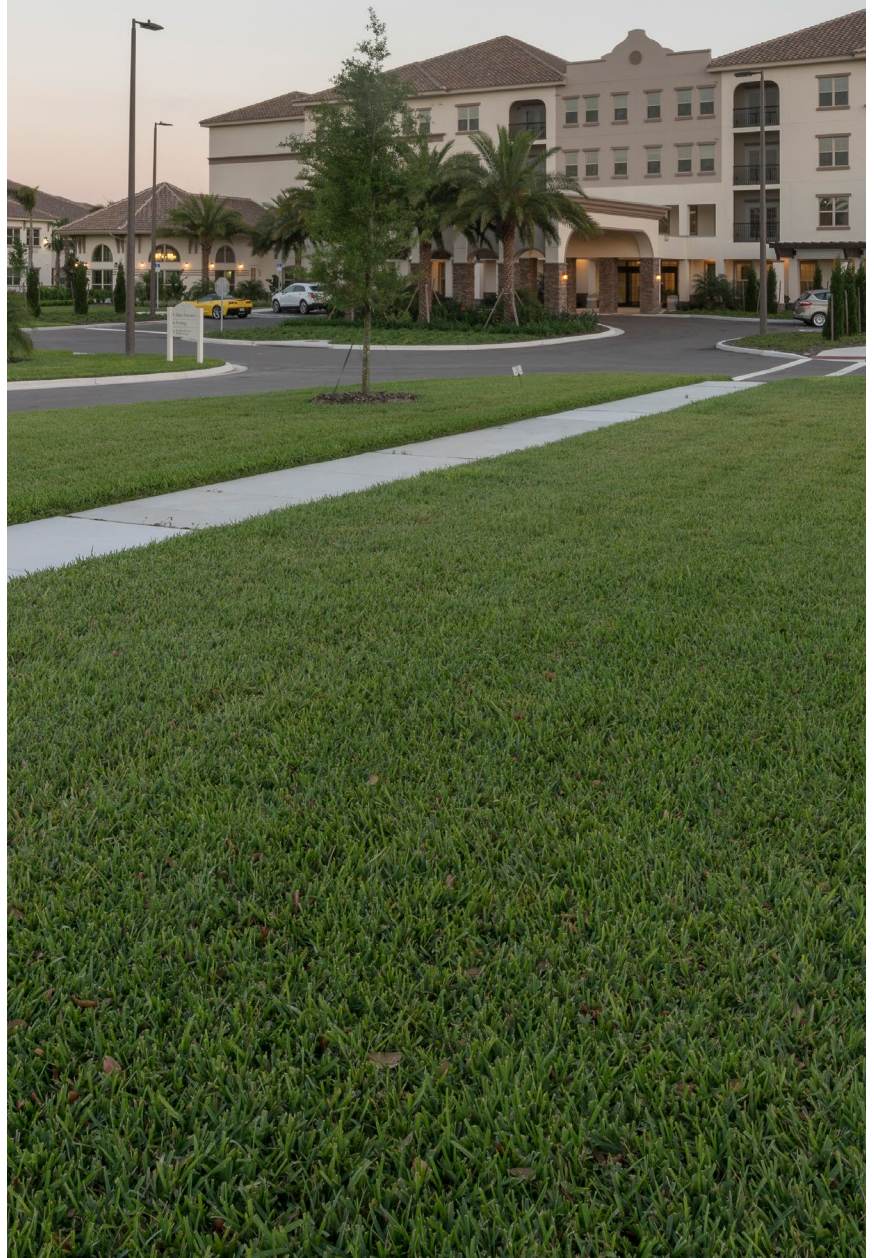
Life at The Glades offers more than just a place to live—it provides immediate advantages and long-term peace of mind:

- Maintenance-free living
- Chef-prepared meals
- Wellness programs
- Vibrant social opportunities
- On-site Assisted Living
- On-site Memory Care

Everything is thoughtfully designed to evolve with your changing needs, so you can settle in with confidence, knowing you won’t have to start over later.

This guide also serves as a practical financial planning tool, helping you compare costs, understand value, and prepare with confidence. You’ll learn about available resources, support options, and how The Glades can help make your plan a reality.

Whether you’re seeking clarity, peace of mind, or a new beginning, you’re in the right place.





THE SMART MOVE

WHY SENIOR LIVING IS A FOUNDATION FOR AGING WELL

For today's older adults, senior living is no longer a "last resort," it's a smart, forward-thinking lifestyle choice. Rather than reacting to change, it's about embracing the freedom to design a life that supports your goals for wellness, connection, and peace of mind.

Life at The Glades means having the freedom to live your way, with a little extra ease woven in. Forget about yard work, home repairs, or planning every meal. Instead, you can spend your days doing what makes you happy, whether that's joining in on fun activities, relaxing by the pool, or just enjoying a good meal with friends. It's all the comforts of home, with none of the hassle.

This proactive step benefits residents and eases concerns for families, too. Planning ahead means staying in control and confidently settling into a place that is not just comforting—it's home.

This guide is designed to walk you through both the lifestyle and financial considerations of senior living. From comparing costs to creating a sound plan for the future, you'll gain insights to help you move forward with confidence. At The Glades, we believe aging well begins with living well, and that starts the moment you arrive.



PLANNING FOR TOMORROW THE VALUE OF A LIFESTYLE OF CARE

Life is always evolving, and so are our care needs. That's why the most valuable senior living communities offer a lifestyle of care: a thoughtful structure that provides increasing levels of support, all in one location.

At The Glades, residents benefit from seamless transitions between Independent Living, Assisted Living, or Memory Care without leaving the community they've grown to love. Our unique model includes on-site rehabilitation services, chef-prepared meals tailored to dietary needs, wellness and enrichment programs, and 24/7 nursing oversight, all designed to evolve alongside residents. Unlike many communities that require disruptive relocations as needs change, The Glades keeps everything under one roof, ensuring familiarity and continuity.

This approach brings comfort and peace of mind, especially for families. It means couples with differing care needs can remain close. It means adult children don't have to make tough decisions in moments of urgency. And it means residents never feel displaced or disconnected from the life and connections they've built.

Choosing a community with a lifestyle of care is a heartfelt decision, one that offers lasting comfort, trusted support, and the reassurance that you or your loved one will always be surrounded by familiarity, dignity, and love.

UNDERSTANDING THE FINANCIAL LANDSCAPE OF SENIOR LIVING

When families begin exploring senior living, one of the first questions is often, “Can we afford it?” But a closer look often reveals a surprising truth: senior living communities can be a financially sound and value-rich choice, especially when compared to staying at home.



LET'S BREAK IT DOWN:

Staying at home as you age often means managing a mix of separate expenses: mortgage or rent, utilities, home maintenance, care services, transportation, and meals. And as needs change with age, those expenses can grow and become less predictable.

In contrast, senior living communities like The Glades offer an inclusive monthly fee that covers housing, meals, housekeeping, wellness programming, scheduled transportation, and even some levels of personal care. It's not just convenient, it's also easier to budget and plan ahead.

It's easy to misjudge future care needs, especially when it comes to what Medicare actually covers. Unexpected costs like home modifications, medical equipment, or last-minute help at home can add up quickly and cause extra stress for families.

Senior living helps take the guesswork out of these surprises. By bundling care, amenities, and support into one simplified monthly cost, it offers both peace of mind and real value, so you can focus on enjoying life, not managing bills.

AT HOME

Home safety modifications
(grab bars, wider doorways, ramps)

Medical equipment or rentals
(assistive devices, hospital beds, etc.)

Emergency caregiver help or
in-home health aides

Meal delivery or
hiring a private chef

Housekeeping, laundry, and home repairs

Transportation to medical appointments

AT THE GLADES

Thoughtfully designed residences
with built-in safety features

Access to personalized care and
support services on-site

Staff available 24/7 with customized
care plans when needed

Chef-prepared meals served daily
with flexible dining options

Weekly housekeeping, linen service, and full
maintenance support

Scheduled local transportation included—
no more coordinating rides

Choosing a community like The Glades at ChampionsGate isn't just about today's needs—it's about building a secure, fulfilling future for tomorrow.

CREATING A FINANCIAL PLAN
FOR SENIOR LIVING

STEP 1

ASSESSING FINANCIAL STATUS

This information-gathering step will help you fully understand your family's financial position so you can start to make plans. For this step, make a list of everything you or your loved ones have, regardless of your willingness to use it when budgeting for senior care. A complete picture of your financial landscape is the best starting point.

You'll want to list out all your income sources and the amounts available in each.

- Income from investments, including dividends
- Income from employment
- Income from assets
- Passive income from things like rentals, business ownership, copyrights, patents, etc.
- Pension benefits
- Annuities, CDs, bonds, insurance settlements
- Retirement savings like 401K accounts, IRA accounts, 457(b) accounts
- Savings accounts
- Financial support from family or friends

Next, make a list of your or your loved ones' assets and their value.

- Real estate
- Vehicles
- Business inventory
- High-value items such as art, equipment, jewelry, etc.

Next, tally up your or your loved ones' monthly and annual expenses

- Medical expenses
- Utilities
- Debt payments, including mortgage, credit cards, car payments, etc.
- Food costs
- Household expenses
- Taxes and insurance costs
- Transportation expenses
- Fun expenses like travel, entertainment, etc.
- Other miscellaneous expenses

Finally, consider what future care needs you or your loved ones may need.

You don't need to anticipate everything here. Just try to list what you think you may need and the associated costs, including:

- Accessibility aids like walkers, hearing aids, glasses, wheelchairs, etc.
- Future medical needs, including screenings, chronic condition support, joint replacements, etc.
- Memory care and associated medical support

Once you have this comprehensive list of assets and current expenses, you can move on to creating a senior living budget.

STEP 2

BUDGETING FOR SENIOR LIVING

First, you'll need to look at your senior living options and assess the costs associated with each. For example, The Glades at ChampionsGate care solutions include:

INDEPENDENT LIVING Residents enjoy maintenance-free living in well-appointed residences with access to chef-prepared meals, housekeeping, concierge services, social and cultural events, transportation, and wellness programming. This option is ideal for individuals who want to simplify daily life without giving up independence. The average cost of independent living in Florida ranges from \$2,000 to \$5,000 or more per month, depending on various factors. AssistedLiving.org estimates that the monthly average is around \$3,170. However, costs can fluctuate based on location, unit size, services, and amenities offered by the community.

ASSISTED LIVING Residents live in private apartments and receive support with daily activities as needed. Amenities include housekeeping, laundry, on-site salon services, anytime dining, engaging programs and outings, 24/7 wellness support, and coordination of medical care. In Florida, the average cost for Assisted Living is \$4,750/month, but can range from \$2,295/month to \$8,055/month, depending on location, amenities, and level of care.*

MEMORY CARE Residents with Alzheimer's, dementia, or other cognitive impairments receive thoughtful, personalized care in a secure, nurturing environment. Memory Care will add anywhere from \$575–\$2,015/month to the standard Assisted Living cost, depending on care needs and community features.

*According to Genworth Cost of Care Survey (2023)

Some senior living communities offer additional services, e.g., Short-Term Stays at The Glades. These stays can provide rest and relief for caregivers while offering the individual a chance to experience all the benefits of community life—without a long-term commitment. These options can be a cost-effective way to plan ahead or test out a future living arrangement.

After you have a solid understanding of monthly costs associated with senior living, you can take a look at your income, assets, and expenses and see where you stand. Consider the following questions:

- What expenses will no longer be necessary because they will be covered by amenities in a senior living community?
- Will you or your loved ones keep all of your assets, or will some be sold? How will this change your financial picture when it comes to assets and debts?

To give yourself a birds-eye view of all this financial homework you've done, make a list of the following numbers:

- Current income and asset value
- Current expenses
- Future income and asset value after moving to senior living
- Future expenses at a senior living community

STEP 3

INVOLVING FAMILY MEMBERS IN FAMILY FINANCIAL PLANNING

Senior living decisions often involve the whole family. With your financial overview in hand, it's time to invite others into the conversation.

TIPS FOR PRODUCTIVE FAMILY DISCUSSIONS:

- Identify who is involved in caregiving or decision-making
- Consider legal tools like a Power of Attorney or a living will
- Discuss roles and responsibilities clearly
- Be mindful of family dynamics; bring in a third-party advisor if needed

IF CONVERSATIONS ARE DIFFICULT:

- The Glades team can help guide and support your family
- You may also consider involving a financial advisor, legal mediator, or elder care counselor

THE GLADES IS HERE TO HELP

We understand that financial planning can feel overwhelming. That's why The Glades at ChampionsGate offers:

- Transparent pricing and no hidden fees
- Complimentary financial consultations
- Guidance on long-term care insurance, VA benefits, and life insurance conversion
- Personalized help every step of the way
- Let us be your partner in building a future filled with confidence, comfort, and peace of mind.



UNDERSTANDING FINANCIAL AID AND BENEFITS

While you pull numbers together for senior living financial planning, you may find yourself wondering if there are financial aid sources you or your loved ones aren't yet using that could help you in budgeting for senior care. Here are some valuable resources that may help you and your family in this financial planning process.

VETERANS BENEFITS FOR SENIOR CARE

The VA offers tax-free veteran benefits for senior care, including financial help for veterans and their spouses for assisted living through the [Aid and Attendance program](#). Eligible veterans must:

- Have served 90 consecutive days of active duty, one of which was during a wartime period, and must have been discharged under conditions other than dishonorable.
- Meet VA income and asset requirements and/or limits.
- Require the regular attendance of another person to assist with daily activities, OR spend a good portion of the day in bed due to illness OR are a patient in a nursing home due to loss of mental or physical abilities OR are visually impaired with 5/2000 or less in both eyes.

WHAT DO YOU NEED TO APPLY?

- Military discharge papers or DD-214.
- Married veterans and surviving spouses need to provide a copy of the marriage certificate(s).
- Surviving spouses need to supply a copy of the veteran's death certificate(s).
- Form: VA 21-2680 Examination for house bound status or permanent need for regular AID and Attendance.
- If you reside in assisted living, the Worksheet for Residential Care outlining monthly fees paid and care received at the assisted living Community.
- Proof of income letters from each income source (Social Security, Pensions, assets with required annual disbursements).
- Statements from each financial asset (bank accounts, CD, Mutual Fund, Stock/ Bond, WIRA or another retirement plan, and/ or Medicare/Medicaid).



It's important to know that [VA benefits](#) for assisted living typically do not cover rent costs but will cover some medical expenses. Also, you must be enrolled in [VA health care](#) before you apply for VA benefits for assisted living.

Status*	Monthly Benefit
Surviving Spouse	\$1,515 Monthly / \$18,187 Annually
Single Veteran	\$2,358 Monthly / \$28,300 Annually
Married Veteran	\$2,795 Monthly / \$33,548 Annually
Two Vets Married	\$3,740 Monthly / \$44,886 Annually

*Current 2025 Veteran Aid and Attendance Pension Rates. Please check with your local VA agency to determine eligibility.

Along with the Aid and Attendance program, the VA offers a [Veteran Decision Aid](#) to help you make senior living choices that suit your unique circumstances.

OTHER STATE AND FEDERAL RESOURCES

The following resources can help pay for medical expenses; while senior living is so much more than just medical care, finding financial support for the medical aspects of senior living can be a great way to budget effectively.

FLORIDA RESOURCES FOR SENIOR LIVING

FLORIDA SHINE PROGRAM



FLORIDA STATEWIDE MEDICAID
MANAGED CARE LONG-TERM CARE

FLORIDA LONG TERM CARE
OMBUDSMAN

FLORIDA OPTIONAL STATE
SUPPLEMENTATION

FLORIDA ALZHEIMER'S DISEASE
INITIATIVE

FLORIDA CARE PLANNING
COUNCIL

ELDER AFFAIRS FLORIDA

NATIONAL RESOURCES FOR SENIOR LIVING

ADMINISTRATION ON AGING

MEDICARE

VETERANS AFFAIRS (VA) BENEFITS

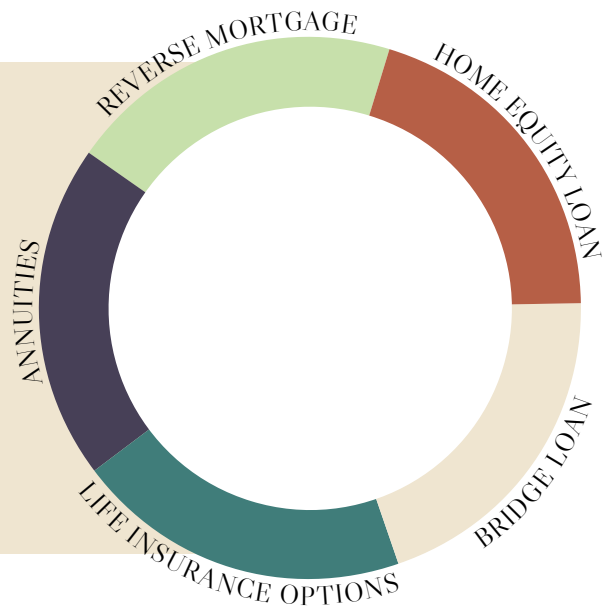
SOCIAL SECURITY
ADMINISTRATION

FAMILY CAREGIVER ALLIANCE
(FCA)

AARP

EXPLORING NON-TRADITIONAL FUNDING OPTIONS

In addition to traditional savings and insurance, families often benefit from considering non-traditional methods to fund senior living at The Glades.



REVERSE MORTGAGE:

- [A reverse mortgage](#), sometimes called a Home Equity Conversion Mortgage, is only available to homeowners age 62 and older. Federally insured reverse mortgages, the safest kind, are available through the federal [Department of Housing and Urban Development](#). It is a loan that does not have monthly repayments but instead requires a lump sum repayment at a set date. This is typically repaid through the sale of the house. You can use the money however you wish, so it is a useful option for senior living expenses.
- [Reverse mortgages](#) require the recipient of the loan to live in the house as their primary residence, but your spouse or co-borrower can also live in the house to fulfill the terms of the mortgage. This would allow you to use the money for senior living and would also ensure stable housing for your spouse or co-borrower.
- It's very important to be careful and avoid scams related to reverse mortgages, so careful review and discussion with a financial advisor or real estate professional can be worthwhile.

HOME EQUITY LOAN:

- [Home equity loans](#), or home equity lines of credit, give you access to funds at a lower interest rate than a credit card, using your home value to secure the loan. Typically, you'll be allowed to withdraw money for whatever reason, up to a certain amount, for a set amount of time, and then you'll be required to pay it back. Some home equity loans require a lump sum repayment at the end of the draw period, and some allow for repayment over time, so careful consideration of future financial obligations is important when deciding on this type of loan.

BRIDGE LOAN:

- [Bridge loans](#) are smaller lump-sum loans that are used by homeowners to pay for specific things (like housing in a senior living community) until they sell their home. At the time of the sale, they will both repay the bridge loan and receive the remainder of the sale value of their home. This is frequently used to help pay for senior living expenses while waiting on the sale of a house to free up other funds.



LIFE INSURANCE OPTIONS:

- Some life insurance policies offer Life Settlements, where you sell your life insurance policy after the age of 70 for men and 74 for women. You can then use the proceeds to help cover the costs of senior living. Keep in mind there may be tax implications, and it will reduce or eliminate any future benefits from your life insurance policy.
- Other life insurance policies offer Accelerated Death Benefits or Viatical Settlements that are contingent on you or your loved ones having serious health needs. These types of benefits and settlements can impact any future death benefits, and they may be limited in the care options they cover, so thorough review and asking questions to verify these policies fit your needs is important.

ANNUITIES:

- Annuities require you to pay a single, often large, premium payment, then pay out monthly income, usually with accrued interest, starting at the date the annuity states. They are a way to make your money work for you over a long period of time and can be very helpful in offsetting fixed costs, like the costs of senior living.
- Some annuities pay out immediately, and some start to pay out at a later date; deferred annuities usually have a larger return on investment, but immediate annuities have the advantage of immediate access to your money.
- If you consider an annuity, it's worth talking to a tax professional. The tax implications can be complex, and the payments from an annuity can impact your Medicaid eligibility.

NEED PERSONALIZED SUPPORT?

At The Glades at ChampionsGate, we offer complimentary financial consultations and dedicated advisors to help you review your options. Whether you're planning ahead or preparing for an immediate move, we're here to make sure you feel informed, supported, and empowered every step of the way.

Let us help you navigate your financial journey with clarity and care. Reach out to schedule your free consultation: <https://thegladesatcg.com/contact/> .



LIVING FULLY NOW, WITH CONFIDENCE FOR TOMORROW

The decision to move to a senior living community is deeply personal and empowering.

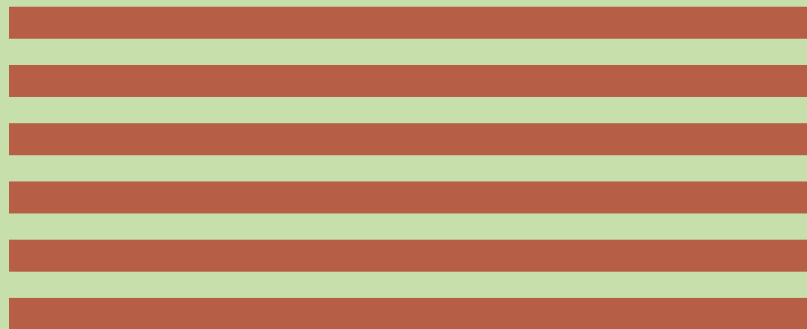
At The Glades, residents gain more than a place to live; they become part of a welcoming community that supports their independence, well-being, and personal goals. With everyday tasks taken care of, there's more time and space to enjoy life, connect with others, and plan confidently for what's ahead.

Senior living isn't a step back; it's a step into more freedom, ease, and connection. At The Glades, we believe this chapter of life should be filled with opportunities to enjoy what matters most, without the stress of daily logistics or future uncertainties. Our community is designed to help you live fully now, while offering the reassurance that support is here if and when you need it.



"I had an outstanding experience at the Glades in ChampionsGate! I brought my 89-year-old mom for a tour of the facility, and [they] greeted us with such kindness and respect that we immediately felt at home. Thank you for making this important decision so much easier for our family!

- OLIVE



"I can't speak highly enough about The Glades at ChampionsGate. It's always a pleasure referring our clients here because we know they're in the best hands. The community is warm, welcoming, and truly feels like home. The staff go above and beyond to ensure every resident receives personalized care and attention. The environment is not only beautiful but also fosters a sense of belonging and comfort for everyone who lives there."

- STEVEN

WHAT COMES NEXT

If you're beginning to explore senior living options, we invite you to take the next step with confidence. The team at The Glades at ChampionsGate is here to offer trusted guidance every step of the way—from understanding your financial options to finding the right fit for your lifestyle and goals.

CONTACT THE SENIOR LIVING EXPERTS AT THE GLADES TODAY

When planning for senior living, questions about timing, affordability, and long-term care are common and they deserve clear answers.

Our experienced team at The Glades has guided many families through this process, helping them uncover financial resources and make thoughtful, informed decisions about the future. Whether you're planning for yourself or a loved one, we're here to support you every step of the way. Reach out at any time. We're ready to help you take the next step on your senior living journey.

SEEING IS BELIEVING SCHEDULE A TOUR OF THE GLADES

There's no substitute for experiencing a community firsthand. We invite you to schedule a personal tour of The Glades at ChampionsGate, where Independent Living, Assisted Living, and Memory Care come together in a vibrant, resort-style setting. You'll get answers to your questions and see why so many families trust The Glades as their next chapter.

To speak with our team or schedule your visit, call us at (407) 278-8766 or go to gladesatchampionsgate.com. We look forward to welcoming you.

