

How to Make an Empty Nest An Empowering New Chapter



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(StatePoint) – Suddenly, the kids are all grown up and ready to flee the nest. It's the start of a new chapter – for them, and for mom and dad, too. While this sudden change in family dynamic is bound to bring a mix of bittersweet emotions, there are plenty of ways to embrace the shift. An empty nest certainly doesn't mean an empty life.

Raising a family reaps many rewards and any parent knows that family time revolves around the children's wants and needs well into their teenage years.

While in the thick of it, the prospect of a quiet, relaxing weekend with no parental responsibilities and the very concept of self-care can seem farfetched. But now

things that bring you joy, it's time rediscover who you are – whether that's through traveling the world, learning a new skill or language, taking a yoga class, volunteering or simply doing more of what makes you feel good.

The newfound time in your day is an opportunity to discover new hobbies and build a social life that is entirely your own.

Stay Connected

Just because the kids have left home doesn't mean you can't stay connected. In fact, you may find yourself on the other end of the phone giving dating advice or having more meaningful life chats than ever before.

Choose a phone plan that lets you talk, video chat or text with your kids as much as you want, when you want, such as T-Mobile ONE Unlimited 55+, which gives you two lines for just \$35 per line with no surprise fees or taxes. A super affordable option designed just for customers 55 and older, it includes unlimited talk, text and data, in-flight texting, one hour of Gogo Wi-Fi on domestic flights, and texting and data when you travel abroad in 210 destinations.

And what's more, all the money you save on your phone plan can go straight into the self-care fund or to finance your

next "adults only" fancy vacation. Win-win.

Find a Furry Friend

If you're an animal lover, adopt a new pet, train a friend's dog, pet-sit, or become a foster pet-parent. This time, you won't be getting a pet just for the kids. Animals have a magical ability to lift the spirit and fill the void left from caring for your little ones for so many years.

Becoming an empty nester is surprisingly empowering, and can be a period of positive growth for you. Instill new routines and experiences in your life, stay connected to your kids, and the rest will surely follow.

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with the kids leaving home, it's time to make the most of your new foot-loose and fancy-free lifestyle.

Now that you have more time to do

Family group text threads can replace dinner table conversations, so do make sure you stay up-to-date with technology to keep the entire family connected.

MEDICAID INCOME and RESOURCE LEVELS for 2019

Home Care/Adult Day Care

Monthly Income

1 person	\$ 859
2 persons	\$1,267

Resources

1 person	\$15,450
2 persons	\$22,800

NURSING HOME

Resources the same as home care. However, resident is only allowed to keep \$50 of monthly income. Remaining income is paid to nursing home or given to community spouse so he/she meets allowance limit mentioned below.

COMMUNITY SPOUSE RESOURCE ALLOWANCE FOR 2019

Community Spouse may have resources between \$74,820 - \$126,420
Community Spouse Minimum Monthly Maintenance Needs Allowance \$3,160.50

Home Equity Limit \$878,000



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