

An Introduction to Stress-Free Retirement Living

It's the typical good news/bad news scenario: [A recent study from George Washington University](#) found that Americans are living longer than ever. While that's good news overall, it's a possibly challenging situation when you're faced with the required financial decisions of considering a senior living community.

Although many think "aging in place" in a long-loved home is the best financial plan, finding the right continuing care retirement community (CCRC) can actually ease the burden created by the unpredictable costs of property taxes and home maintenance. To proactively plan a less stressful future, an [AARP report](#) encourages doing your research to secure a sustainable income for life.

Securing a Less Stressful Future

Finding your ideal senior living community begins with taking the right steps when planning your retirement's financial logistics. Some of the most common ways to pay for a CCRC include personal income and savings, long-term care insurance, selling a life insurance policy, proceeds on sale of a home.

To help decide the best way to fund your life ahead in senior living, CCRCs offer many free resources that can provide answers, such as The Oaks at Denville's [Retire Your Way Guide](#). With topics ranging from financial features of a CCRC, contract options, cost calculator and advice for what to look for when selecting a community, The Oaks' guide is a reliable resource for helping retirees and their families make the best financial decision for them.

An added financial advantage of a CCRC is the ability to transition seamlessly from one level of care into another as needed, such as from an independent living option to assisted living, rehabilitation, skilled nursing or memory care services. The Oaks at Denville offers an additional benefit by promising lifelong care through its [Lifecare](#) option, which guarantees residents the care they need at predictable monthly payments - for as long as they need - at rates similar to those paid at an independent living community.

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What Residents are Saying

If you're still questioning the affordability of a senior living community, [The Oaks at Denville](#) resident Lillian Wagner says you should think again. "Think you can't afford to live here? It can happen," she shared from her new home in Denville, New Jersey. "Just do what I did, take the first step and call the community."

Just like The Oaks at Denville, the lifestyle of a CCRC offers a warm, caring atmosphere designed to help residents age with ease. There are always options to pay for a senior living community, but a top priority is choosing one that is the right fit for you while providing the services you want.

"Take it from me - The Oaks is the place you've been dreaming about for your later years in life," Lillian shared. "Life is worry free with not a care in the world. This is heaven on earth!"

Find out more about how the financial experts at the Oaks at Denville can help you understand the many retirement options that exist at a continuing care retirement community. For more information, [contact us](#).