











Evaluating the Cost of Hiring an In-Home Care Provider Versus Keystone Commons Assisted Living

While there are many factors that go into making the decision on whether to stay home or move to an assisted living community, the following sample cost comparison is intended to provide information on what to consider when evaluating housing and care options from a financial perspective.

Monthly Out-of-Pocket Expense

	Taxes & Insurance Based on home valued at \$367,500	\$690
	Maintenance & Repair Costs 4% of Home Value	\$1,225
	Utilities Electricity, heating, water & waste	\$400
	Three Meals Per Day	\$550
	Lawn Cutting/Landscaping/Snow Removal	\$250
	Housekeeping Services	\$300
	Cable TV/Internet Service	\$150
	Emergency Call/Medical Alert/Security System	\$50
	Transportation	\$600
	Social & Entertainment	\$150
Cost of Home		\$4,365
Possible Monthly Income Lost on Tied-Up Home Equity <small>\$330,000 in equity from home sale invested at 5% a year</small>		\$1,375
Average Home Care Cost in The Greater Springfield Area According to The CareScout 2025 Cost of Care Survey		\$6,673

Keystone Commons Assisted Living

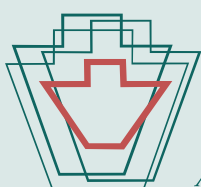
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All-Inclusive Personal Care Pricing	
Shared Companion Suite <i>(Private bedroom & bath):</i>	\$5,900
Studio Apartment:	\$7,000
One Bedroom Apartment:	\$8,200
Two Bedroom Apartment:	\$8,800



GRAND TOTAL:
\$12,413

We encourage you to conduct your own cost analysis. Keep in mind, there are other ways to strategize the financing of assisted living, including long-term care insurance, benefits available to veterans and their surviving spouses, leveraging a life insurance policy, and more.



Keystone Commons

A Life Fulfilling Retirement Community

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Our team is here to address any questions or concerns you might have as you navigate through housing and care options. Let us help you determine if Keystone Commons is the right fit.