

## Financial Challenges of the Sandwich Generation

**Presented by Daniel Krause and Kevin Kruse**

According to a [Harvard Business School study](#), 73% of employees in the United States are caring for a child, parent, or friend. The study found that 80% of employees surveyed admitted that caregiving affected productivity at work and 32% of employees left a job because of their caregiving duties.

Caring for aging parents while supporting one's own children can be an overwhelming chapter for employees, both emotionally and financially. Taking care of a family's needs is important, and luckily there are steps that employees can take to ensure that children and parents are taken care of financially. Join us for a discussion on financial strategies for the sandwich generation to help employees lower their stress level, ease the financial burden, and increase their workplace productivity.

**By attending this session, participants will receive worksheets that bring clarity and best practices:**

1. What is a "sandwich generation" and what does it mean to your employees who fall into that group? What additional pressures and stresses will this group experience?
2. What are some practical approaches to alleviating child care issues and caring for parents – "sharing the load" for our primary caregivers that will assist in addressing attraction and retention of talent
3. Learn methods to approach controlling expenses, managing debts, investing for the future and protecting the families that rely on our primary caregivers.

**About the Speakers:**



**Daniel Krause:** Krause is a Financial Planner with the Prudential Advisors, specializing in providing comprehensive planning advice and asset management. Krause, along with the entire team of professionals, focuses on addressing the financial health of clients through a holistic approach. He spent the first half of his career in film, theater, television, and live events as a scenic designer, art director and project manager. Krause has extensive experience in connecting needs with outcomes.



**Kevin Kruse, ChFC®:** Kruse is an Investment Adviser Representative and Financial Planner for the Greater New Jersey Financial Group for Prudential. He was previously the Vice President and Head of Human Resources for North America for a Swiss luxury goods company. He has also volunteered for many positions with the Township of West Orange, N.J., and as a member of the Human Relations Commission of the Chamber of Commerce.



**Thursday, February 9, 2023**

**7:45 AM – 10:00 AM**

**7:45 a.m. Networking and Breakfast  
9:00 – 10:00 a.m. Program**

**Jumping Brook Country Club**

**210 Jumping Brook Road, Neptune N.J.**

**Kindly RSVP by 9:00 AM on  
Friday, February 3, 2023  
online at:**

**<http://jsahr.shrm.org/events>  
or [admin@jsahr.org](mailto:admin@jsahr.org)  
or call JSAHR at 732-701-7155**

**Registration Fees**

Members - \$35  
Non-Members - \$50  
In-transition - \$25  
Student - \$10 (with valid ID)

**"No shows" will be billed**

**Special Notice**

*This program is pending approval for  
1 SHRM PDC recertification credit and  
1 HRCI General recertification credit.*

*JSAHR is recognized by SHRM to offer  
Professional Development Credits (PDCs) for  
the SHRM-CP or SHRM-SCP.*

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