

# Prepare to Care

A Planning  
Guide for  
Families



**AARP**<sup>SM</sup>  
FOUNDATION

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## Introduction

*Saving for college. Paying a mortgage. Investing in a retirement account.* Most Americans understand why it's important to plan for the future. But when it comes to caring for an aging loved one, most families don't have a plan until there is a problem.

Lack of planning doesn't mean there is a lack of commitment. On the contrary, often families avoid discussions about the future simply because they don't want to think about changes in the lives of the people they love the most.

Like writing a will or buying a life insurance policy, contemplating the "what if's," especially a serious illness or a loss of independence, can be downright depressing.

### So why not just throw this brochure on the "to do" pile for another day?

Because failing to plan for future responsibilities can make a bad situation worse. And the loved ones you tried to protect by tip-toeing around "uncomfortable" issues will be the ones who end up suffering the most.

While you might not be thinking about it now, putting together a caregiving plan with your loved ones and other family members helps eliminate problems at home and work. In addition to minimizing the last minute scrambling and family tensions that commonly arise when a once-independent loved one needs more consistent care, a caregiving plan can also help reduce a family's financial strain.

The truth is that family caregiving responsibilities take a toll on family finances. A study by the MetLife Mature Market Institute, for example, found that caregiver respondents reported an average loss of \$566,443 in wage wealth—all because of the unanticipated consequences of their caregiving responsibilities.

It's not just the caregivers who are affected. Without a caregiving plan, those family members most affected by the crisis—the care recipients themselves—end up with the least say in their wishes and priorities for the future. It's hard to imagine not having control over your own future, but too often that is what happens when families don't ask the important questions ahead of time.

### Think a caregiving crisis won't happen to your family?

Today, 30 million households are providing care for an adult over the age of 50—and that number is expected to double over the next 25 years. For many Americans, life at 40, 50 or even 60 years old will include care for an aging parent or relative. As the nation grows older, the need for caregiving will be as common as the need for child care.

If you have not yet begun to discuss a caregiving plan with your loved ones and other members of your family, it is never too late. It doesn't matter who starts the conversation. What really matters is that every American family has the opportunity to talk about and create a caregiving plan for their aging loved ones based on the needs and wishes of those who will be receiving the care.

"When I really get down to it, it's almost impossible to believe that my dad may need help. For my whole life, he's always been the one that took care of me."



## Five Steps to a Caregiving Plan for Your Family

This guide is designed to help you and other family members discuss and create a caregiving plan for yourself or an aging parent, other relative, or close friend or neighbor. Each of the following five steps includes information on how to get started, questions to ask, and where to find basic resources. Don't be discouraged if you can't answer every question or fill in every blank. And remember, you don't have to do it all at once. The important thing is to start—and continue—the conversation in a way that works for you and your family.

### STEP 1 Prepare to Talk

### STEP 2 Form Your Team

### STEP 3 Assess Needs

### STEP 4 Make a Plan

### STEP 5 Take Action

### STEP 1 Prepare to Talk

Let's face it. No adult child wants to talk about the "what if's" with their fiercely independent parents. And no parent wants to admit to themselves or their children that they might need help someday.

So before you figure out who will care for your loved one, it's important to ask yourself some questions:

- Who is the best person to start the conversation with your loved one(s)?
- What are your biggest concerns and priorities as you help put together a caregiving plan for someone else?
- What is the best thing you think might happen as a result of this conversation?
- What is the most difficult thing for you about having this conversation with a person you care about?
- What are you afraid might happen as a result of this conversation?
- How do you think your loved one and other family members might react to the conversation?
- How does your family usually respond when uncomfortable subjects are discussed?
- How can you explain to your loved one and other family members why it is important to have this conversation?
- In addition to emotional support, how much financial support are you willing or able to provide if your loved one needs it? (You might start by reviewing *The Financial Steps for Caregivers: What You Need to Know About Money and Retirement*, from the Women's Institute for a Secure Retirement at [www.wiser.heinz.org](http://www.wiser.heinz.org)).

### The Opinion That Matters Most

Every caregiving plan must be grounded in the wishes and consent of the person(s) who will be receiving the care. It's still important for caregivers to evaluate their own values, responsibilities, and finances, **but they should never make a plan or intervene in the lives of their loved ones without their knowledge or consent.** This is important not only to protect the interests and needs of the person being cared for, but also because the caregiver could get into legal trouble if they do not have the legal authority to act on behalf of a loved one. Keep in mind that even if a family has good intentions, financial institutions, courts, and eldercare services are mindful of potential elder abuse, fraud, and neglect, and will expect proof of legal authority.



## Understanding Your Loved Ones' Goals for the Future

Your conversation about the future doesn't have to focus only on a caregiving plan. You may also consider talking generally with your loved ones about what is most important to them as they grow older. You can use the following checklist as a starting point to better understand their priorities. Start by asking them to check all those that apply and then spend some time talking about each one in a little more detail.

- To remain as independent as possible for as long as possible
- To remain healthy and active
- To remain in my own home for as long as possible
- To focus on a hobby of mine
- To work for as long as possible
- To become involved in the community
- To remain as financially independent as possible
- To take classes
- To create a safety net in the event of an emergency or crisis situation
- To start my own business
- To buy a second home
- To move closer to family
- To relocate to a smaller home
- To retire in a different place
- To travel
- To be able to help my children and grandchildren

“Every time I try to bring up the future, my dad just shuts down. He tells me the important papers are in the file cabinet, but the conversation never seems to go beyond that.”

## 10 Tips on How to Approach a Difficult Topic

The reality is that some conversations are just plain difficult—even with the people to whom you feel the closest. When preparing to discuss a difficult topic, it helps to follow the ground rules below to ensure that everyone's feelings are respected and viewpoints are heard.

To help make the conversation as productive and positive as possible:

1. Try not to approach the conversation with preconceived ideas about what your loved ones might say or how they might react. *“Dad, I just wanted to have a talk about what you want. Let's just start with what is important to you.”*
2. Approach the conversation with an attitude of listening not telling. *“Dad, have you thought about what you want to do if you needed more help?”* as opposed to *“We really need to talk about a plan if you get sick.”*
3. Make references to yourself and your own thoughts about what you want for the future. Let them know that they are not alone; that everyone will have to make these decisions. *“Look, I know this isn't fun to think about or talk about, but I really want to know what's important to you. I'm going to do the same thing for myself.”*
4. Be very straightforward with the facts. Do not hide negative information, but also be sure to acknowledge and build on family strengths. *“As time goes on, it might be difficult to stay in this house because of all the stairs, but you have other options. Let's talk about what those might be.”*
5. Phrase your concerns as questions, letting your loved ones draw conclusions and make the choices. *“Mom, do you think you might want a hand with some of the housekeeping or shopping?”*

*The conversation about caregiving is more than one exchange. It is a discussion that takes place over time. It is never too early to start talking.*





6. Give your loved ones room to get angry or upset, but address these feelings calmly. *“I understand all this is really hard to talk about. It is upsetting for me, too. But, it’s important for all of us to discuss.”*
7. Leave the conversation open. It’s okay to continue the conversation at another time. *“Dad, it’s okay if we talk about this more later. I just wanted you to start thinking about how you would handle some of these things.”*
8. Make sure everyone is heard—especially those family members who might be afraid to tell you what they think. *“Susan, I know this is really hard for you. What do you think about what we are suggesting?”*
9. End the conversation on a positive note: *“This is a hard conversation for both of us, but I really appreciate you having it.”*
10. Plan something relaxing or fun after the conversation to remind everyone why you enjoy being a family. Go out to dinner, attend services together, or watch a favorite TV program.

These are just a few suggestions of things you, your loved ones, and other family members can do to unwind after a difficult conversation.



## STEP 2 Form Your Team

You can’t create an effective family caregiving plan without the input and support of your loved ones and your other family members—everyone should have a say in the process. Chances are you already have an idea of who needs to be in on the conversation, but it helps to list everyone who should and would want to be a part of the team. That includes “difficult” or argumentative family members. It might be easier to leave them out of the initial discussion, but it won’t help later when it’s time to put the plan into action.

Before you sit down to talk about the next steps, you need to assemble your “team”—those family members (and perhaps some close friends) who want or need to play a role in the caregiving plan. The most important—and unfortunately often the most overlooked—participant in the conversation is the person who may be on the receiving end of the care. Barring mental or physical incapacity or other extraordinary circumstances, the person receiving the care should play the most significant role in the discussion.

**The care recipient’s wishes and priorities are the cornerstone of every family caregiving plan.**

To move the planning process forward, it will also help to have one person who is designated as the family team leader. You don’t have to vote on who the leader should be nor does the family team leader get to dictate the outcome of the conversation. It is important, however, to have a point person to keep the process going and make sure that people agree to and understand the final results.



*The caregiving role is a complex one. Caregivers must consider their role as individuals and as family members. Sometimes these roles are in agreement and sometimes they compete. Expect that there may be conflicts and don’t be afraid to talk them out.*

**GENERAL NEEDS ASSESSMENT**  
(One for each individual who will need care)

**STEP 3 Assess Needs**

**Assessing the Needs of Your Loved Ones**

The person you are caring for (or will be caring for in the future) should be involved and agree to every step of the planning process. Once you have your team in place, the next important step is to assess the needs of your loved one. Sometimes this is difficult to do ahead of time, but figuring out what your loved one's priorities are, where they want to live, and the nature of the care involved will help you determine what kind of information you need the most and which resources will be most helpful.

**Finding the Right Information**

Before you can come up with a family caregiving plan that works for everyone, you will need to assess your loved ones' needs and gather two types of information. First, it's important to get a handle on where to find your loved ones' *personal information* — from important documents such as wills and insurance policies to which files the electric bills are in. Second, it's helpful to find out more about the many *national and local resources* that are available to support caregivers—especially information about public benefit programs that might provide just the extra boost families may need.



My mom told us that she wanted to stay in her house no matter what. Knowing that helped us figure out a way to keep her where she wanted to be even after she got sick.

**A. Organizing the Most Helpful Resources**

Putting all the useful information in one central place will help avoid uninformed decisions and expensive mistakes later on. The following checklists are designed to help your family caregiving team begin to put together the many sources of information you might need.

Area of Need	Types of Possible Tasks	Point Person
Home Maintenance and Living Situation	<input type="checkbox"/> Pay rent/mortgage	_____
	<input type="checkbox"/> Home repairs	FAMILY MEMBER
	<input type="checkbox"/> Ongoing maintenance	_____
	<input type="checkbox"/> Safety concerns	ADDRESS
	<input type="checkbox"/> Accessibility for disabilities	PHONE
	<input type="checkbox"/> Grocery shopping & meal preparation	EMAIL
	<input type="checkbox"/> Lawn care	_____
	<input type="checkbox"/> Pet care	FAMILY MEMBER
	<input type="checkbox"/> Housekeeping	ADDRESS
	<input type="checkbox"/> Other: _____	PHONE
		EMAIL
Financial Affairs	<input type="checkbox"/> Paying bills	_____
	<input type="checkbox"/> Keeping track of financial records	FAMILY MEMBER
	<input type="checkbox"/> Supervising public benefits programs, etc.	_____
		ADDRESS
		PHONE
		EMAIL
Transportation Needs	<input type="checkbox"/> Driving decisions	_____
	<input type="checkbox"/> Coordinating rides	FAMILY MEMBER
		_____
		ADDRESS
		PHONE
		EMAIL
Personal Care	<input type="checkbox"/> Organization of family and professional care providers	_____
	<input type="checkbox"/> Rides to hair stylist	FAMILY MEMBER
	<input type="checkbox"/> Help with bathing	_____
		ADDRESS
		PHONE
		EMAIL

CONTINUED ON REVERSE >

GENERAL NEEDS ASSESSMENT (continued)

Area of Need	Types of Possible Tasks	Point Person
Health Care	<input type="checkbox"/> Make, accompany, drive or make alternate logistic arrangements for doctor's appointments	_____ FAMILY MEMBER
	<input type="checkbox"/> Submit medical insurance and bills	_____ ADDRESS
	<input type="checkbox"/> Explain medical decisions	_____ PHONE
		_____ EMAIL
Communications	<input type="checkbox"/> Keeping family caregiving team informed	_____ FAMILY MEMBER
	<input type="checkbox"/> Coordinating visits	_____ ADDRESS
		_____ PHONE
		_____ EMAIL
Adaptive Devices	<input type="checkbox"/> Ordering, maintaining, and paying for adaptive devices (e.g., wheelchair, walker, etc.)	_____ FAMILY MEMBER
		_____ ADDRESS
		_____ PHONE
		_____ EMAIL

PERSONAL INFORMATION CHECKLIST  
(One for each individual who will need care)

NAME	SOCIAL SECURITY NUMBER	
X	Personal Information	Where is it kept? (attach copy of documents)
	Birth Certificate	
	Marriage Certificate	
	Death Certificate (for Deceased Spouse)	
	Divorce Papers	
	Military Records Branch of Service: VA ID#: Veterans Military Service Record (DD - 214): Dates of Service:	
	Driver's License/Organ Donor Card	
	Passport/Citizenship Papers	
	Will	
	Trusts	



**PERSONAL INFORMATION CHECKLIST** (continued)

**X Personal Information** **Where is it kept?** (attach copy of documents)

Life Insurance Policy or Policies	
Disability Insurance (long- and short-term)	
Long-Term Care Insurance	
Safety Deposit Box(es) Location(s): Number(s): Keys:	
Address Books (names and addresses of friends and colleagues)	
Lists of church & community memberships and contact information	
Information on waiting lists or contracts with retirement communities or nursing homes	
Information on cemetery plots and funeral & burial instructions	
Plan for care of family pets	
Other	

**HOME MAINTENANCE CHECKLIST**

**NAME** **SOCIAL SECURITY NUMBER**

**FAMILY CONTACT** (FAMILY TEAM LEADER)

EMAIL PHONE #

**BACK-UP CONTACT**

EMAIL PHONE #

<b>X</b>	<b>Home Item</b>	<b>Notes</b>	<b>Where is it kept?</b>
	Mortgage or Rental Documents & Bills	Real Estate Agent:	
	Utility Bills	Power Company: Gas Company: Cable/Internet: Low Income Home Energy Assistance (LIHEAP)? <b>Y N</b>	
	Telephone Bills	Telephone Companies: Low-Income Assistance? <b>Y N</b>	
	Homeowners Insurance Policy	Insurance Agent:	
	Homeowners Insurance Bills	Premium:	

## HOME MAINTENANCE CHECKLIST (continued)

X	Home Item	Notes	Where is it kept?
	Personal Property Insurance	Premium:	
	Receipts from Property Taxes	State Property Tax Relief? <b>Y N</b>	
	Garbage Service	Garbage Day is <b>M T W Th F</b> (circle)	

## HEALTH CHECKLIST

<b>NAME</b>	<b>SOCIAL SECURITY NUMBER</b>
<b>FAMILY CONTACT (FAMILY TEAM LEADER)</b>	
EMAIL	PHONE #
<b>BACK-UP CONTACT</b>	
EMAIL	PHONE #
<b>PHARMACY</b>	PHONE #
ADDRESS	
<b>PHARMACY</b>	PHONE #
ADDRESS	
<b>DOCTOR</b>	PHONE #
ADDRESS	
<b>DOCTOR</b>	PHONE #
ADDRESS	
<b>DOCTOR</b>	PHONE #
ADDRESS	
<b>DOCTOR</b>	PHONE #
ADDRESS	
<b>OTHER</b>	PHONE #

X	Health Item	Notes	Where is it kept?
	Living Will		
	Durable Power of Attorney for Health Care		
	Medicare Number & Identification Card	Medicare Savings Program? <b>Y N</b>	
	Medicaid Number & Identification Card		



**HEALTH CHECKLIST (continued)**

<b>X</b>	<b>Health Item</b>	<b>Notes</b>	<b>Where is it kept?</b>
	Medicare Prescription Drug Coverage	Extra Help Program? <b>Y N</b>	
	Health Insurance	Policy: Premium:	
	VA ID #		
	Do Not Resuscitate (DNR) Order		
	Advance Directive		

<b>X</b>	<b>Prescriptions</b>	<b>Dosage</b>	<b>Cost</b>

**TRANSPORTATION CHECKLIST**

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**NAME** \_\_\_\_\_ **SOCIAL SECURITY NUMBER** \_\_\_\_\_

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**FAMILY CONTACT (FAMILY TEAM LEADER)**

---

EMAIL \_\_\_\_\_ PHONE # \_\_\_\_\_

---

**BACK-UP CONTACT**

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EMAIL \_\_\_\_\_ PHONE # \_\_\_\_\_

<b>X</b>	<b>Item</b>	<b>Notes</b>	<b>Where is it kept?</b>
	Auto(s)	Make(s):	
	Auto Loan Information	Model(s):	
	Title for Car(s)	Blue Book Value of Car(s):	
	Title for Recreational Vehicle(s)	Insurance Company:	
	Car Insurance	Insurance Company:	
	Parking	Premium:	
	Public Transportation Options	Transportation assistance for older residents? <b>Y N</b>	

## FINANCIAL CHECKLIST

**NAME** \_\_\_\_\_ **SOCIAL SECURITY NUMBER** \_\_\_\_\_

**FAMILY CONTACT (FAMILY TEAM LEADER)**

EMAIL \_\_\_\_\_ PHONE # \_\_\_\_\_

**BACK-UP CONTACT**

EMAIL \_\_\_\_\_ PHONE # \_\_\_\_\_

X	Item	Notes	Where is it kept?
	Bank Records (checking/savings accounts)		
	Will		
	Durable Power of Attorney		
	Any rental agreements or business contracts		
	Complete list of assets & debts		

CONTINUED ON REVERSE >



X	Item	Notes	Where is it kept?
	List of routine household bills		
	Federal & State Tax Returns (past 3-5 years)		
	Records of any personal loans made to others		
	Information on bank contact or financial planner		
	Other		



### B. Information on Public Benefits

Public and private benefits programs are a positive and unique part of living in a nation that cares about the well-being of its citizens. The AARP Foundation's Benefits Outreach Program is committed to doing everything it can to encourage Americans 50+ to take full advantage of these resources—programs that they have helped to build through years of hard work, military service, raising productive young people, and volunteering in their communities.

These federal, state, and local government programs help older individuals pay for doctor visits, food, energy bills, property taxes, and other expenses. Millions of older people are eligible for these benefits, but only half of those who qualify for help are actually receiving it. In general, older Americans can sign up for Social Security when they are 62 or older and for Medicare when they are 65. For the other programs, age may or may not be an important criteria—but all are available to older Americans.

## Core Public Benefits for Older Americans

Program Name	How does it help?	The program helps people who have:		
		Limited Income*	Limited Resources	Medical Needs, incl. Disability
Social Security -Worker's Benefits -Survivor's Benefits -Disability Benefits	Cash			X
Supplemental Security Income (SSI)	Cash	X	X	X
State Property Tax Relief	Reduces property tax bill, or freezes property value (state-specific guidelines often refer to age or property value and not income)	X in some states	X in some states	
Medicare A & B	Helps people 65 and older, plus younger people with disability, pay for hospital stays and doctor's bills			X
Medicare Savings Program	Pays for the Medicare insurance premium that is taken out of Social Security checks	X	X in some states	
Medicare Prescription Drug Coverage	Helps people 65 and older, plus younger people with disability, pay for prescription drugs	Everyone with Medicare is eligible for this coverage, regardless of income and resources, health status, or current prescription expenses.		
Medicare Rx Extra Help	Helps pay for costs of the Medicare Prescription Drug Coverage	X	X	
State Prescription Drug Program	Helps pay for prescription drugs (state-specific)	X	X in some states	
Medicaid	Pays for medical and long-term care, including extremely high medical bills or need to pay for nursing home care	X	X	X
Low Income Heat Energy Assistance Program (LIHEAP)	Helps pay for heat, gas, or electricity bills (state-specific)	X	X	
Telephone Assistance	Helps pay costs of basic phone service (state-specific)	X		
Food Stamps	A debit card contains money to buy nutritious food. Amount depends on your total income, family size, and where you live.	X	X	

\* Each program has its own income guidelines, and most will take into account a variety of other eligibility factors. In general, limited income is considered to be between 75% and 150% of the poverty level. In 2006, the poverty level is \$9,800 for 1 person, \$13,200 for 2 people and \$20,000 for 4 people. To find out if your family member qualifies for these programs, use the AARP Foundation's Benefits QuickLINK at [www.aarp.org/quicklink](http://www.aarp.org/quicklink) (see the next page for more information) and apply for the programs that they are eligible to receive.

## Find Public Benefits

To find out if your family members are eligible for the 15 most important public benefits for older adults and children, use the AARP Foundation's Benefits QuickLINK online screening tool.

- **Benefits QuickLINK** ([www.aarp.org/quicklink](http://www.aarp.org/quicklink)) helps people with low to moderate incomes find out if they qualify for the 15 most important public benefits for older adults and children. Answer a few questions and receive fact sheets, websites, and applications for state, federal, and private programs that help pay for groceries, prescription drugs, health insurance, and more.

## C. National and Local Resources

Following is a list of common questions future caregivers may have when they are putting together a plan with an aging loved one and other family members. Start with the resources listed on the next page to get the answers and basic information your family may require based on your initial assessment.



“Even with prescription drug coverage, I had to help my dad pay for his medication until I found out he was actually eligible for veteran's benefits all along. It would have been nice to know that \$1,000 ago.”



## Housing Resources

Where can I find out about low-income programs and benefits in my mom's town?	<b>Eldercare Locator (www.eldercare.gov)</b> ; 1-800-677-1116. Sponsored by the U.S. Administration on Aging, the locator specializes in putting caregivers in touch with a range of resources in local communities.
Can my dad get help paying for his phone bill?	<ul style="list-style-type: none"> <li>• <b>LinkUp America</b> helps qualified low-income consumers to connect, or hook up, to a telephone network.</li> <li>• The <b>Lifeline Assistance Program</b> provides certain discounts on monthly service for qualified telephone subscribers. The federal discount is up to \$10.00 per month, depending on your state in addition to whatever discount your state might provide.</li> <li>• Contact your local telephone company or your state regulatory agency for information about these programs and to determine whether or not you qualify for discounts under the Low-Income program.</li> <li>• For more information, go to <b>www.aarp.org</b> and type "Save on Phone Bill" in the SEARCH box.</li> </ul>
Can my mom get help paying for the high cost of her heating bills?	The <b>Low Income Home Energy Assistance Program (LIHEAP)</b> — <b>www.acf.hhs.gov/programs/liheap</b> or 1-866-674-6327.
Where can I learn more about housing?	There are a range of <b>federal, state and local housing and housing assistance programs</b> that are available to older individuals and families with limited incomes. To learn more, log on to <b>www.aarp.org/families/housingchoices</b> .
What's a Reverse Mortgage?	If your loved ones own their own home, reverse mortgages may be a way to help them use part of the value of their property to help with daily living expenses. For more information about reverse mortgages, log on to <b>www.aarp.org/money/revmort</b> .

## Transportation Resources

What kind of transportation resources are available in my dad's town?	<b>Eldercare Locator (www.eldercare.gov)</b> ; 1-800-677-1116. Sponsored by the U.S. Administration on Aging, the locator specializes in putting caregivers in touch with a range of resources in local communities.
Where can I find more information about driver safety for my older parents?	The <b>AARP Driver Safety Program</b> is the nation's first and largest classroom refresher course for drivers age 50 and older that has helped millions of drivers remain safe on today's roads. Visit <b>www.aarp.org/life/drive</b> .
Where can my dad take an AARP Driver Safety Course?	To locate the nearest <b>Driver Safety Course</b> , go to <b>www.aarp.org/families/driver_safety</b> or call 1-888-AARP NOW (1-888-227-7669).

## Health Resources: Medicare & Medicaid

Where can I learn more about Medicare?	To find out more information about Medicare, log on to <b>www.medicare.gov</b> . Use the Search feature in the top right-hand corner to find your way around the site. You can also call 1-800-MEDICARE for more information.
What are the best ways to help pay for prescription drugs?	For information on resources and services to help cover the costs of prescription drugs, log on to <b>www.medicare.gov</b> or call 1-800-MEDICARE. You can also find information at <b>www.aarp.org/quicklink</b> .
Where can I learn more about Medicaid?	To find out more information about Medicaid, log on to <b>www.cms.hhs.gov/medicaid</b> . Use the Search feature in the top right-hand corner to find your way around the site.
What are Medicare Savings Programs?	<b>Medicare Assistance Programs</b> help people with Medicare, who do not qualify for Medicaid, pay for some of the costs of Medicare. To find out more information, log on to <b>www.medicare.gov</b> .
I need information on eldercare resources in my parents' community. Where should I start?	<b>Eldercare Locator (www.eldercare.gov)</b> ; 1-800-677-1116. Sponsored by the U.S. Administration on Aging, the locator specializes in putting caregivers in touch with a range of resources in local communities.

## Financial Resources

Can I get someone to help my parents keep track of their bills?	For more information about resources to help you manage a loved one's finances, log on to the <b>AARP Money Management Program</b> at <b>www.aarpmmp.org</b> .
Can anyone help me get my parents' taxes done?	<b>AARP Tax-Aide</b> offers a network of national volunteers who help older individuals and family members fill out complicated tax forms. For more information, log on to <b>www.aarp.org/taxaide</b> or call 1-888-AARP NOW.
Why is it so difficult for most families to talk about their financial situation?	Click on this FAQ at <b>www.eXtension.org/personalfinance</b> to get helpful tips and strategies.
Who can help my parents draft a will?	<b>What is a Will?: Self-Help Guide</b> and <b>Worksheet for Your Will</b> walk individuals through the process of planning and finding qualified professionals to draft a will. These publications are available by logging on to <b>www.aarp.org/money/legalissues</b> .
Where can I find out more about estate planning?	AARP offers information on estate planning that explains the basics of what you need to know about wills, trusts, and more, in plain, easy-to-understand English. For more information, go to <b>www.aarp.org</b> and type "estate planning" in the Search box.
I think my parents may be eligible for programs that help people with not much money. Where can I find them?	The <b>AARP Foundation Benefits Outreach Program</b> . Go to <b>www.aarp.org/quicklink</b> .

*Not all families are the same. If you don't think a family meeting will work in your family, you may consider hiring a professional to help your loved one and other family members put a plan together.*

## D. Family Caregiving Information

AARP offers a variety of comprehensive resources for caregivers and their families. The publications and websites listed below are an excellent starting point for anyone who is beginning to talk about and plan for caregiving responsibilities.

### Family Caregiving Resources

*Caring for Your Parents: The Complete AARP Guide* by Hugh Delehanty and Elinor Ginzler (AARP Books/Sterling Publishing Co., Inc., 2005) can be found at [www.aarpmagazine.org/books](http://www.aarpmagazine.org/books).

AARP Caregiving WebPages. Extensive resources on caregiving and caregiving supports can be found by logging on to [www.aarp.org/life/caregiving](http://www.aarp.org/life/caregiving).

### To order *Prepare to Care* or for more information:

- call 1-888-OUR-AARP (1-888-687-2277)
- email [benefitsoutreach@aarp.org](mailto:benefitsoutreach@aarp.org)

## STEP 4 Make a Plan

Once you have put together your team, assessed your family's needs, and gathered all the information you need to make solid, informed decisions, it's time to sit down with all the important players and put your plan together. Keep in mind that you can never plan for every detail or eventuality, but if you have the basics covered, you will have an important foundation to build on later.

There are a million different ways to have a planning conference with your loved one and family. You can host a family meeting, hold a family conference call (especially if your family members are spread out across the country), or have a series of email conversations, especially to keep everyone informed as things change. For the initial planning, however, a face-to-face conversation is always the best idea. Whatever you do, make sure that everyone knows about the discussion ahead of time so that there are no surprises or hurt feelings.

The family team leader can get the conversation started, but no one person should dictate or limit what is talked about. As we have made clear throughout this publication, the person who will be receiving the care will have the ultimate control over the conversation and the plan for the future. After coming up with a plan, the group may consider designating one family member to write up a brief summary of what was decided. Because people sometimes remember conversations differently, this is an important tool to make sure that everyone agrees on and has a record of what was discussed and who is responsible for what. Most important, a written summary of the plan helps to ensure that all the wishes and needs of the potential care recipient have been considered and included.

The plan itself doesn't have to be fancy, formal or long (see example on page 28). Think of it as a document that outlines the general "rules" rather than a blueprint that lays out every possible detail. While there is more than one way to make sure that you cover all the topics that are important to your family, you might choose to organize the discussion around the major areas of life that might be impacted by caregiving responsibilities.



*"When my aunt got sick all of a sudden, I watched my cousins argue and fight about where she would live and who would take care of her. The arguments left deep scars, and their relationships have never been the same. I want us to avoid that."*



No matter how you decide to have the conversation, the group should designate a point person who will be responsible for each area. Others within the group can then be assigned to help with specific tasks within each area. This keeps one family member from handling too many tasks (e.g., one sibling ends up taking on most of the responsibilities because she lives the closest).

Again, the family members who will receive the care should play the most significant role in talking about and assigning roles and tasks. Even if one child is an accountant, an older parent may feel more comfortable having another child look after their financial affairs. Often, loved ones already have strong and well-founded opinions about who they might want to do which task.

Family Caregiving Plan		Area: Health Team Lead: Thomas		
Need	Goal	Steps	Person Responsible	Timeline
Health Care Power of Attorney	Signed and copied in file	<ol style="list-style-type: none"> <li>1. Get copy from website</li> <li>2. Read with Mom</li> <li>3. Sign with witnesses</li> <li>4. Put in file</li> <li>5. Send copy to Jill</li> </ol>	Thomas	Completed by 4th of July picnic
Sign up for state prescription assistance program	Help pay for prescription drugs—save \$\$	<ol style="list-style-type: none"> <li>1. Do Benefits QuickLINK</li> <li>2. Get applications</li> <li>3. Fill them out and mail</li> <li>4. Get result</li> <li>5. Use at pharmacy with mom—first time</li> </ol>	Jane	Send this month



## STEP 5 Take Action

One of the hardest tasks in the world is putting together a plan you hope you and your loved one will never have to use. For ourselves and our loved ones, all we really want is happiness, good health, and loving family and friends. When the unexpected happens, however, it helps to have the tools in place to deal with life's complications, especially when they are designed to help you care for someone close to you.

The strength and success of a caregiving plan is only tested when the plan is actually put into action. While this seems obvious, the best-laid plans are sometimes hard to implement or are forgotten altogether. When a crisis happens, it is difficult to remember a specific blueprint for action. And it's always possible that circumstances and relationships may have changed by the time a family is ready to use the plan. That's why it is important for the team to re-evaluate and perhaps expand the plan from time to time.

Most important, family members should always remember that no matter how organized and committed you are, the plan will have to change as you go along. That's O.K. It's having the conversation in the first place—and understanding the needs, wishes and dreams behind it—that will help ensure a meaningful and caring future for you and those you love.

## How Can I Get More Information?

If you or someone you know needs the services of the AARP Foundation or to contact us for more information about the AARP Foundation, the programs we support, or to volunteer:

### Web:

You can download a copy of *Prepare to Care* at [www.aarp.org/foundation/preparetocare](http://www.aarp.org/foundation/preparetocare)

### Mail:

You can write us at:  
Benefits Outreach Program  
AARP Foundation  
601 E Street NW  
Washington, DC 20049

### Phone:

You can call us at: 1-888-OUR-AARP (1-888-687-2277)

### Email:

[benefitsoutreach@aarp.org](mailto:benefitsoutreach@aarp.org)

## Tell Us What You Think

The AARP Foundation is interested in hearing how your family used *Prepare to Care*. Please fill out the attached postcard, or go to [www.aarp.org/foundation/preparetocare](http://www.aarp.org/foundation/preparetocare) to complete an evaluation form.

### **About the AARP Foundation**

The AARP Foundation is AARP's affiliated charity. Foundation programs provide security, protection and empowerment for older persons in need. Low-income older workers receive the job training and placement they need to re-join the workforce. Free tax preparation is provided for low- and moderate-income individuals, with special attention to those 60 and older. The Foundation's litigation staff protects the legal rights of older Americans in critical health, long-term care, consumer and employment situations. Additional programs provide information, education and services to ensure that people over 50 lead lives of independence, dignity and purpose. Foundation programs are funded by grants, tax-deductible contributions and AARP.

To find out more information about the AARP Foundation and how to support its charitable programs, visit [www.aarp.org/foundation](http://www.aarp.org/foundation).



#### **Benefits Outreach Program**

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[www.aarp.org/foundation](http://www.aarp.org/foundation)