



Caring for an aging loved one checklist

Providing care and living arrangements for an aging parent or older adult can be difficult if you are not prepared. Use the checklist below to help with some of the details and issues you should be aware of when providing eldercare.

Discuss with your parents their wishes and needs for the future. Compile a list of their current income, assets and liabilities. Hire a financial planner to ensure your parents won't outlive their financial resources.

Help parents select and hire an attorney to create legal documents to designate an individual to handle property management and healthcare decisions upon their incapacity (e.g., durable power of attorney, healthcare proxy). Ensure parents have wills and trusts established and updated.

Look into joining local or national caregiver support groups. Explore any community services available (e.g., adult day care) to supplement your efforts.

Investigate housing options for your parents (e.g., in-home healthcare, retirement community or a nursing home). Evaluate area retirement communities and nursing homes. (Because many of these facilities have waiting lists, it is best to put your name on the waiting list before a move is necessary.)

Ensure your parents have proper health insurance coverage. Explore their eligibility and coverage under major medical insurance, Medicare, Medicaid, Medigap policy, military benefits, etc.

Encourage your parents to investigate the ways to pay for nursing home care, such as: long-term care insurance, Medicaid, savings and investments, etc.

If parents will move in with you, consider making any needed modifications to your home (e.g., installing wheelchair ramps, bathroom safety fixture, etc.). Discuss expectations with parents for living arrangements, such as financial responsibilities, household responsibilities, etc.



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We're here to help you take action

You can reach out directly to your financial professional.

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