



Your “What’s Next” Toolkit

Future-Proofing Your Loved One’s Independence



homeinstead.com





Making hard conversations a little easier.

Growing older isn't always easy. And for some of us, talking to our loved ones about life changes as they age can be nearly as difficult. But does it have to be? And should you wait for an emergency to be the reason to start talking?

We don't think so. Making decisions, understanding choices, and sharing wishes are all important for your loved one and for you. In this toolkit, you'll find helpful tips for starting those conversations and tools to help you and your loved ones plan for a better "what's next."

Begin with their needs in mind.

Talking to older loved ones can be challenging, but remember that these conversations are about helping them maintain their independence and quality of life. Whether discussing in-home help or finances, the goal is to empower them to stay safe, healthy, and in control as they age.

When is the right time to talk?

The standard rule of thumb is to start having conversations when your parents are around

70 YEARS OLD.

Your roadmap to a meaningful discussion.



When you choose to have the conversation, try these tips to help you conduct it with confidence:

01 **Make a plan.**

- Review what you need to discuss beforehand to help you stay focused during the conversation. See our Action Plans for more.
- Involve the right people, such as siblings, grandchildren, and anyone involved in their care.
- Focus on the positives and how the right care can enhance their quality of life.

02 **Pick the right time and place.**

- Select a location that creates a relaxed atmosphere.
- Choose a day and hour that gives you time to talk without distractions.
- Be flexible. You might need to have more than one conversation.

03 **Listen with an open mind.**

- Be patient and encourage them to chat.
- Take the time to really listen, restating what you hear.
- Don't interrupt or cut them off.

04 **Make it about them.**

- Be clear that the conversation is about supporting their independence.
 - Ask how they're managing and what they're feeling.
 - Take their wishes into consideration.
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The Benefits of Home Instead

Accepting help can be hard for our loved ones, but if you go into the conversation equipped with solutions that can actually enhance quality of life, the outcomes may be better than you hoped. In-home care options from Home Instead are designed to do just that.



COMFORT

They can remain at home, surrounded by their own possessions and memories.



COMPANIONSHIP

Our Care Pros build meaningful connections, helping reduce loneliness and isolation.



PERSONALIZED SUPPORT

We establish care that's unique to their needs and challenges.



INDEPENDENCE

From a ride to card night to help with dinner, their daily routines stay routine.

Our Home Care Services

Home Instead offers a wide range of care services tailored to meet your unique needs.*

- Personal Care
- In-Home Memory Care
- Chronic Condition Support
- 24-Hour Care
- Hospital-to-Home Care
- End-of-Life Care
- Respite Care
- Companion Care

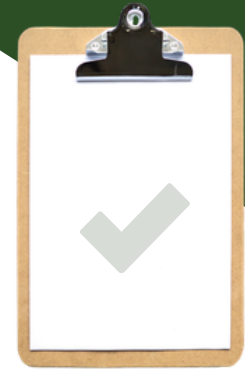
**services may vary by office and to speak with your local office to find out how they can support.*



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Action Plans for Successful Aging[®]

These Action Plans were thoughtfully created to help you connect with your older loved one around some of life's important topics. You'll find conversation starters, supportive tips, and useful resources to help guide planning and make family discussions a little easier.



Living Choices



Dating and Relationships



Finances



Driving



Health



End-of-Life



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ACTION PLAN

Living Choices

Home is more than just a place. It's often where memories live on and where traditions are kept. But as our loved ones age at home, everyday tasks and home upkeep can become more challenging. So, what's next? How can they balance comfort and care while maintaining their independence? Let's find a way.



Questions to Ask Them

- ☐ What do you love most about your home?
- ☐ If you couldn't live at home, what's your ideal living situation?
- ☐ Are there activities or tasks that have become more challenging?
- ☐ Could you live with your adult children? Why or why not?

Additional Considerations

VETERANS AFFAIRS BENEFITS

If they are a veteran, they may qualify for financial assistance through the VA Aid & Attendance pension.

[VA Aid & Attendance](#)

They may also be eligible for the VA Homemaker and Home Health Aide Program.

[VA Homemaker & Home Health Aide Care](#)

HOME UPDATES

Making their house safer and more accessible is essential to aging in place. Thanks to several advances in home technology, this is easier than ever.

[Home Safety Guide and Checklist](#)

LONG-TERM CARE INSURANCE

If they have long-term care insurance, it may cover any or all of the following:

- Home care services
- Assisted living facilities
- Nursing home care
- Adult day care services
- Memory care
- Hospice care

[Navigating Long-Term Care Insurance](#)



Helpful Resources

- Understanding Care Options- [HomeInstead.com](#)
- Genworth Cost of Care Survey - [Genworth.com](#)

ACTION PLAN

Finances

Planning ahead gives them the freedom to shape their future while easing worries about healthcare and long-term costs. Even in retirement, there are ways to make the most of their income. With the right guidance, you can work with them to create a plan that delivers confidence and peace of mind.



Questions to Ask Them

- ☐ If you still work, when do you plan to retire?
- ☐ How important is maintaining your current standard of living?
- ☐ How often do you hope to travel?
- ☐ How much do your hobbies or leisure activities cost per month?

Additional Considerations

HEALTHCARE COSTS

Medicare, long-term care insurance policies, and supplemental insurance coverage can help cover rising costs.

[Medicare.gov](https://www.medicare.gov)

LOCAL LONG-TERM CARE COSTS

The costs for different types of care vary from region to region. To estimate costs, use tools like Genworth's

[Long-Term Care Cost Calculator](https://www.genworth.com/long-term-care-cost-calculator)

ESTATE & LEGACY PLANNING

Ensure they have up-to-date will, trust, and power of attorney documents.

[Final Years Planning](https://www.irs.gov/retirement-plans/estate-planning)

FRAUD & FINANCIAL PROTECTION

Millions of older adults fall victim to fraud each year. Learn about common scams and how to stay protected.

[FBI Elder Fraud](https://www.fbi.gov/elder-fraud)

DEBT & EXPENSES

Paying down high-interest debt can help reduce financial strain. Regularly monitoring monthly expenses can also help track their spending and identify ways to save.

[10 Ways to Stretch Your Dollars](https://www.irs.gov/retirement-plans/10-ways-to-stretch-your-dollars)



Helpful Resources

- U.S. Government Benefit and Assistance Programs – [benefits.gov](https://www.benefits.gov)
- Social Security Administration – [ssa.gov](https://www.ssa.gov)

ACTION PLAN

Health

A healthy body, mind, and spirit are key to thriving as we age. The choices we make today shape our future—where we live, how we connect, and the independence we maintain. Prioritizing your loved one's well-being can open the door to a vibrant and fulfilling life.



Questions to Ask Them



- ☐ Would you consider yourself physically healthy?
 - If not, what areas can you improve upon?
- ☐ How important is your spiritual health?
- ☐ Are there any hobbies you'd like to try to keep yourself active?
- ☐ How do you keep your mind active?

Additional Considerations

REGULAR CHECK-UPS

Routine health checks and preventative screenings are increasingly important as they age. Make sure they schedule them regularly and keep a log to add to their health records.

[Benefits of Annual Checkups](#)

DIET & NUTRITION

Just like when we were children, a balanced diet with plenty of fruits and vegetables is key to staying healthy. But as your loved one ages, their diet may need to change, too.

[MyPlate.gov](#)

MENTAL & EMOTIONAL HEALTH

One of the easiest ways to improve mental health is to find time to practice relaxation techniques.

[Mayo Clinic Stress Management](#)

MEDICATIONS

Keeping an accurate list of medications and supplements helps healthcare providers better manage their health and avoid negative drug interactions.

[LetsTalkAboutRx.com](#)

COGNITIVE STIMULATION

Activities like puzzles, reading, and learning new skills or hobbies have been shown to help older adults maintain cognitive health and experience less decline.

[National Institute on Aging Study](#)

COMMUNITY & CONNECTION

Playing an active role in the community or maintaining social connections not only helps with loneliness but also helps them exercise their brain.

[Benefits of Strong Social Connections](#)



Helpful Resources

- The Benefits of Physical Activity and Health - [cdc.gov](#)
- 8 Nutrition Tips for Older Adults - [Article](#)

ACTION PLAN

Dating and Relationships

As life changes and family dynamics shift, relationships take on new meaning—especially dating. If your loved one is in a relationship, they might feel excited but unsure about how to discuss it with you or your family. Navigating love and family at this stage can be tricky, but having an honest conversation with them can strengthen your own relationship.



Questions to Ask Them



- ☐ How important are romantic relationships to you?
- ☐ Is companionship a big part of your life?
- ☐ How would you go about building new relationships and/or friendships?
- ☐ What would be the ideal reaction from your family if you started dating?
- ☐ Would you consider online dating?

Additional Considerations

REMARRYING AND FINANCES

If they are marrying or remarrying at a later stage of life, be sure to discuss finances and how it may affect their benefits.

[AARP Financial Checklist](#)

LONG-TERM LIVING ARRANGEMENTS

Moving in together is a big step, no matter the age. What are the benefits of living with their new partner without remarrying?

[ElderLawAnswers.com](#)

IMPORTANCE OF FRIENDSHIPS

Maintaining the friendships they have and cultivating new friendships has been shown to support health and well-being.

[HealthyAgingPoll.org](#)



Helpful Resources

- Older Adults and the Benefits of Sex - [HomeInstead.com](#)
- How To Make New Friends After 60 - [Senior Lifestyle](#)
- Dating Apps for Over-50 Singles - [AARP](#)

ACTION PLAN

Driving



Driving symbolizes freedom and independence, so giving it up can be difficult. Aging doesn't mean they must stop driving, but staying safe means recognizing changes and adapting as needed. This section can help you and your loved one assess when it's time to adjust their driving while staying independent as long as possible.

Questions to Ask Them



- ☐ How important is driving to you? How would you feel if you had to give it up?
- ☐ Has a driving situation caused you concern in the past 6 months?
- ☐ Do you feel safe behind the wheel of your car?
- ☐ Would modern safety features increase your sense of safety?
- ☐ If you could no longer drive, how would you get around town?

Additional Considerations

MEDICAL ISSUES AND DRIVING

As we age and experience more medical issues, it's important to know how these can affect our driving.

[Safewise.com](https://www.safewise.com)

DRIVING ABILITY ASSESSMENTS

Understanding their current driving abilities can help them and others stay safe on the road. Join them for a driving skills self-evaluation.

[AAA Driving Ability Tools](https://www.aaa.com/driving-ability-tools)

DRIVER IMPROVEMENT COURSES

It's never too late to become a better driver. Helpful courses available to older adults can help them stay safer on the roads and improve their driving skills.

[AAA RoadWise Driver](https://www.aaa.com/roadwise-driver)

TRANSPORTATION ALTERNATIVES

From public transportation to volunteer drivers, there are plenty of options for those who can no longer drive.

[HealthInAging.org](https://www.healthinaging.org)



Helpful
Resources

- Age and Driving - [HelpGuide.org](https://www.helpguide.org)
- National Highway Traffic Safety Administration Resources for Older Drivers - [NHTSA.gov](https://www.nhtsa.gov)

ACTION PLAN

End-of-Life

While one of the harder conversations to have, end-of-life planning is about ensuring their wishes are honored, as well as easing the burden on family and friends. When their plans are clear, you and your family can focus on supporting each other and celebrating your loved one's life, rather than having to make difficult decisions in times of uncertainty.



Questions to Ask Them

- ☐ What are some defining moments of your life?
- ☐ What are you most proud of and why?
- ☐ Describe your ideal passing. Where would it be? Who do you want around you?
- ☐ What would your ideal memorial or funeral consist of?

Additional Considerations

MAKING A BUCKET LIST

Whether it's visiting Europe or learning a new language, helping them make a list of things they still want to do and issues they'd like to resolve can be helpful and motivating.

[Bucket List Ideas](#)

FUNERAL PRE-PLANNING

Deciding on funeral details ahead of time can help bring peace of mind to everyone.

[Pre-Planning Tips](#)

ESTATE PLANNING

From taking inventory of their assets to naming a power of attorney, estate planning is an important part of the end-of-life planning process.

[AARP Planning Kit](#)



Helpful Resources

- The American Bar Association Guide to Wills and Estates - [Americanbar.org](https://www.americanbar.org)
- Hospice Foundation of America Resources - [Hospicefoundation.org](https://www.hospicefoundation.org)