
Your Long-Term Care Worksheet

When it comes to your home, your health, and your finances, you want to be in the driver's seat. This tool helps you take steps now that will make it easier to live comfortably as you get older. Planning for long-term care is one of the smartest decisions you can make, and it's a gift for your family too.

USE THIS WORKSHEET TO:

- ✔ *Evaluate your options*
- ✔ *Keep notes on your research*
- ✔ *Document the steps you've taken*

Once you've finished, keep the worksheet someplace where you can go back to it from time to time. After all, your life is always changing, so your long-term plans can change, too.



Your Home and Community

Like most people, you probably want to live independently as long as you can. It may make sense to stay in your current home, or look for another home with a different floor plan. You could consider moving closer to family, or into a housing community that offers maintenance and amenities. Use the information below to decide what's best for you.

Home Design

- ✔ Learn about *universal design* features that make your home safer and more comfortable for you and your guests on **Page 7** of the Resource Guide. Print a checklist from aarp.org/housingdesign to see how well your current home – or any place you're considering – will meet your needs.

What parts of the home could create obstacles down the road?

Community Resources

- ✔ Think about whether your home is convenient to what's important to you:

Grocery Store	YES	NO
Pharmacy	YES	NO
Medical Care	YES	NO
Place of Worship	YES	NO
Fitness Center	YES	NO
Dining/Shopping/Recreation	YES	NO
Work	YES	NO
Family/Friends	YES	NO

Are there transportation alternatives to driving?

- ✔ Become better acquainted with services. Find out about supportive programs and services near you for an older friend or relative. Call **1.800.677.1116** or visit **eldercare.gov**.

Name of local department on aging: _____

Phone number: _____

Website: _____

Support Network

- ✔ Start discussions with older loved ones about how they envision having others involved with their care. *Could they use help with errands, chores, and transportation? Is living together a possibility?*

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- ✔ Think about how you would want loved ones to be involved in your own care.

 WHAT I WOULD LIKE FOR MYSELF:

Other Living Arrangements

Although many people want to stay in their own home, it may not be the right choice for everyone. Some people grow tired of keeping up a house. Others want the services, amenities, or help with personal care that are included as part of a package of services.

- ✔ Learn about other living arrangements like home sharing, senior housing communities, continuing care retirement communities (CCRCs), assisted living, and nursing homes. See **Page 11** of the Resource Guide or visit **aarp.org/caregivers**.

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- ✔ Consider what makes a place feel like home for you. Some people care most about staying near family and friends. Others want to make sure they can do their favorite activities, attend religious services, or eat familiar foods.

 MY PRIORITIES:

Your Finances

One of the most important parts of planning for long-term care is figuring out how to pay for it. Now that you have a goal, it's time to examine your finances and come up with a strategy to help you reach it.

- ✔ Find out what long-term care costs in the area where you want to live. Visit aarp.org/longtermcarecosts. You can even compare different areas of the country.

Home Care Aide: _____

Adult Day Services: _____

Assisted Living: _____

Nursing Home: _____

- ✔ Medicare does not cover most long-term care, but there are other government programs that can help with some living expenses. Visit aarp.org/quickLINK to learn more about public benefit programs in your state and if you're likely to be eligible. You can see what different programs do – and do not – cover on **Page 22** of the Resource Guide.

 NOTES:

- ✔ Make a list of your retirement income sources and other assets:

Retirement Income:

Social Security (latest monthly projection) _____

Pension (forecasted monthly payout) _____

401(k) (forecasted monthly projection) _____

IRA/Roth (forecasted monthly projection) _____

Other Assets:

Checking/Savings (current balances) _____

House (current value) _____

Stocks/Bonds/Annuities (current value) _____

Trust (current value) _____

Long-Term Care Insurance (expected benefit) _____

Other (list with values) _____

- ✔ Talk with a trusted financial advisor about what strategy is best for meeting your goals.

 NOTES FROM CONVERSATION:

Your Health

Maintaining your health has a lot to do with your ability to live independently as you age. And there are also plenty of immediate benefits to living an active, healthy lifestyle. A little research now, plus a few changes, can increase your chances for a healthy future.

- ✔ Learn what health risks run in your family and discuss them with your doctor. Create a family health history at www.familyhistory.hhs.gov. Print out a copy, attach it to this worksheet, and share it with loved ones.

DATE COMPLETED: _____

What health problems should I be concerned about?

What can I do to prevent problems down the road?

- ✔ Get recommended screenings and shots. Print a personalized screening chart to discuss with your doctor at aarp.org/womenchecklist or aarp.org/menchecklist.

DATE COMPLETED: _____

- ✔ Stay on top of your medications. Create a personal medication record at aarp.org/medicationrecord or call AARP at **1.888.OUR.AARP** and ask for publication D 18358. Give copies to all of your doctors and any pharmacies you use.

DATE COMPLETED: _____

- ✔ If you're a caregiver, take care of yourself, too! Find ideas for managing stress and other resources at aarp.org/caregivers.

DATE COMPLETED: _____

Your Wishes

It's important to put in writing how you want your medical care and finances handled if you're ever unable to make your own decisions. That way, your family won't have to guess what you would want. You should also keep a record of all your vital papers and accounts, so your loved ones can find them in an emergency.

- ✔ Tell your family how you feel about life-sustaining medical treatments – and ask whether they've thought about their own wishes.

DATE COMPLETED: _____

 NOTES FROM CONVERSATION:

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- ✔ Print out advance directives for your state from aarp.org/caregiving. You will need both a living will and health care power of attorney form. See **Page 29** of the Resource Guide to learn more about these documents.

DATE COMPLETED: _____

- ✔ Prepare your living will and health care power of attorney. Give a copy to your health care agent and physician.

DATE COMPLETED: _____

- ✔ Meet with a lawyer to prepare a financial power of attorney. See **Page 30** of the Resource Guide to learn about this document and where to find free and low-cost legal services.

DATE COMPLETED: _____

- ✔ Complete the “Valuable Documents at Your Fingertips” worksheet at the end of the Resource Guide. Place a copy of it – along with your advance directives and financial power of attorney – in a safe, accessible place. Let family know where to find these documents in an emergency.

DATE COMPLETED: _____

Your Future

Congratulations! You've taken some important steps to be better prepared for the future. You're making financial, lifestyle, and legal choices that will help keep you in the driver's seat. Be sure to review this worksheet on occasion, especially after any major changes in your life. And don't forget to talk with family and friends – and encourage them to make plans of their own.

For more information about planning for long-term care, visit www.aarp.org/decide. Decide to plan now for long-term care, create a plan that works for you, and share it with your loved ones. Let AARP help you **Decide. Create. Share.SM**

AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice, and control in ways that are beneficial and affordable to them and society as a whole.

