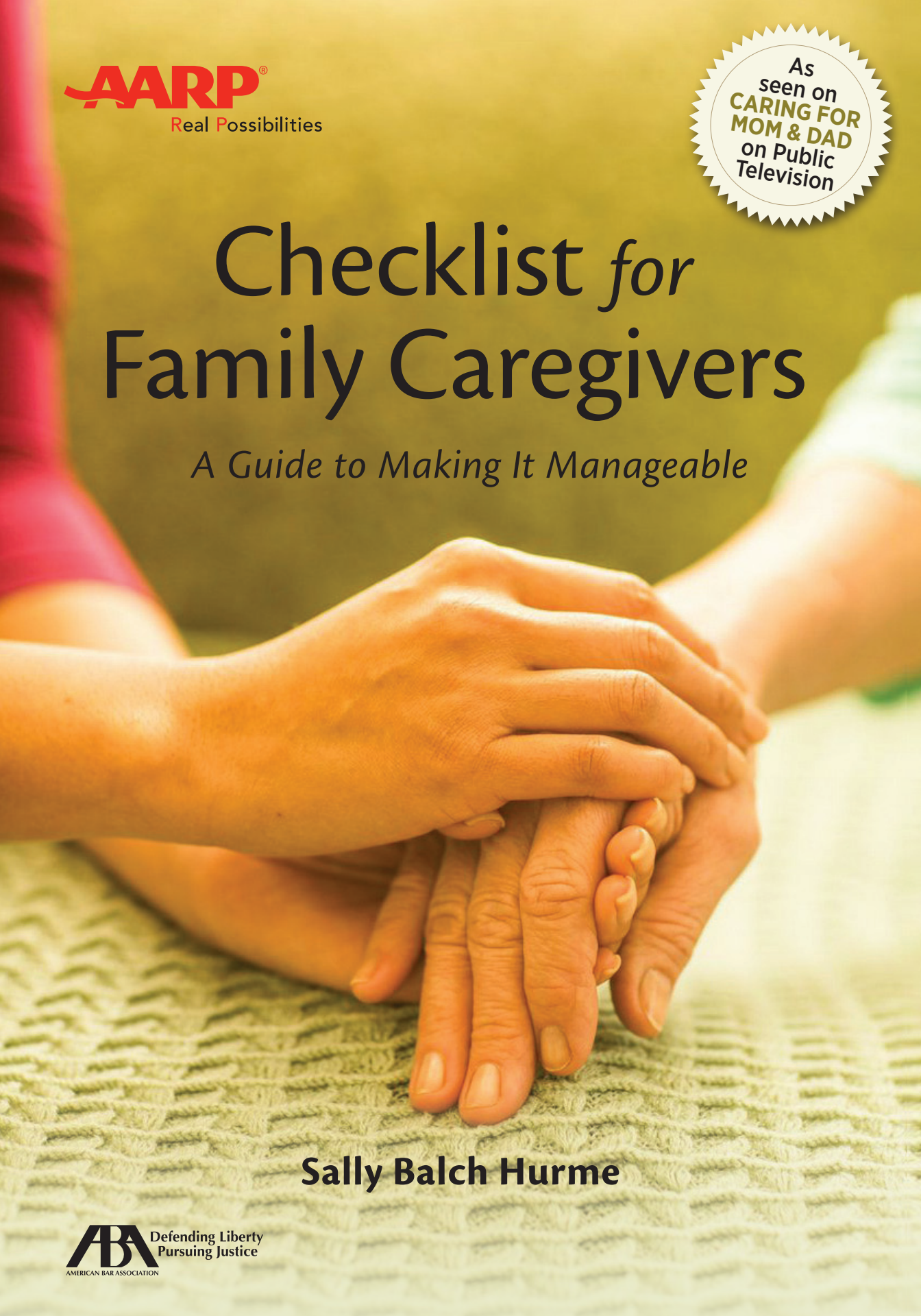


As
seen on
**CARING FOR
MOM & DAD**
on Public
Television

Checklist *for* Family Caregivers

A Guide to Making It Manageable



Sally Balch Hurme

Checklist *for* Family Caregivers

A Guide to Making It Manageable

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Free Excerpt

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CHAPTER 1

WHAT I NEED TO KNOW

You've probably already realized that as you carry out your caregiver responsibilities, you need a lot of pertinent information about the person you are caring for. Some information you already know and carry around in your head; maybe you've known each other your whole life and possibly even lived together for many years. But putting down in one place all those details makes it very handy for you to quickly access information when you need it.

You may need to dig around to find phone numbers for all the relatives or the blood type of the person you're caring for, but at some point in the future you'll be glad you did. I recently realized I didn't know my own blood type; I'll find out the next time I see my doctor so I can write it down in case my family needs it in an emergency.

In addition to those basic facts, you also need to be sure you understand who the person is, including strengths, wishes, and abilities. You might also want to take this opportunity to look at safety and security.

Finally, turn the spotlight around. To help another person, you'll need to first take care of yourself.

This chapter walks you through gathering all this preliminary information. As with all the chapters in this book, you'll first find the to-do checklists, with why and how to gather what you need. Then you'll find the action checklists, where you record what you know, have observed, have done, or need to do. If there's a detail that doesn't apply, just skip it. I've given you plenty of spaces to record information; use as much as you need.

My To-Do Checklist

Done	Need to Do	
<input type="checkbox"/>	<input type="checkbox"/>	Gather details about the basics
<input type="checkbox"/>	<input type="checkbox"/>	Talk about goals, needs, interests, likes, and dislikes
<input type="checkbox"/>	<input type="checkbox"/>	Assess activity levels—what can be done with and without help
<input type="checkbox"/>	<input type="checkbox"/>	Identify difficulties managing finances
<input type="checkbox"/>	<input type="checkbox"/>	Know the signs of financial exploitation
<input type="checkbox"/>	<input type="checkbox"/>	Make sure the residence is safe
<input type="checkbox"/>	<input type="checkbox"/>	Prepare for an emergency
<input type="checkbox"/>	<input type="checkbox"/>	Take care of myself

✓ Gather details about the basics

To get started, you can use the Personal History Checklist to record information you may be called upon to know. You'll want things like Social Security and driver's license numbers, which you'll need if a wallet is lost or stolen. If the person was in the U.S. military, you'll need to know the service serial number. I think I know my husband's serial number by heart, but I also have written it down just in case I forget it.

✓ Talk about goals, needs, interests, likes, and dislikes

Now let's move to the next step, the Getting to the Heart of Things Checklist, which is a lot more personal. Moving beyond names and numbers, you can use this checklist to jot down what you know about the person's heart and soul. What's important to him now and in the future? What are his talents, values, and goals? What does he really like? It could be lobster, the sunshine, or jazz music. Special dislikes might be cauliflower and not receiving thank-you notes. If you're not sure, take the time to find out. These conversations may not happen right away, but you do want to learn more to increase your awareness of what makes him happy, frustrated, content, or upset. You'll keep this information uppermost in mind as you make sure he receives the kind of care he wants and has the quality of life that's important to him.

✓ Assess activity levels—what can be done with and without help

You may be helping with just a few things like going to appointments or shopping for groceries, or you may be heavily involved in day-to-day activities. What you are doing now and what you may need to do in the future depend primarily on his needs. The Activities Checklist is a quick way to identify what he can do with no problems and what you need to help with.

At some point, he may need a more structured assessment of what he can do on a daily basis. This would be an assessment by a professional of activities of daily living, called ADLs:

- Feeding
- Toileting
- Selecting proper attire
- Grooming
- Maintaining continence
- Putting on clothes
- Bathing
- Walking and transferring (such as moving from bed to wheelchair)

The assessment would also include what are called instrumental activities of daily living (IADLs):

- Managing finances
- Handling transportation (driving or navigating public transit)
- Shopping
- Preparing meals
- Using the telephone and other communication devices
- Managing medications
- Performing housework and basic home maintenance

Doctors, rehabilitation specialists, and geriatric social workers are just a few of the professionals who can conduct these functional assessments.

✓ **Identify difficulties managing finances**

One area of concern may be around managing finances. The person you care for may have expressed frustration over, for example, deciphering medical bills or keeping track of what bills need to be paid.

To be sure, many of us share the same feeling from time to time. Some of us may never have been comfortable navigating financial waters and have gotten in over our heads with tricky transactions. I long ago gave up trying to reconcile my bank statement to the penny every month because the task caused more anxiety than reassurance about my bank balance.

The person you care for may just need some reassurance that he is managing money just fine. On the other hand, he may not be interested in your help and think he has no problems. You want to make sure there's no financial crisis such as overdue bills, a utility shutoff, or a foreclosure notice that could be avoided with some better organization or oversight. Use the Signs of Difficulties Managing Finances Checklist to be alert for indications

that there might be problems taking care of money. If you are observing some problems, talk with him about what assistance he needs.

You can do a number of things to help with money management. You could sit down together to sort through the mail and explain bills or insurance claims. Together you can set up a filing system to match doctor bills with Medicare Summary Notices and put routine bills for utilities, cable, rent, or telephone on autopay to avoid writing checks every month. If you don't have the time or skill to do some of these things, he may want to engage a daily money manager to take care of these tasks. You can find a list of daily money managers at the American Association of Daily Money Managers, www.aadmm.com. Beyond these steps, he may want to give you the authority to be a financial agent by signing a financial power of attorney. Read about this in Chapter 4, Making Decisions for Someone Else.

✓ **Know the signs of financial exploitation**

Every day, hundreds of people—folks just like you and me—fall for scams. I know it all too well. My husband got a call one day from someone pretending to be our daughter, claiming to need \$3,000 to get out of jail. With a well-rehearsed script and fancy acting, she convinced my husband to wire the money. Needless to say, our daughter was just fine, and the money was forever gone.

Scammers have dozens of tricks they use to con people out of their money. Most pitches have been around for decades, such as “Congratulations, you have won . . .” promising a fantastic sum of money if you'll just pay a fee to claim your winnings. Realistic-looking websites for fake charities raising money for disaster relief, starving children, and homeless dogs tug at heartstrings as they steal money. It's well known that consumers who fall for a scam or give to a fake website are bound to be contacted again and again.

You can be sure that my husband now is extremely alert and cautious about any questionable telephone call or email because I've made sure he knows about scammers' tactics. Unfortunately, too many people don't know that they've been scammed; if they did, the tricks wouldn't be so successful time and time again. You need to watch for the signs of scams, such as many calls from telemarketers, sweepstakes mail, or boxes of trinkets, greeting cards, or small prizes that can be part of a money-stealing gimmick.

Scammers' favorite weapons are the telephone, email, or mail, pretending to be their prey's best friend. On the other hand, people who exploit work behind closed doors because they most likely are the victim's friend or even a family member. Exploiters isolate potential victims by cutting them off from their usual social network, frequently by saying they, the exploiter, can be trusted more or love them more than others. To be successful, exploiters need to do two things: create a false sense of trust and do it in secret. By cultivating trust, they are able to convince their victim that they should be given access to the victim's money or property, use his automated teller machine (ATM) card, or be added to bank accounts, be deeded property, or be named in a will. They have to try to hide what they are doing from others—including the victim—or set up smoke screens of deception so that what they are doing won't be discovered. Use the Signs of Financial Exploitation Checklist to watch for these signs. Learn more about avoiding fraud at www.aarp.org/fraudwatchnetwork.

If the person you care for is in immediate danger, call 911. Report possible scam activity to the police, your state attorney general's office (www.naag.org at the Who's My AG? link), the Federal Trade Commission (www.ftc.gov/complaint), and the Consumer Financial Protection Bureau (www.cfpb.gov/complaint). Contact the local Adult Protective Services to report suspected elder abuse or financial exploitation. The elder care locator at www.eldercare.gov or 800-677-1116 can give you the local number to call. If your loved one is in a skilled nursing facility, the person to contact is the long-term care ombudsman. You can find the number to call at www.ltombudsman.org.

✓ **Make sure the residence is safe**

You should also assess whether the current residence is safe. Just about all of us want to stay in our homes just as long as we can safely do so. AARP research consistently finds that the vast majority of people age 50 and older want to stay in their homes and communities for as long as possible. Some simple and often affordable changes—handrails, grab bars, night lights, and adjustable shower seats, to name a few—can make a home safer as well as more comfortable for people of all ages and abilities. Use the Home Safety Checklist in this chapter as you walk through rooms to spot safety hazards and reduce the chance for falls. For more detailed home safety checklists, tips on do-it-yourself fixes, and resources for improvements that may take a trained professional, use the AARP Home Fit Guide at www.aarp.org/homefit or see the *AARP Guide to Revitalizing Your Home*, available in bookstores.

✓ **Prepare for an emergency**

No matter where the person you care for lives, you want to make sure she is safe from natural disasters such as hurricanes, flooding, or fires. If she is in an assisted living facility or nursing home, check with the administrators to make sure they have in place carefully thought-out and practiced emergency evacuation procedures. If she lives on her own or with you, it's essential that you have an emergency evacuation plan and an emergency preparedness kit. Use the Emergency Preparedness Checklist, based on guidance from the Federal Emergency Management Agency (FEMA), to do both. Go over the plan together to make sure she can stay calm in any emergency and know what to do to be safe. Your plan should pay particular attention to any special needs, including an escape chair that can be used to get down stairs for someone who uses a wheelchair or walker, extra hearing aid batteries, food for a service dog, backup power for oxygen units, and copies of all drug prescriptions.

Before the emergency happens, find and review any insurance policies to see what would be covered in the case of a natural disaster (see Chapter 10). Go over the policy with the insurance agent. Don't wait until after the disaster; then it is too late to get needed coverage. Depending on where the home is located, flood insurance may not be available or covered only with special policies. The federal government offers National Flood Insurance for people who live in areas where flooding is common. You can get information about these policies at www.fema.gov/information-property-owners. Read FEMA's *Answers to Questions about the National Flood Insurance Program* that you can download at that same site.

✓ **Take care of myself**

Whether you are suddenly thrust into a caregiving role or gradually take on increasing responsibilities, it's crucial that you take the time to take care of yourself. As rewarding as caregiving can be, it can also be draining physically and emotionally. If you don't take care of yourself, you will not be as good at taking care of someone else as you could be. You need to understand the wide range of emotions that family caregivers feel, recognize how stress affects you, and plan how you'll manage to stay healthy. Are you getting enough sleep, eating a balanced diet, getting some exercise? Lack of sleep and poor nutrition are prime stepping-stones to overall poor health, lowered resistance to illnesses, and reduced energy. You know all that, but taking care of yourself can be challenging when your caregiving responsibilities are added to all the other things you do. Take a few minutes to go through the Taking Care of Myself Checklist to see how you are doing. Come back to this checklist frequently to note your progress in moving checks out of the "needs work" column.

What I Need to Know Action Checklists

The following Action Checklists are included in Chapter 1:

- Personal History*
- Getting to the Heart of Things*
- Activity Levels*
- Signs of Difficulties Managing Finances*
- Signs of Financial Exploitation*
- Home Safety*
- Emergency Preparedness*
- Taking Care of Myself*

Personal History

Name: _____

First

Middle

Last

Name at birth: _____

First

Middle

Last

Place of birth: _____

City

State

Country

Date of birth: _____

Date of adoption: _____

Legal name change: _____

First

Middle

Last

Legal name change date: _____

Legal name change court: _____

Court

City

State

Current address: _____

of years: _____

Phone: _____ Cell phone: _____

Email: _____ Email: _____

Blood type: _____

Organ/tissue donor:

Yes No

Citizenship: _____

By birth By naturalization

Naturalization date: _____

Naturalization place: _____

City

State

Country

Military veteran:

Yes

No

Branch of service: _____

Dates of service: _____

Serial #: _____ Rank: _____

Type of discharge: _____

Social Security #: _____

Passport #: _____ Expiration: _____

Country of issue: _____

Driver's license #: _____ Expiration: _____

State identification card #: _____

State of issue: _____

Registered to vote at precinct: _____ County: _____ State: _____

Faith/Denomination: _____

Place of worship: _____

Address: _____

Pastor/Priest/Rabbi/Spiritual leader: _____

Phone #: _____

Email: _____

Marital Status:

Divorced

Married

Never married

Widowed

First spouse

Name of spouse: _____

Date of birth: _____

Place of birth: _____

Date of marriage: _____

Date of divorce: _____

Date of death: _____

Spouse is buried at: _____

Phone: _____ Email: _____

Address: _____

Second spouse

Name of spouse: _____

Date of birth: _____

Place of birth: _____

Date of marriage: _____

Date of divorce: _____

Date of death: _____

Spouse is buried at: _____

Phone: _____ Email: _____

Address: _____

Children

Name of first child: _____

Phone: _____ Email: _____

Address: _____

Name of spouse: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of second child: _____

Phone: _____ Email: _____

Address: _____

Name of spouse: _____

Phone: _____ Email: _____

Address: _____

Checklist for Family Caregivers

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of third child: _____

Phone: _____ Email: _____

Address: _____

Name of spouse: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of fourth child: _____

Phone: _____ Email: _____

Address: _____

Name of spouse: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Checklist for Family Caregivers

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Name of grandchild: _____

Phone: _____ Email: _____

Address: _____

Getting to the Heart of Things

Personality:

Values:

Religious beliefs or practices:

Skills and talents:

Short-term goals:

Long-term goals:

Interests and activities:

Special likes:

Special dislikes:

Activity Levels

Activity	Can Do Independently	Needs Some Help	Needs Help
Get in and out of shower/tub			
Shave			
Wash hair			
Style hair			
Dress			
Brush teeth			
Trim fingernails			
Trim toenails			
Toilet			
Control bladder			
Manage incontinence			
Prepare meals			
Grocery shop			
Feed self			
Select appropriate foods			
Chew			
Swallow			
Make medical appointments			
Get to appointments			
Schedule tests			
Follow doctor's instructions			
Take medications on time/correct dosage			
React to an emergency			
Communicate needs			
Get into/out of a chair			
Get into/out of a bed			
Drive			

Activity	Can Do Independently	Needs Some Help	Needs Help
Use public transportation			
Do household chores			
Use checkbook			
Use ATM			
Manage personal expenses			
Manage investments			
Use telephone			
Use computer			
Use personal emergency response unit			
Take care of pets			
Stay safe from falls			

Signs of Difficulties Managing Finances

- I have observed the following difficulties managing finances:
 - Unopened mail
 - Late payment of bills
 - Repeat payments of bills
 - Unusual spending patterns
 - Mounting credit card debt
 - Calls from debt collection agencies
 - Utility shutoff
 - Foreclosure or eviction notice
 - Confusion about how to interpret an invoice, statement, or letter
 - Inability to write checks
 - Difficulty balancing checking account
 - Stress and confusion over paperwork
 - Disorganization of paperwork
 - Loss of ability to manage email or computer
 - Excessive telemarketing callers
 - Victimized by scammer
 - Multiple payments to charities
 - Trinkets and prizes
 - Sweepstakes mail

Signs of Financial Exploitation

- I have observed the following signs of possible financial exploitation:
 - Excessive telemarketing callers
 - Multiple payments to charities
 - Significant change in spending pattern
 - Unusual activity in bank accounts
 - Financial transactions that can't be explained
 - Use of credit card or ATM card by others
 - Bank statements no longer being received
 - Checks made out to cash
 - Wire transfers to nonfamily members
 - New "best friend"
 - Exclusion from usual circle of friends or social activities
 - Someone new making financial transactions or decisions
 - Missing money or property
 - Change in names on bank accounts, deeds
 - Change in power of attorney or will
 - Change in beneficiaries on life insurance, retirement accounts
 - Suspicious signatures on checks or documents

Home Safety

Steps, Stairways, and Walkways

- | Yes | No | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Are they in good shape? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do they have a smooth, safe surface? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there handrails on both sides of the stairway? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there light switches at the top and bottom of the stairs? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there grasping space for both knuckles and fingers on railings? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are the stair treads deep enough for your whole foot? |
| <input type="checkbox"/> | <input type="checkbox"/> | Would a ramp be feasible in any of these areas if it became necessary? |

Floor Surfaces

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Is the surface safe? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is the surface nonslip? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there any throw rugs or doormats that might slip underfoot? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is carpeting loose or torn? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there changes in floor levels? |
| <input type="checkbox"/> | <input type="checkbox"/> | If so, are they obvious or well marked? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have to step over any electric, telephone, or extension cords? |

Driveway and Garage

- | Yes | No | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Is there always space to park? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is it convenient to the entrance? |
| <input type="checkbox"/> | <input type="checkbox"/> | Does the garage door open automatically? |

Windows and Doors

- | Yes | No | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Are windows and doors easy to open and close? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are locks sturdy and easy to operate? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do doorways accommodate a walker or wheelchair? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can you walk through the doorways easily? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there space to maneuver while opening and closing doors? |
| <input type="checkbox"/> | <input type="checkbox"/> | Does the front door have a view panel or peephole at the correct height? |

Appliances, Kitchen, and Bath

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Is the room arranged safely and conveniently? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do the oven and refrigerator open easily? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are stove controls clearly marked and easy to use? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is the counter the correct height and depth? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can you work sitting down? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are cabinet doorknobs easy to use? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are faucets easy to use? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a handheld shower head? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are the items you use often on high shelves? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a step stool with handles? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can you easily get into and out of the tub or shower? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a bath or shower seat? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there grab bars where needed? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is the water heater regulated to prevent scalding or burning? |

Lighting and Ventilation

- | Yes | No | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Are there enough lights, and are they bright enough? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have night lights where needed? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is area well ventilated? |

Electrical Outlets, Switches, and Alarms

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Can you turn switches on and off easily? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are outlets properly grounded to prevent a shock? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are extension cords in good shape? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have smoke detectors in all key areas? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have an alarm system? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you use a personal emergency response system? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is the telephone readily available for emergencies? |
| <input type="checkbox"/> | <input type="checkbox"/> | Does the telephone have volume control? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can you hear the doorbell ring throughout the entire house? |

Emergency Preparedness

Preparation Steps

- Check insurance policies for wind, flooding, fire, or other storm damage coverage
- Determine evacuation plan
 - Plan for special assistance if mobility is an issue
 - Register with local fire department
 - Have an escape chair if in a high-rise building
 - Register with utility company if using electrical medical equipment
 - Have backup supply of oxygen
 - Store cold packs for medication that needs refrigeration
 - Prepare food for special dietary needs
 - Pack food for service dogs
 - Maintain a supply of water
- Prepare emergency kit
 - Adult diapers
 - Cash and coins
 - Cell phone chargers
 - Contact lens solution
 - Credit/debit/ATM cards
 - Directions to shelter or evacuation route
 - Extra pair of glasses
 - Extra prescription drugs
 - Flashlight and extra batteries
 - First aid kit and manual
 - Hearing aid batteries
 - Map of area
 - Matches in waterproof container
 - Moist towelettes
 - Personal medication record

- Portable battery-powered TV or radio
- Toilet paper
- Copies of important papers in waterproof/fireproof box
 - Birth certificate
 - Blank checks
 - Passport
 - Driver's license
 - Health insurance cards
 - Insurance policies
 - List of bank accounts
 - List of credit/debit/ATM card numbers
 - List of type and model numbers of medical equipment
 - Marriage certificate
 - Medical records
 - Medicare card
 - Personal property inventory
 - Social Security card
 - Printout of the checklists in this book
- Telephone tree of emergency contacts
 - Designate an out-of-state person to be a point of contact
- Plan for care of pets

Taking Care of Myself

All the time	Never	Needs work	
			I eat healthfully
			I sleep enough
			I get adequate exercise
			I take breaks
			I pursue my hobbies
			I have a network of friends and family I can rely on
			I have people I can talk to
			I take time to have fun
			I ask for help when I need to
			I take steps to manage stress and difficult emotions
			I'm gentle with myself when things go wrong
			I recognize what I can't or don't have time to do
			My finances are in order
			I get annual physicals
			I visit the dentist twice a year
			My employer knows about my caregiving responsibilities

CHAPTER 3

KNOW WHERE IT IS

As a caregiver, you'll be accumulating piles of papers, documents, utility bills, bank statements, medical records, applications, insurance policies, contracts, and more. Not only do you have to keep your own life in order, but you also need to take care of many details for someone else. To keep from being overwhelmed, off and online, you should set up a system to manage the paperwork so you can keep your personal stuff separate and put your hands on that one document when you need it. Your time is at a premium, so you don't want to waste any of it searching for that bit of information you need right now.

You may also have to help organize papers and personal items collected over the years or even over a lifetime. The home may need significant decluttering to make space for a live-in housekeeper or nurse. You may have to help with downsizing or moving to an independent or assisted living facility. As you help go through the closets, boxes, and even storage units, inventory what's there and watch out for what to save. You don't want to throw out something only to learn later on that you need it. For guidance, refer to the section below on how long to keep documents.

One place to store the most important items is a safe deposit box. Obviously, not everything can, or should, be stored there. Many items wouldn't even fit, and important papers such as advance directives, powers of attorney, medication records, medical records, and insurance cards don't go there. You want those ready at hand, accessible at any time.

Digital records are becoming even more important than paper files. So much of everyone's lives is now online. You'll need a list of all the accounts and the user IDs, passwords, PINs, and access codes. I'll touch on two big issues with digital records: keeping this information secure and privacy laws. You'll also find in this chapter a place to record rewards programs and available balances so reward points don't expire.

My To-Do Checklist

Done	Need to Do	
<input type="checkbox"/>	<input type="checkbox"/>	Locate important information and note where it is
<input type="checkbox"/>	<input type="checkbox"/>	Shred papers that contain personal information
<input type="checkbox"/>	<input type="checkbox"/>	Know how long to keep records
<input type="checkbox"/>	<input type="checkbox"/>	Know where the safe deposit box is, what's in it, and who has access
<input type="checkbox"/>	<input type="checkbox"/>	Keep track of online assets and keep them secure
<input type="checkbox"/>	<input type="checkbox"/>	Check on rewards programs

✓ **Locate important information and note where it is**

For each document or item on the Where to Find It Checklist, indicate where it is: in a safe deposit box, a fireproof box, a filing cabinet, an electronic file, the emergency preparedness kit, or this book. There might be information on this checklist that you didn't even know you'd need. If you're not sure where something is located, now might be a good time to locate it. As always in this book, just ignore any box on the checklist that doesn't apply.

✓ **Shred papers that contain personal information**

As you sort through old papers and documents and as new paperwork comes in, you need to know what to keep and what to save. The section on how long to keep records can help. If there's something you don't need to hang onto, don't just throw it in the trash. Identity thieves lurk in trash cans for anything with personal information they can use to open new accounts. These thieves value canceled checks or bank statements with bank account numbers, anything with a Social Security number or credit card information, utility bills, old credit cards, driver's licenses, and any card with a picture identification. Invest in a paper shredder that's strong enough to handle your load.

✓ **Know how long to keep records**

You'll want to save some records. Here are some guidelines for how long to do so.

Probably Forever

These documents should be safely stored forever:

- Academic records, if needed for employment applications
- Adoption papers
- Baptismal certificates
- Birth certificates
- Death certificates (may be needed for tax purposes or applying for survivor benefits)

- Employment records (any agreements, disciplinary files, and performance reviews)
- Health care power of attorney
- Marriage certificates
- Medical records
- Military records (DD-214)
- Citizenship papers
- Passports
- Power of attorney for finances
- Retirement and pension records
- Social Security card
- Wills and codicils

It Varies

The storage life of the following documents depends on their purpose:

- **Bank statements:** One year or until after tax return filed
- **Bills:** For high-value items, as long as the person has the item to prove value for insurance purposes; one year for anything tax or warranty related; all other bills should be shredded as soon as they have been paid
- **Credit card statements:** If tax-related, seven years; otherwise, statements should be shredded immediately when paid
- **Home improvement receipts:** Until home is sold
- **Home insurance policy:** As long as the home is owned
- **Investment records/IRA statements/brokerage statements:** For quarterly statements, until compared against the annual statement; for annual statements, seven years after the account has been closed or the security has been sold
- **Leases:** Until the tenant has moved and received the deposit back from the landlord
- **Life insurance policy:** The life of policy plus three years
- **Mortgage statements:** The life of the mortgage plus seven years
- **Paychecks/pay stubs:** One year or until the W-2 is received
- **Sales receipts:** The life of the warranty on major purchases such as appliances and electronics; otherwise, toss after compared against the credit card statement or when you're sure it won't be needed for a return
- **Tax documents** (including annual returns and all accompanying documents such as W-2s and charitable and medical receipts): Seven years
- **Utility bills:** Three months unless needed for tax purposes
- **Vehicle records:** Until boat, car, motorcycle, or RV is sold

✓ **Know where the safe deposit box is, what's in it, and who has access**

Safe deposit boxes provide an affordable place for storing valuables and documents. Safe deposit boxes can protect stocks, bonds, gold, silver, and other valuables from both burglary and fire damage. Other things to store in a safe deposit box are important papers such as a marriage license, deeds to real estate, car titles, and life insurance policies. Documents that need to be readily available or frequently updated, including advance directives and digital passwords, probably shouldn't be kept in a bank box. Use the Safe Deposit Box Checklist to inventory what's in the box.

To protect the property in a safe deposit box, banks restrict who can get into the box as well as when and how they can do so. Safe deposit boxes come with a key. When box owners want to store items or access items, they must use both their key and a bank key simultaneously. For safety precautions, neither key alone will open the box. For further protection, the owner must also provide a signature and identification each time before being allowed to access the box. If the person you care for has a safe deposit box and wants to give you access, he or she will need to go to the bank with you to have your name added to the rental agreement and the signature card. Without authorization from the owner and your signature, you will not be allowed to enter the box.

A safe deposit box, like a bank account, may be owned individually or with another person. Joint or co-ownership gives someone else the authority to access the box. Although co-owners of a safe deposit box have equal access to the box, access does not mean they both own the contents of the box. Putting a diamond ring into a safe deposit box doesn't change the ring's owner or make a gift of the ring to the co-owner of the box. If you have any questions about the rights of a co-owner to a safe deposit box, check with the bank or your attorney.

✓ **Keep track of online assets and keep them secure**

Be sure not to overlook the Digital Assets Checklist and the Rewards Programs for Airlines, Hotels, and Rental Cars Checklist in this chapter. In our digital age, just about any service on the Internet requires a username, password, or other personal identifier to gain access. We need a code just to unlock a computer or answer a cell phone. User IDs and their associated passwords are essential to gain access to email, electronic banking, online bill paying, bitcoins, iTunes files, e-books, games, Facebook, LinkedIn, Twitter, blog posts, movies, videos, digital photo storage, and shopping sites, to name just some of the most obvious. Similarly, MyMedicare.gov and MySocialSecurity.gov require usernames and passwords to access benefit information. Many other personal records and files may be found or stored online. Even the forms in this book are online at <http://ambar.org/caregivers> so you can access, update, and store the checklists on your computer.

You need to be aware that you may not have ready access to digital files you're aware of. Even with a log-on and password, you're not always free to access or control the account. When I tried to check on an online payment of our home utility bill, I couldn't get access because the account was only in my husband's name. Most websites and social media, as well as federal and state privacy and computer fraud laws, make it very difficult

for anyone other than the account owner to have access to any digital accounts and records. We all recognize the importance of those privacy protections, but in an emergency, they can be huge barriers to you as a caregiver. Most current laws now criminalize, or at least penalize, unauthorized access of computers and digital accounts. Many digital providers are prohibited from disclosing most account information to anyone without the account holder's consent, and most sites aren't very clear, or are silent, about how to go about giving consent to someone else.

What can you do? You can read the privacy or access policies of the websites to learn what they allow. Each site may have different procedures and steps you or the person you care for needs to take to gain access to use or manage the account. What you'll be able to do with one account may be totally different with another. Currently, only a few states have laws permitting an account owner to authorize giving access to a designated agent, but more states are considering such legislation. If you're in one of those states with laws in place, the person you care for may want to authorize you to have access to online accounts in a durable power of attorney.

A word of caution: Be sure to have a secure list of all online accounts with usernames and passwords, and keep it up to date. We all need to change passwords frequently to keep them secure. As valuable as this information is going to be to you, it is a gold mine for identity thieves! Keep this checklist in a very secure place. For more on this topic, see AARP's *Protecting Yourself Online for Dummies*, at AARP.org/ProtectingYourselfOnline.

✓ Check on rewards programs

There's one more place to look that you may not have thought about: frequent traveler programs. Some rewards programs also allow the owner to transfer miles to another traveler. Those miles might be used to have a child or grandchild come for a visit. Hotel or car rental rewards could be used to travel out of town for medical treatment. Read the fine print on the program's website to find out how to transfer miles to another family member. Use available rewards so they don't expire. If the points aren't going to be needed, some programs let you donate them to a worthy cause. On the Rewards Programs for Airlines, Hotels, and Rental Cars Checklist, note how many rewards are in the account and when they expire.

Know Where It Is Action Checklists

The following Action Checklists are included in Chapter 3:

- Where to Find It*
- Safe Deposit Boxes*
- Storage Units*
- Digital Assets*
- Rewards Programs for Airlines, Hotels, and Rental Cars*

Where to Find It

Record Type	Location
Personal history	
Academic records	
Adoption papers	
Animal care information	
Annulment decrees or judgments	
Appointment book or calendar	
Baptismal certificates	
Birth certificates	
Citizenship papers	
Driver's license	
Educational transcripts	
Employment records	
Keys to home	
Keys to other real estate	
Keys to post office box	
Keys to safe deposit box	
Keys to vehicles	
Lock combinations	
Military separation papers	
Naturalization papers	
Passport	
Photo albums	
Property settlement agreement	
Qualified domestic relations order	
Security system information	
Social Security card	
Tax returns and records	

Record Type	Location
Family history	
Adoption papers	
Birth certificates	
Family tree	
Marriage certificate	
Newspaper articles and mementos	
Photo albums	
Portraits	
Insurance policies	
Annuities	
Life	
Long-term care	
Medical	
Medicare card	
Medicare Supplemental	
Umbrella	
Vehicle	
Benefits	
401(k) agreements/statements	
403(b) agreements/statements	
Disability agreements	
IRA agreements/statements	
Keogh plan agreements/ statements	
Pension agreements	
Simplified employee pension (SEP) agreements/statements	
Social Security benefit statement	
Social Security card	

Banking and savings	
Checking account statements	
Credit union account statements	
Savings account statements	
Investments	
Brokerage account statements	
Certificates of deposit	
Savings bonds	
Real estate	
Deeds	
Home improvement records	
Leases	
Mortgages	
Reverse mortgage	
Tax records	
Time-share agreements and records	
Other assets and debts	
Business records	
Computers	
Heirlooms and collectibles	
Credit card contracts	
Jewelry appraisals	
Jewelry inventory	
Jewelry of value	
Judgments	
Loans	
Vehicle certificates of title	
Warranties	

Record Type	Location
Estate planning	
Durable power of attorney	
Trust agreement	
Will and codicils	
Final wishes	
Advance directives	
Body bequeathal papers	
Celebration of life prearrangements	
Cemetery deed	
Cremation prearrangement agreement	
Ethical will/legacy documents	
Funeral prearrangement agreement	
Health care power of attorney	
Legacy information	
Living will	
Medical records	
Obituary	
People to contact	
Pet continuing care	
Physician orders for life sustaining treatments	
Uniform organ donor card	

Safe Deposit Boxes

- The person I care for has the following safe deposit boxes:

Name of institution: _____

Phone: _____ Fax: _____

Address: _____

Email: _____ Website: _____

Box #: _____

Key location: _____

Box rent: _____

People who have access to the safe deposit box: _____

Items stored in this box:

Name of institution: _____

Phone: _____ Fax: _____

Address: _____

Email: _____ Website: _____

Box #: _____

Key location: _____

Box rent: _____

People who have access to the safe deposit box: _____

Items stored in this box:

Name of institution: _____

Phone: _____ Fax: _____

Address: _____

Email: _____ Website: _____

Box #: _____

Key location: _____

Box rent: _____

People who have access to the safe deposit box: _____

Items stored in this box:

Storage Units

- The person I care for has the following public storage units:

Storage company: _____

Address: _____

Unit #: _____

Website: _____

Username: _____ Password/PIN: _____

Monthly rent: _____ Autopay: Yes No

Location of the key or lock combination: _____

Storage company: _____

Address: _____

Unit #: _____

Website: _____

Username: _____ Password/PIN: _____

Monthly rent: _____ Autopay: Yes No

Location of the key or lock combination: _____

Storage company: _____

Address: _____

Unit #: _____

Website: _____

Username: _____ Password/PIN: _____

Monthly rent: _____ Autopay: Yes No

Location of the key or lock combination: _____

Digital Assets

The person I care for has designated _____
to serve as agent to have access to digital assets.

Usernames and passwords:

Facebook profile name: _____

Twitter profile name: _____

MySpace profile name: _____

Instagram profile name: _____

Computer password: _____

Smartphone password: _____

Tablet password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Website: _____

Username: _____ Password: _____

Rewards Programs for Airlines, Hotels, and Rental Cars

- The person I care for has the following rewards programs:

Airline: _____

Website: _____

Frequent flyer #: _____

Username: _____ Password/PIN: _____

Date miles expire: _____

Current balance: _____

Airline: _____

Website: _____

Frequent flyer #: _____

Username: _____ Password/PIN: _____

Date miles expire: _____

Current balance: _____

Airline: _____

Website: _____

Frequent flyer #: _____

Username: _____ Password/PIN: _____

Date miles expire: _____

Current balance: _____

Airline: _____

Website: _____

Frequent flyer #: _____

Username: _____ Password/PIN: _____

Date miles expire: _____

Current balance: _____

Hotel: _____

Website: _____

Rewards #: _____

Username: _____ Password/PIN: _____

Date rewards expire: _____

Current balance: _____

Hotel: _____

Website: _____

Rewards #: _____

Username: _____ Password/PIN: _____

Date rewards expire: _____

Current balance: _____

Hotel: _____

Website: _____

Rewards #: _____

Username: _____ Password/PIN: _____

Date rewards expire: _____

Current balance: _____

Rental company: _____

Website: _____

Rewards #: _____

Username: _____ Password/PIN: _____

Date rewards expire: _____

Current balance: _____

Checklist for Family Caregivers

Rental company: _____

Website: _____

Rewards #: _____

Username: _____ Password/PIN: _____

Date rewards expire: _____

Current balance: _____