

# A caregiver's checklist

## *Signs an aging loved one may need additional assistance*

***How much care does your aging parent or relative need? How will you begin to judge whether he or she can no longer stay in his or her home alone? When should you consider additional help (in-home or otherwise) for both daily living activities or financial matters?***

Helping an aging loved one grow older with dignity and respect is important to all of us. Preparing for the eventuality that he or she will no longer be able to live alone is equally vital. Use the questions below to assess your relative's situation and determine what help he or she needs. (This is not meant to be a comprehensive listing; you may uncover other concerns that indicate assistance is needed.)

Perhaps these questions will prompt a conversation early – before a crisis occurs – so you and your loved one can evaluate and prepare potential strategies that satisfy both your needs.

### Overall

- How well is your relative physically? Are sleeping and eating habits regular? Are medications being taken as prescribed? Is there a list of medications indicating when they should be administered?
- Has the individual met with a doctor and dentist in the past 12 months for preventive care purposes, even if there have not been any specific health issues?
- How is the individual's mood and mental capacity?
- Is the individual continuing with social activities and regular contact with family members, friends and associates?
- Are there friends, neighbors or relatives who regularly check on the individual?
- Have the grooming, bathing and dressing behaviors changed? Can he or she maintain his or her personal appearance and hygiene?
- How is the individual's mobility? Can he or she get up and down from a sitting position and move around the house easily? Is the individual still driving? If not, does he or she have access to public transportation, budget for cabs, or assistance from friends or neighbors for transportation?

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## Housing

- Is the house clean and free of obstacles that could cause a fall? (Ask your Financial Advisor for a copy of our report, “Home Safety Considerations for the Elderly.”)
- Can the individual maintain the home’s exterior and lawn or arrange for outdoor maintenance?
- Is the home becoming too large for the individual? Are laundry facilities still accessible? (Difficulty climbing stairs could lead to serious injury.)
- Does the individual need light, in-home care for cleaning, laundry or meal preparation? Is there a need for more extensive in-home help?
- Should you consider a full-time or live-in professional caregiver?
- Are you considering assisted-living or skilled-nursing facilities? (Ask your Financial Advisor for a copy of our “Nursing Home Checklist” to help evaluate your alternatives.)

## Financial/legal

- Is there complete and accurate documentation of personal records and legal documents (will, power of attorney, living will, trust, etc.) along with assets and liabilities? (To compile a comprehensive listing, ask your Financial Advisor for our estate planning organizer, “Your Personal Information.”)
- Are bills being paid in a timely manner?
- Is mail being opened and dealt with appropriately?
- Are there any unusual cash disbursements – checks written or money missing that can’t be explained? (If you need help initiating conversations regarding money, ask your Financial Advisor for a copy of “Talking With Loved Ones About Money” or see [familyfinancialtalk.com](http://familyfinancialtalk.com).)
- Is the individual aware of and watchful for potential scams or schemes to defraud him or her? Is a family member or friend watching for signs of potential elder financial abuse? (Ask your Financial Advisor for a copy of our report, “Guide to Financial Protection for Older Investors.”)
- Will family members or other relatives be requested or expected to provide some financial assistance for the individual’s care?

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## You're not alone

You don't have to face these issues by yourself. In addition to your Financial Advisor, you can access these and many other resources:

- Your state's veterans services office at [va.gov/statedva.htm](http://va.gov/statedva.htm) for veterans benefits, including long-term care
- Local community agencies at [eldercare.gov](http://eldercare.gov)
- Family Caregiver Alliance at [caregiver.org](http://caregiver.org)
- An elder law attorney at [naela.org](http://naela.org)
- Social Security and Medicare benefits at [ssa.gov](http://ssa.gov)
- American Society on Aging at [asaging.org](http://asaging.org) for a wide variety of educational and support group resources
- The Administration on Aging Programs section of the U.S. Administration of Aging at [aoa.gov](http://aoa.gov) for resources to assist with home care, community-based care, health and wellness programs, and elder-rights protection

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