The first time I got a good sense of my parents’ overall situation and spoke with them about their long-term plans was when Dad, then 72, retired. They were in pretty good health, despite Mom’s stroke about seven years prior. Dad was a strong, independent man whose greatest desire was to take care of Mom and enjoy life. Mom’s priority was to stay in their home, and they had a financial adviser who was helping them do so. Dad soon became an active AARP volunteer, so he had plenty of intellectual stimulation and socialization, and Mom joined him frequently for meetings and events. They owned long-term care insurance, should they ever need it. And they had advance directives (a living will and powers of attorney) and a living trust.

My three sisters and I also assessed our situations and made a simple plan: We would visit more, help as needed when our parents traveled, support them when major health issues or other challenges arose, and monitor their medications and safety.

Since then, all our needs and situations have changed, as has our family’s plan. As my parents’ health declined, we got them more help with house and yard work. They spent time every summer with my sister Linda in Ohio. My sister Karen, in Maryland, visited them when she could. For a time, my sister Susie managed their health care, and I managed their finances from a distance. When Dad’s dementia worsened, I moved to Arizona to take on an increased role, and since then my sisters’ roles have also changed.
Every time I think we have a solid plan in place, our health or financial circumstances change. That means our caregiving plan is a moving target, involving a constant process of reevaluating and adapting. The one constant is this: At every step, my parents’ health, desires, and quality of life are the primary drivers.

**Introduction**

Whether you are suddenly thrust into a caregiving role or gradually take on increasing responsibilities, it’s crucial that you take the time to create a caregiving plan. Your plan will be a “living” document, as it will change over time, but it provides a clear framework to go back to and revise as needs change. Having this in place will save you time, money, and a lot of stress.

Vital first steps are reviewing yours and your loved ones’ needs—both initially and then periodically as circumstances change. It’s so easy to get caught up in just doing the next thing or responding to other people’s needs as they arise. No one can do it all, so this process will help you determine what you can realistically give and help you better communicate with other team members what you can and can’t do. The 360-degree assessments of you and your loved ones also help you identify any additional assistance that is needed. Then you can make a game plan for going forward.

**In this chapter you’ll learn how to:**

- Review your situation.
- Get a handle on your loved ones’ needs, living situations, and options for care.
- Identify available resources.
- Determine how you can help, where there are gaps, and how others might help.
- Create a simple caregiving plan.
Your Five-Step Caregiving Plan

You have a big job to do, and many caregivers tell me they are overwhelmed and just don’t know where to start. You’ll need a plan to juggle life, caregiving, and any paid job you may have.

You can create a viable caregiving plan in five simple steps. I recommend that you make a chart, table, or spreadsheet to lay out your plan so you can track all the components easily. I used large flip charts with my parents so they could easily see all the options and make choices. Keep digital copies on your computer or mobile device so you can readily access the plan, review and revise it, and share it with others. You’ll find more on incorporating technology in Chapter 4.

Below are the key components of the caregiving plan:

Step 1: Conduct a 360-degree review of your own needs, abilities, and goals.
Step 2: Conduct a 360-degree review of your loved ones’ needs, abilities, and goals.
Step 3: List goals, needs, resources, and gaps.
Step 4: Determine how to fill the gaps.
Step 5: Create a realistic budget to support the caregiving plan.

Step 1: Conduct a 360-Degree Review of Your Own Needs, Abilities, and Goals

When it comes to caregiving, your instinct might be to start with an evaluation of the people you are caring for, but I suggest you start with yourself. If you do, you’re more likely to be aware of how much you have to offer and to feel good about what you are doing. You’re also more likely to be cognizant of your strengths and your limits, where you could benefit from training, and where additional help is needed.

A self-assessment is a process of stepping back and taking an honest look at yourself as objectively as possible. The self-assessment, along with your loved ones’ evaluation, will help you develop your overall caregiving plan. You will also use the information you gather here in many other ways throughout your caregiving journey, from juggling your life, family, work, and caregiving responsibilities to taking care of yourself, to making