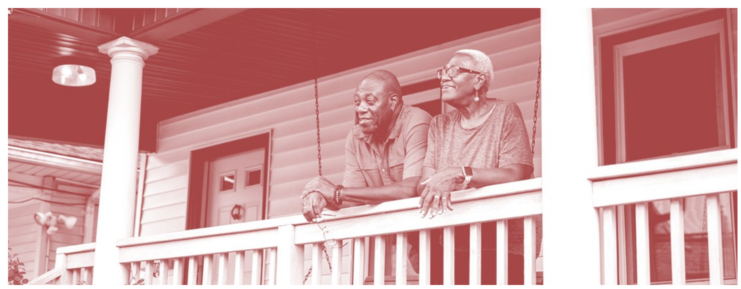
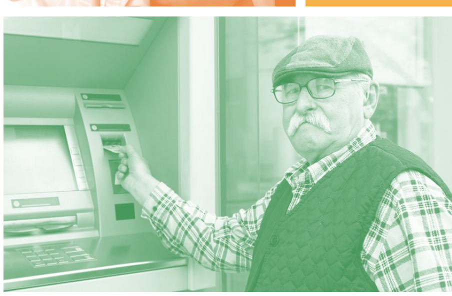
Aging in Place:

A Workbook for Planning Your Future

Your Home



Your Community



Your Choice

Materials Compiled and Adapted by
The Aging in Community Leadership Team of the New River Valley, Virginia

Feb 2026 | 6th Edition

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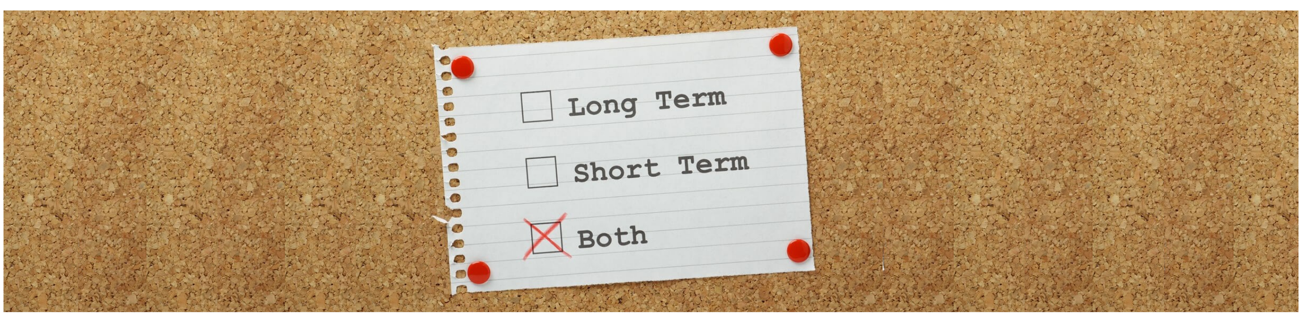
The Importance of Planning For Aging In Place

Like the majority of older Americans, you may be intending to live in your current home for as long as possible. Your decision to ***age in place*** (that is, remain in your current home or community as you age) may seem like an obvious and logical choice. After all, you have invested time and money into your home and have fond memories of the time you have spent there with family and friends. Home not only connects us to people important to us, but can also give us a sense of place and belonging in our communities.

Aging in place in a safe and well-maintained home has many benefits. It helps improve personal health, social interactions, and connections to community resources. Living in a home that is both comfortable and meets your needs also enables us to enjoy a better quality of life. Yet, **aging in place is more than just planning to stay in your home**.

Aging in place requires an examination of different aspects of life beyond housing: health and well-being, finances, transportation, and social relationships. Even though many older Americans believe they will be able to manage changes that might occur in their health, wellbeing, and finances, **approximately 70% will require help with their care at some point, for an average of three years**. Thinking about your current ***and*** future potential needs and pre-planning for changes, including home modifications, can assist in maintaining your independence at home and will promote your ability to age in place.



Deciding where and how to age in place requires more than just your intention. It should be part of a process that includes **personal reflection**, **conversations** with people important to you, **intentional planning**, and **action**.

Generally, the first step in holding conversations about aging in place is to **identify what you want and expect when it comes to where you will live**. Would you rather stay in your current home, move to a different place in your community, or move to an entirely new place? And does your budget align with these desires?

Once you have a better idea of where you want to live and what you can afford, you can start making a plan around those other critical elements. This planning workbook will help you think through all these aspects so that you can better determine how to stay active, healthy, and happy as you age!

Structure of the Workbook

Structure Of The Workbook: Five Interrelated topics

This Aging In Place Workbook is built around five key topics which aging experts have identified as the critical factors that people should consider and plan for to successfully age in place. These include Housing, Health & Wellness, Transportation, Personal Finance, and Connection & Growth. As you consider each of the topics separately, it's also **important to consider how these topics can interrelate or impact one another**. Each chapter of the aging in place workbook follows the same format as follows:

Key Points
We begin each chapter with three key points that are designed to expand your thinking from your current circumstances to what could potentially change for you in the future.

Self-Assessment Questions
Each chapter includes sets of questions that you can use to assess your current and potential future needs. Most of the questions require yes/no/not sure responses or will ask you to "check all that apply." Other questions are open-ended to elicit a more detailed answer. There are no right or wrong answers.

Highlighted Boxes
You will also find additional information in "Did You Know" and "Helpful Resources" boxes in each chapter. These offer additional insights and/or resources related to the questions in each chapter: web addresses to online resources, and/or contact information for agencies and organizations that provide assistance or services for older adults.

Notes Pages
This is a space for you to jot down anything that has come up for you as you worked through the self-assessment questions: Are there specific items you want to follow up on? New priorities? You may also want to use this space to note any questions you've answered with a "No" or "Not Sure." These may highlight issues you should consider exploring further.

Plan A & Plan B By Topic Area
At the close of each chapter we've provided a space for you to articulate your "Plan A," your ideal scenario for that topic area, and your "Plan B," your preferred alternative in the event your physical, cognitive, financial, and/or support circumstances change significantly. Use this page to list out, in concrete terms, the action items you intend to pursue going forward. The Plan A/Plan B page of each chapter can also serve as a jumping off point for important conversations you want to have with family and others in your support network.

Getting Started

"A goal without a plan is just a wish." ***- Antoine de Saint-Exupery***

This Workbook is designed to help you develop your own individualized plan to age in place. The materials included were adapted from **respected aging in place resources** including AARP, the National Aging in Place Council, the National Council on Aging, and MetLife, among others.

Each of the five focus areas are critical to living well. It's important to spend some time reflecting on how your needs are likely to change as you age. **Therefore, planning around these five areas should not be overlooked or left to chance**.

Getting Started

Once you have completed the five sections within this workbook, you should have a clearer picture of the factors you want to prioritize. Thinking through YOUR individual wants and needs will help you devise a plan to successfully age in place.

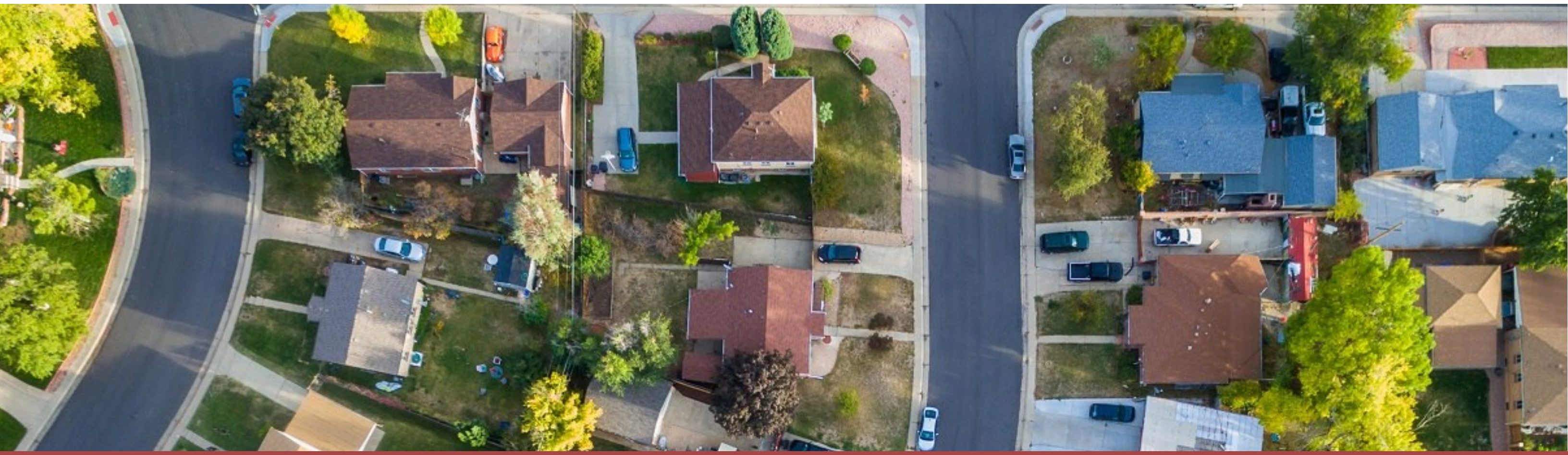
If an event occurs in your future that alters your circumstances (e.g., a change in location, a financial gain or loss, a health issue), we recommend you revisit your plan every year or so, or when a significant life event occurs to determine if you need to do some rethinking. **Alternatively, we strongly recommend that you use this workbook to explore <u>several</u> different 'what if' scenarios**. No one has a crystal ball to see into their future, so it is always wise to plan for an array of possible circumstances or, to amend a popular saying,

"Hope for the best, plan for the worst, and prepare to be surprised."

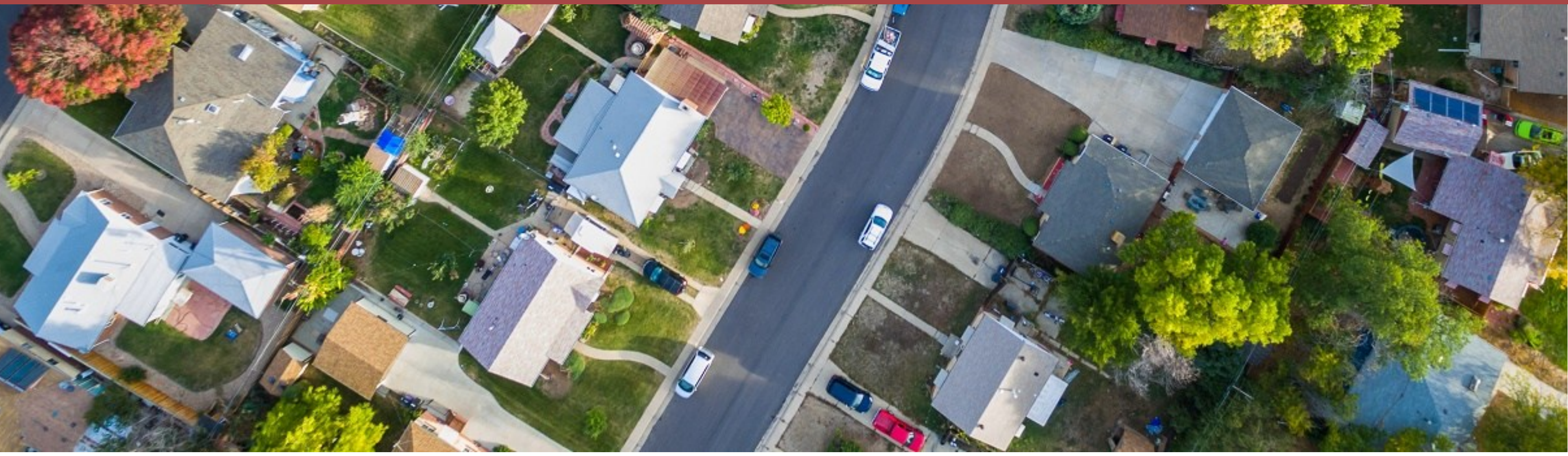
Before you begin, set aside some uninterrupted time to familiarize yourself with the sections. Planning takes time and personal reflection. You are not expected to complete the workbook and make any final decisions in a single sitting. Feel free to save your responses, take a break, and come back to where you left off or start a new section.

If you are married or have a partner, you can choose to fill out the workbook together or individually. Some sections may be more useful if filled out separately followed by a conversation about how you both responded to the questions.

You may also want to **involve other family, friends, or trusted advisors** at some point in this process. We recognize that these conversations are often perceived as difficult, but why not have fun with it? Make it an occasion. Invite your team to join you around the kitchen table and answer the workbook questions together. Time to begin!



HOUSING



HOUSING

Planning for Aging In Place—Key Points on Housing

#1 THINK ABOUT WHAT YOU REALLY WANT

Before starting this section, take some time to consider what you really want as you get older since your housing choice will play a big impact on many other elements of your life.

- If you think your current house will keep you happy and fulfilled as you age in terms of proximity to family, friends, services, the outdoors, or any other criteria you have, then consider what needs to be done for you to stay in your current home.
- Alternatively, maybe you would prefer a home that requires less maintenance or yard work, is closer to family, is in a location that makes it easier to get around without a car, or is in a different climate.
- On the other hand, maybe you want a different type of housing where friends and neighbors support each other as they age such as a cluster of small homes with friends, a co-housing community, or some other type of shared housing. Options like this exists in many parts of the country but they are not yet common. Pursuing something like this might spur you to collaborate with others who share your vision.

#2 BE PROACTIVE AND IDENTIFY RESOURCES

Identify the challenges that living in and maintaining your home will present over time and think about your capacity to meet those challenges if your physical or financial circumstances change. Deferred home maintenance can quickly snowball, threatening your health and safety, and even the habitability and durability of your home. It's also not uncommon for a surviving spouse to be unaware of monthly, seasonal and annual tasks their partner did to maintain the home and property. Use the seasonal home maintenance checklist provided in the back of this workbook as a guide, and/or create one tailored to your own home. Identify trusted resources for home repairs and routine maintenance well before you need them. Remember, **planning ahead always reduces stress, cost, and increases options**.

#3 EVALUATE ACCESSIBILITY & FALL HAZARDS

Fall prevention is a key factor in remaining in your home for as long as possible. According to the National Center for Injury Prevention and Control, falls are the number one cause of home injury, and studies suggest that a significant proportion of all falls are due to factors around the home that can be easily changed (for example, throw rugs and cords that cause a tripping hazard, or low visual contrast on stair treads). It's also important to consider housing accessibility issues before your mobility becomes limited or a medical crisis creates a scenario where returning to your current home is no longer an option.

HOUSING

Choice of Residence

Are you comfortable in your current residence?

very comfortable ☐ ☐ ☐ ☐ ☐ not at all comfortable

Would you like to remain in your current residence for as long as possible?

Yes ____ No ____ Not Sure ____

AGE IN PLACE?

OR

MAKE A MOVE?

If you answered "**yes**" or "**not sure**" what makes you want to remain in your current home? (Check all that apply)

- ☐ Geographic location or locality
- ☐ Familiarity; emotional connection
- ☐ Local climate
- ☐ Cost (e.g., mortgage/rent, taxes, utilities)
- ☐ Size (e.g., # bedrooms, square footage)
- ☐ Design features
- ☐ Accommodations for your physical condition
- ☐ Internet access/speed
- ☐ Access to local transportation (e.g., bus, rideshare)
- ☐ Proximity to stores and services
- ☐ Proximity to medical care
- ☐ Proximity to family
- ☐ Proximity to friends
- ☐ Proximity to recreational and/or social opportunities
- ☐ Other (*You can use the lines below to describe why you would prefer to stay in your current home.)*

____

____

____

HOUSING

Choice of Residence

When thinking about your living situation, are there other things you might prefer?
Check all that apply.

- ☐ Downsizing to something smaller
- ☐ Something less expensive
- ☐ Something requiring less maintenance and/or yard work
- ☐ One level living (or a master suite on the main level)
- ☐ A residence more suitable to my physical condition
- ☐ Closer/better access to family
- ☐ Closer/better access to friends/opportunities to socialize
- ☐ Non-traditional housing options: i.e. cluster, co-housing, or home sharing
- ☐ A different climate
- ☐ Better access to transportation
- ☐ Better access to cultural events, entertainment, or recreation
- ☐ A retirement village or other housing specifically tailored for older adults
- ☐ A continuum of care community *(these offer housing options with increased levels of care from fully independent living to 24-hour nursing home care)*
- ☐ Other. *Please explain*

____

____

In assessing the living conditions you desire, what are the things you must have?
Alternatively, what are some of the things you could live without?

Must Have	**Could Live Without**
______________________________	______________________________
______________________________	______________________________
______________________________	______________________________
______________________________	______________________________

Affordability

Does your monthly mortgage or rent payment ***currently*** leave you enough money for your other needs?

Yes ____ No ____

Are you reasonably confident that your monthly mortgage or rent payment will continue to be affordable if other expenses in your life were to increase substantially (i.e. medical expenses, supportive services)?

Yes ____ No ____ Not Sure ____

Are your monthly heating/electricity bills affordable, even in the coldest/hottest months?

Yes ____ No ____ Not Sure ____

If your monthly home costs are too expensive (or become too expensive in the future), do you want to consider any of the following?

- ☐ Find a home that is less expensive/downsize
- ☐ Remain in current home and reduce other expenses
- ☐ Explore benefits you may be eligible for
  (Visit ***benefitscheckup.org*** *to learn more)*
- ☐ Property tax deferral plan for seniors (if applicable)
- ☐ Find a housemate or home-sharing arrangement
- ☐ Have your home/appliances upgraded for energy-efficiency to save on utility bills
- ☐ Consider a reverse mortgage *(see box below)*
- ☐ Consider refinancing at a lower interest rate *(see box below)*

Reverse Mortgage?
be sure to know the...
positives
negatives
pitfalls

Did You Know?

There are an array of financial mechanisms that could help you reduce your monthly housing costs, but there are also some pitfalls and predatory practices out there! If you are considering a **reverse mortgage**, a **home equity loan**, a **second mortgage** or a **refinance** of your primary mortgage, AARP has a wealth of information online that can help you make a more informed decision. You may also want to seek some expert advice from an estate or financial planner. AARP also has great resources on how to select a financial planner who is also a **fiduciary**, which means that when they give you advice, they are legally obligated to put your financial interests ahead of theirs. Fiduciaries usually work for a flat fee rather than a commission.

HOUSING

Safety, Comfort, and Accessibility: Entrances

Are exterior pathways, porches and doorways well lit? *(Consider lighting with motion sensors so they will turn on automatically when needed).*

Yes ____ No ____ Not Sure ____

Are the walkways to your home in good condition? *(No holes, loose bricks, or uneven sections.)*

Yes ____ No ____ Not Sure ____

Is the main entryway door to your home easy to open?

Yes ____ No ____ Not Sure ____

Are you able to easily lock and unlock your doors?
(*consider keypads or remote openers if keys are difficult for you)*

Yes ____ No ____ Not Sure ____

Is there at least one step-free entrance into the home?

Yes ____ No ____ Not Sure ____

Are your doorways free from welcome mats, decorations, and any other tripping/slipping hazards?

Yes ____ No ____ Not Sure ____

Does your door have a security peephole or view panel at the correct height for you?

Yes ____ No ____ Not Sure ____

Are there secure handrails on both sides of outdoor steps and indoor stairways that are at a good height for you?

Yes ____ No ___ N/A (no steps) ___

Are the doorways and hallways wide enough to let a wheelchair pass through? *(minimum 32" for a door & 36" for a hall)*

Yes ____ No ____ Not Sure ____

Does your door hardware have lever handles, which are easier to use than rounded knobs?

Yes ____ No ____ Not Sure ____

Do your have a bench you can rest items on while you are opening your entryway door?

Yes ____ No ____ Not Sure ____

A zero step entrance makes life easier for daily tasks and serves all ages and abilities

Safety, Comfort and Accessibility: General Accessibility & Fall Prevention

Is there a bedroom, full bath, and kitchen on the main living floor?
Yes ____ No ____

Is carpeting on interior steps worn, torn or loose?
Yes ___ No ___ N/A (no steps) ____

Did You Know?

Among people 65 years and older, falls are the leading cause of **injuries resulting in death** as well as the most common cause of **nonfatal injuries** and hospital admissions. Each year in the United States, nearly one-third of older adults experience a fall. 55 percent of fall injuries among older people occur inside the home and an additional 23 percent happen outside, but nearby. Many of these falls can be prevented by taking steps to eliminate or fix potential hazards in and around the home.

A **serious fall injury** after age 65 can often precipitate a rapid decline in overall health and reduce a person's ability to live independently.

Are your interior door thresholds flat?
(*consider installing beveled, no step, and no-trip thresholds between rooms. A contrasting color can also make transitions more visible for added safety.)*
Yes ____ No ____ Not Sure ____

Are interior steps in good repair?
(consider refinishing or replacing worn stair treads; consider non-slip, high visual contrast adhesive strips to reduce slip hazard on uncarpeted stair treads.)
Yes _____ No ____ Not Sure ____ N/A (no steps) ___

Can light switches, electrical outlets, and thermostats be easily reached even when seated?
(light switches and thermostat at 48", outlets at 24" above the floor.)
Yes ____ No ____ Not Sure ____

Are light switches easy to use? *(consider rocker switches and/or motion detectors)*
Yes ____ No ____ Not Sure ____

Can the windows be opened with minimum effort and from a seated (wheelchair) position if necessary?
Yes ____ No ____ Not Sure ____

Safety, Comfort and Accessibility: Steps and Stairs

Can you clearly see the edges of the steps? *(consider using high-contrast non-slip adhesive strips so you can see the stairs and landings)*

Yes ___ No ___ Not Sure ____ N/A (no steps) ___

Are the stairs well lit?

Yes ___ No ___ Not Sure ____ N/A (no steps) ___

Are there light switches at both the top and bottom of indoor stairs? *(consider motion sensor lights for stairs)*

Yes ___ No ___ Not Sure ____ N/A (no steps) ___

Are your stairs free from clutter or other objects that could trip someone?

Yes ___ No ___ Not Sure ____ N/A (no steps) ___

Would it be feasible to install a stairwell chairlift in your home if it was needed in future?

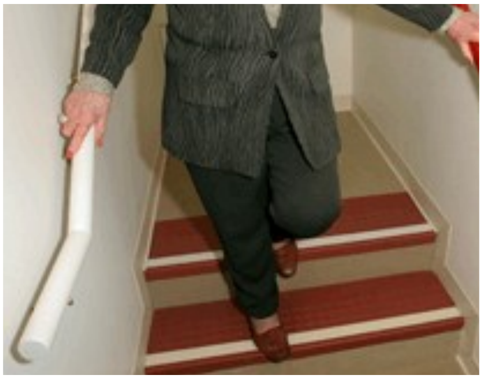
Yes ___ No ___ Not Sure ____ N/A (no steps) ___

Did You Know?

An **Occupational Therapist** is a professional with specific expertise in helping people across the lifespan do the things they want and need to do. They are trained to observe and understand how an individual functions in her or his space, which is essential in making recommendations that will enhance function and safety in the home environment. This **person-centered focus** helps ensure that any modifications made to a home will meet both current and future needs. Such unbiased assessments save money in the long run by helping to avoid mistakes in product selections and design solutions.

Occupational therapists are generally paid a flat fee per visit and their services may be covered by health insurance (check with your insurance provider.)

To find a local occupational therapist, ask your physician for a referral or contact a local home health care agency.



Contrasting color on steps can help with visibility.

Handrails on both sides. Non-slip strips on edges of stairs.

Battery operated motion sensor LED light are easy to install.

Without lights on these stairs, would you have seen the dog?

HOUSING

Safety, Comfort and Accessibility: Bathroom

Is there good lighting in the bathroom? *(consider a night light or glow switch)*
Yes ___ No ___

Are the hot water heater's top and bottom thermostats set at 120°? *(any hotter wastes energy and is a scald risk; temps below 120 raise the risk for bacterial growth)*
Yes ___ No ___ Not Sure ____

Are the sink, bathtub and shower faucets easy to use? *(consider installing lever handles)*
Yes ___ No ___ Not Sure ____

Are there properly installed and located grab bars in the bathtub, shower, and toilet areas?
Yes ___ No ___ Not Sure ____

Is the toilet seat at a comfortable height for you to sit down and stand up on your own? *(consider replacing low toilets with comfort height toilets, adding a raised toilet seat, or installing a toilet seat with integrated grab bars)*
Yes ___ No ___ Not Sure ____

Is the bathtub and/or shower floor slip resistant?
(consider using non-slip strips on tub or shower floors)
Yes ___ No ___ Not Sure ____

Do bathmats outside the tub have rubber backing and lie flat?
(*never use towels or throw rugs on the floor in the bathroom*).
Yes ___ No ___ Not Sure ____

Does your bathtub or shower have a walk/roll-in entrance with no threshold?
Yes ___ No ___ Not Sure ____

Does your bathtub or shower have a built-in or stable removable seat?
Yes ___ No ___ Not Sure ____

Is there a handheld or adjustable height showerhead?
(helpful to those who have trouble bending or who need to bathe from a seated position)
Yes ___ No ___ Not Sure ____

If you required a wheelchair in the future, would you be able to maneuver in your bathroom? *(a 5' unobstructed turning radius in the bathroom is ideal)*
Yes ___ No ___ Not Sure ____

Safety, Comfort and Accessibility: Kitchen

Is there good lighting in the kitchen work areas? *(consider brighter LED lighting or adding lighting under cabinets for key prep areas)*

Yes ___ No ___ Not Sure ____

Are cabinets and cupboards easy to open?

Yes ___ No ___ Not Sure ____

Are stove controls easily reached from a seated position without exposing your arms, hands or clothing to a flame or electric coils? *(If there are no young children in the house and you are replacing your stove, consider purchasing one with controls at the front.)*

Yes ___ No ___ Not Sure ____

Is a fire-smothering blanket, aerosol fire spray, or a standard fire extinguisher within easy reach?

Yes ___ No ___ Not Sure ____

Are objects on shelves or in drawers easily accessible? *(Move frequently-used items to where you can reach without a step stool. Existing cabinets can be easily retrofitted to have pull-out drawers or lazy susans.)*

Yes ___ No ___ Not Sure ____

Does the sink have an anti-scald device?

Yes ___ No ___ Not Sure ____

Is there a countertop or table that can be used as a work area from a seated (wheelchair) position?

Yes ___ No ___ Not Sure ____

Are all parts of your refrigerator accessible for you?

Yes ___ No ___ Not Sure ____

While many of these features can increase accessibility **for you**, they can also increase hazards in the kitchen for **young children** (e.g., easier access to stove controls, cutting tools, and household cleaners/chemicals). Take precautions to protect children who may be visiting your home.

"C" or "D" shaped handles are easier than knobs for people with limited dexterity.

Contents in pull-out base cabinet drawers are easier to access than standard base cabinets.

Make sure you have an easy-to-access (and use!) fire suppression system like a fire blanket or aerosol fire extinguisher spray for your home, especially in the kitchen.

HOUSING

Safety, Comfort, and Accessibility: Living Spaces and Bedrooms

Are all hallways and other pathways in your home well lit?
Yes ___ No ____ Not Sure ____

Are all pathways clear of throw rugs, electrical or telephone cords, and other clutter?
Yes ___ No ____ Not Sure ____

Are carpets free from wrinkles and secured to floor?
Yes ___ No ____ Not Sure ____

1. Non-secured rug is easy to trip over.
2. Exposed cords can easily entangle feet.
3. Objects in walking path and/or clutter create trip hazards.

Is a telephone easily accessible from bed? *(a landline in the bedroom provides additional communication security in the event you forget to take your cellphone to your bedroom at night or it runs out of charge)*
Yes ___ No ____ Not Sure ____

Are closets well-lit and easy to use? *(consider installing rods and shelves that can be adjusted to different heights to enable access from a wheelchair if needed)*
Yes ___ No ____ Not Sure ____

Can you turn on a light in every space without having to cross a darkened room to do so?
Yes ___ No ____ Not Sure ____

Is there a lamp on both sides of the bed that is easy to turn off and on?
Yes ___ No ____ Not Sure ____

Can you afford to keep your home a comfortable temperature in the coldest and hottest months?
Yes ___ No ____ Not Sure ____

If you heat with a woodstove, are you able to manage firewood, even in inclement weather?
Yes ___ No ____ Not Sure ____ N/A (no woodstove) ____

Are there working smoke and carbon monoxide detectors on each floor of the house and are they near bedrooms? *(CO detectors only needed if combustion appliances are present)*
Yes ___ No ____ Not Sure ____

HOUSING

Home Safety & Livability: Home and Yard Maintenance

Do you know the maintenance requirements for the appliances and systems in your home?
(you will find a sample home maintenance checklist in the back of this workbook)

Yes ___ No ____ Not Sure ____ N/A ____ (covered by rental/condo property manager)

Do you have the physical capability to maintain your home?

Yes ___ No ____ Not Sure ____ N/A ____ (covered by rental/condo property manager)

Do you have the financial resources to maintain your home (or pay someone to do it)?

Yes ___ No ____ Not Sure ____ N/A ____ (covered by rental/condo property manager)

Do you have the physical capability to maintain your yard/property?

Yes ___ No ____ Not Sure ____N/A ____ (no yard or property to maintain)

Do you have the financial resources to maintain your yard/property (or pay someone to)?

Yes ___ No ____ Not Sure ____N/A ____ (no yard or property to maintain)

Do you know who you might contact for specialized home repairs or maintenance?
(plumbing, electrical, heating/air conditioning, roof/gutters, cleaning/painting, etc.)

Yes ___ No ____ Not Sure ____ N/A ____ (covered by rental/condo property manager)

Did You Know?

Deferred home maintenance can lead to expensive or even dangerous conditions over time and may diminish your ability to successfully age in place.

For some maintenance tasks, it may make sense to hire a professional. Remember: emergency repairs are almost always more expensive than proper preventative maintenance!

As a part of your aging in place planning, it may also be worth hiring a **professional inspector** to perform a thorough assessment of your home to identify any structural problems, major system issues, or safety concerns. The American Society of Home Inspectors can be a helpful resource to find a local, certified home inspector:
homeinspector.org/HomeInspectors/Find

HOUSING

Take a look at your responses in this section and note any **NO** or **NOT SURE** answers. You can use the space below to identify changes you are considering or topics you want to investigate further.

My Housing Questions, Considerations, and Priorities:

____

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MY PLAN FOR HOUSING

My "**Plan A**" for housing, i.e. my ideal aging-in-place scenario is:

My "**Plan B**" for housing, if my financial, physical or health circumstances change:

Actions I will take to make my "Plan A" probable and my "Plan B" possible:

Keep Doing	Start Doing

HEALTH & WELLNESS

HEALTH & WELLNESS

Planning for Aging In Place—Key Points on Health & Wellness

#1: MAKE WELLNESS A PRIORITY

The goal of living independently as one ages is highly correlated with one's physical wellness. While health challenges often increase with age, lifestyle choices that maintain or improve health and functional ability can dramatically increase the odds of maintaining independence in your later years. Prioritizing preventative care and establishing healthy habits around nutrition, sleep, stamina, balance, and strength-building can help you reduce the likelihood of developing chronic disease and live a better quality of life.

#2: UNDERSTAND RESOURCES AVAILABLE TO YOU

Health insurance costs are usually the largest expense in an older adult's budget. Approximately 80% of older Americans have a chronic health condition and 50% have two or more, making it critically important to have adequate coverage and access to health care later in life. There are many online and community resources available to help you make informed decisions when choosing or re-evaluating your healthcare coverage options.

Among people who reach the age of 65, 70% will need some form of care before the end of their life, which includes both short- and long-term care. Because chronic conditions and/or declining functioning can emerge in later life, it is wise to plan for the potential management of these conditions and how change in function may require supportive services .

In-home assistance, community-based supportive services, and long-term care can be important components to maintaining one's ability to age in place. Finding the right people or services can be overwhelming, especially in a time of urgent need. Exploring the spectrum of services available and developing a hypothetical support plan (along with the potential cost and eligibility factors) before actually needing them can help alleviate potential stress for yourself and your family down the road.

#3: MAKE YOUR WISHES KNOWN

The ability to age comfortably and safely in one's home requires making thoughtful and deliberate decisions. This applies as well to healthcare decisions. The importance of having an advance directive can't be stressed enough. If an individual cannot express their wishes regarding treatments and no advance directive is in place, the treatment received might be very different from what they would choose for themselves. Lack of an advance directive can also put family members at odds if there are differences of opinion about treatment, especially decisions involving palliative and hospice care.

HEALTH & WELLNESS

General Wellness

Maintaining robust health as you age is entirely possible, but certainly not effortless. Many people find that the habits they could "get away with" in their younger years really start to catch up with them as they get older. Taking initiative to maintain your health may even translate into newfound hobbies and interests! Maintaining and even improving your general wellness means **consistently tending to all the elements of good health**: regular checkups and preventative screenings, a well-balanced diet of nutritious food, adequate sleep, and regular exercise are all critical to optimizing your physical, cognitive, and emotional health. The reverse is also true and backed up by numerous scientific studies: a lack of preventative care, poor nutrition, a sedentary lifestyle, over-indulgence in alcohol, nicotine/drug use, and poor sleep are all associated with significant and sometimes precipitous health declines in older adults.

In the sections that follow, we'll dive into each of the elements that contribute to overall wellness, with some self-assessment questions along the way.

Preventative Care & Healthy Habits

How would you describe your general health?

Very Good ____ Good ____ Fair ____ Poor ____

Do you have an established primary care provider?

Yes ___ No ___ No, but I see another type of provider regularly ___

When was you last annual wellness visit? This usually includes a discussion of your health concerns, a blood pressure check, and review of medications.

Within the last year ___ It has been over a year ___

How many alcoholic beverages do you typically drink during the week?

0 ___ 1-3 ___ 4-6 ___ 7 or more ___

Did You Know?

The **effects of alcohol** can change as you get older. Factors such as slower metabolism, diminished liver function, and drug interactions can alter and/or amplify those effects.

Do you know if your weight is healthy for your age, height, gender, and body frame?

Yes ___ No ____ Not Sure ____

Helpful Resource

The link below details a recommended list of preventative health screenings for older adults. These are typically covered by Medicare's Annual Wellness Visit:
betterhealthwhileaging.net/wp-content/uploads/pdfs/preventivecareaging.pdf

HEALTH & WELLNESS

Healthy Diet & Nutrition

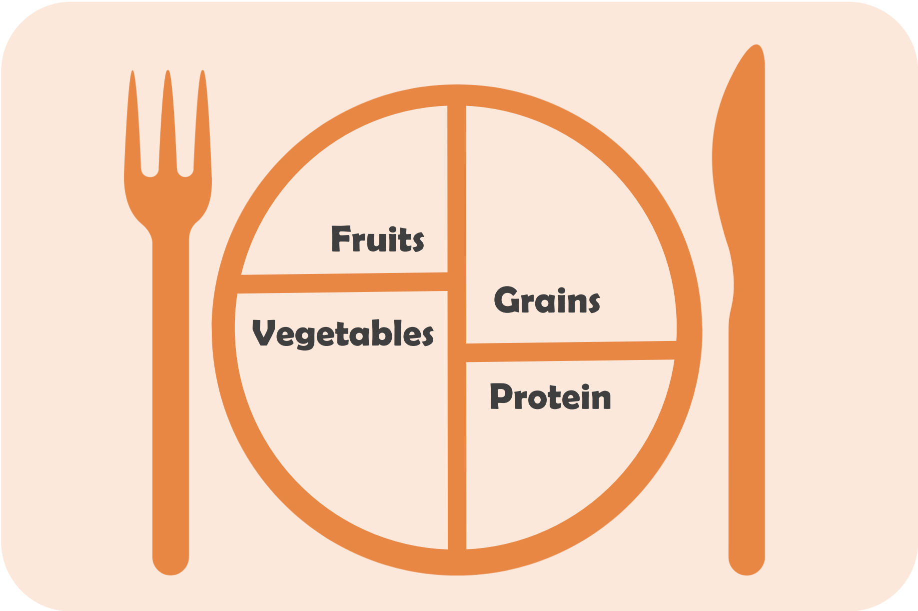
Eating is pretty simple, but cultivating and sticking to a well-balanced diet of nutritious food requires a bit more thought. It's also key to maintaining your health as your age. While there is no one-size-fits all approach, there is general agreement that a diet largely made up of whole grains, vegetables, lean protein, and fruits - while eating less sugar, refined starches, sodium, and saturated/trans fats is important. The graphic below shows the recommended relative proportions for these major food groups. You might also consider working with a **dietician** to develop a nutritional plan to maximize your long-term health, especially if you have chronic or complex health conditions and/or are taking certain medications that can result in some **unique dietary needs.**

Does your diet generally reflect the proportions shown in the graphic below?
Yes ___ No ____ Not Sure ____

Do you experience obstacles to maintaining a nutritious diet, such as lack of financial resources, or limited access to fresh and healthy food?
Yes ___ No ____ Not Sure ____

Do you prioritize lean protein sources and whole grains when you eat from these food groups?
Yes ___ No ____ Not Sure ____

Do you tend to eat a broad variety of fruits and vegetables?
Yes ___ No ____ Not Sure ____



Did You Know?

Have you ever heard the phrase, **"Eat the Rainbow"**? This handy maxim emphasizes eating a wide variety of colorful fruits and vegetables to ensure you are getting a broad spectrum of vitamins, minerals, and antioxidants, which are **more effectively absorbed** by your body through food than with supplements.

Each color group, (red, orange, yellow, green, blue/purple, and white/brown) contain different **phytochemicals** that provide unique health benefits: protecting bone density, supporting heart health, and reducing cancer risk, to name a few.

HEALTH & WELLNESS

Sleep

Not getting a good night's sleep can certainly make a person feel rotten the next day, but it's generally pretty harmless. On the other hand, **chronic poor sleep** can increase the likelihood of developing several serious health conditions such as dementia, heart disease, kidney disease, type 2 diabetes, depression, obesity, and even certain cancers.

Many people turn to **over-the-counter sleep aids** to either help them fall asleep or stay asleep. It's important to know that these medicines are only intended for **short term use**. Some sleep aids contain anticholinergic ingredients like diphenhydramine (found in Benadryl and medicines with "PM" in their name), which may be associated with dementia, especially with long-term use. Long-term use of these drugs can potentially do damage to your kidneys, liver, or cardiovascular system. Lastly, these medications can affect balance and alertness and could increase the risk of falls.

It's important to talk to your primary healthcare provider if you are experiencing poor or frequently interrupted sleep, or your bed partner/family report that you snore loudly or gasp in your sleep. These could be signs of **sleep apnea**, which poses many of the serious health risks associated with chronic poor sleep listed above.

Did You Know?

Sleep disturbances are very common in older adults, with about half experiencing some degree of insomnia. One possible culprit is the body's natural production of **melatonin**, a hormone the brain produces in responses to darkness, slows as we age. As a result, many have turned to melatonin supplements as a "natural" remedy for insomnia. Unfortunately, long-term melatonin use has been associated with some health risks. If you are considering taking melatonin as a sleep aid, you should discuss this with your healthcare provider.

Many people also believe that **alcohol** can help with sleep since it makes people feel sleepy, at least initially. In reality, alcohol reduces your ability to enter deeper, restorative REM sleep, which can contribute to fatigue, irritability, and poor focus the next day.

On average, how many hours of sleep do you get each night?
More than 8___ 7-8___ 5-6___ 3-4___ Not Sure___

When you wake in the morning, do you feel well-rested?
Almost always___ Most of the time___
Less than half of the time___ Rarely___ Not Sure___

Do you (or perhaps your bed partner) notice if you snore frequently through the night or exhibit gasping or sudden coughing?
Yes ___ No ____ Not Sure ____

Do you take over-the-counter sleep aids?
Never ____ Rarely (~once/month) ____
Occasionally (~once/week) ____ Frequently (more than once/week) ____ Every Day ____

Have you sought treatment options for sleep disturbances from your healthcare provider?
Yes ___ No ____ Not Sure ____

Balance and Fall Risk

Both the risk and the consequences of falls goes up significantly with age. According to the U.S. Centers for Disease Control and Prevention (CDC), 1 in 4 adults aged 65 or older fall each year; and this rate rises to at least 50% for those age 85 and up. A **serious fall injury** can be a life changing or life-limiting event - in fact, falls are the leading cause of both non-fatal and fatal injuries among older adults. Taking active steps to retain (and improve) one's balance and strength while addressing **environmental factors** in the home like tripping hazards and poor lighting can significantly reduce the risk of falls. **Muscle strength** and balance are closely related, as stronger muscles, especially in the lower body and core, provide you with the stability needed to maintain balance, and react to instability. Certain **health conditions** like Parkinson's disease, diabetic neuropathy and even arthritis can increase one's fall risk as can some **medications** or medication interactions. **Alcohol** has the general effect of making people less steady on their feet, and this effect can be significantly amplified when interacting with certain medications. Low **vision** and/or problems with depth perception can also make falls more likely, particularly with nighttime trips to the bathroom.

Take a few moments to try the **at-home balance self-assessment** below. If you notice that one or more of these elements is challenging for you, consider talking to your healthcare provider. They can do a more thorough evaluation taking into account any underlying health conditions that could be affecting your balance. They may suggest medication adjustments, refer you to a physical and/or occupational therapist, or recommend you see a specialist like an eye doctor.

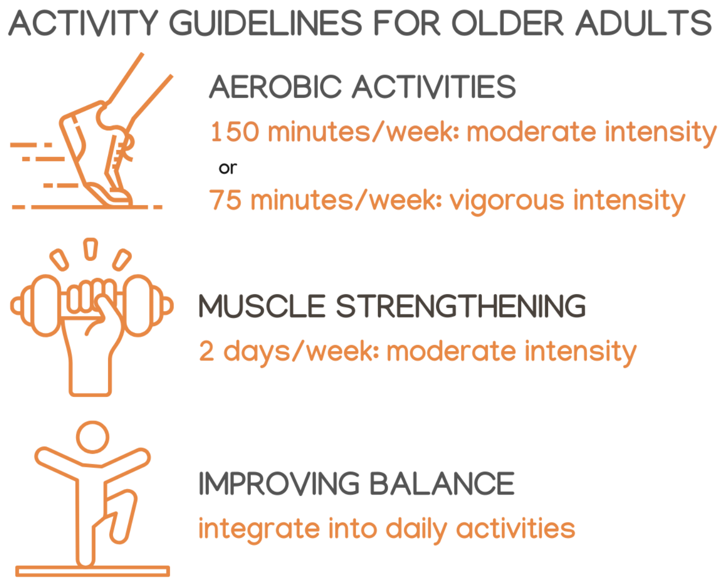
At-Home Balance Test

The CDC offers a **4-stage balance assessment** for older adults that most people can do on their own without any special equipment. Before beginning, make sure you have something sturdy you can grab in case you lose your balance. If you find you have trouble holding any of these positions for less than 10 seconds, consider adding daily activities that are designed to improve balance.

1	Stand with your feet touching, side-by-side.	____ seconds
2	Shift one foot back slightly with your big toe nestled into the instep of the forward-facing foot.	____ seconds
3	Place one foot directly behind the other and stand heel-to-toe.	____ seconds
4	Lift your forward-facing foot; stand on just one foot.	____ seconds

Strength, Stamina and Balance

To get substantial health benefits, the CDC recommends that older adults engage in **three distinct types of activities** each week: aerobic exertion, i.e. “cardio”, muscle-strengthening, and practices that maintain/ improve balance. These three forms of physical activity, if consistently done, protect your health by preventing and managing chronic diseases, improving strength and balance, helping you maintain a healthy weight, and supporting mental health and cognitive functioning. The graphic at right details the CDC’s specific guidelines for each of these activity types, and the link at the bottom of the page offers helpful suggestions for incorporating each of these activities into your daily life.



As always, it’s important to **consult with your healthcare provider** before beginning a physical wellness or exercise plan. To help prevent or minimize physical injuries, it’s also beneficial to consult with a physical therapist and/or physical trainer before starting a new exercise program.

Do you regularly engage in physical activity aligned with the frequency/intensity guidelines for the three categories shown in the graphic above?

Aerobic Activities: Yes ___ No ____ Not Sure ____
Muscle Strengthening: Yes ___ No ____ Not Sure ____
Improving Balance: Yes ___ No ____ Not Sure ____

Do you have any physical conditions, injuries, or mobility issues that prevent you from doing the three recommended types of exercise?

Aerobic Activities: Yes ___ No ____ Not Sure ____
Muscle Strengthening: Yes ___ No ____ Not Sure ____
Improving Balance: Yes ___ No ____ Not Sure ____

Helpful Resource

Recommended physical activity guidelines for older adults:
nhs.uk/live-well/exercise/

Make An Exercise Plan

Think about your **current activity routine** and what you might want to improve. What resources are available to you in your home, neighborhood, and the wider community? For instance, you could easily get 30 minutes of moderate-intensity aerobic activity each day simply by walking away from your home at a brisk pace for 15 minutes and walking back. Do you have a safe walking path near you that would make that possible? Or would you prefer to take an aerobics class, join a local gym, or get a treadmill or stationary bike for your home?

Helpful Resource

To determine your readiness to increase physical activity, you can start by completing this online self-assessment called the Physical Activity Readiness Questionnaire for Everyone (PAR-Q+) . If the results show any areas of concern, make a plan to discuss these with your healthcare provider before undertaking new or more intense forms of exercise.

Now think about **what might motivate you** to get started and stick with a regular exercise routine. Do you prefer to exercise on your own or with a friend? If you like to exercise outdoors, e.g., walking or gardening, how can you keep your routine going in the colder months? Variety can be an important motivating factor for some, while others prefer a regular routine. Use the checkboxes below to identify some activities you already enjoy, or would like to integrate into your weekly exercise plan. Keep in mind - some activities such as yoga, yardwork/gardening, dancing, and many sports incorporate more than one of these elements. These types of **multicomponent activities** are an efficient and fun way to challenge your heart, lungs, brain, balance, and strength!

- [ ] walking/hiking
- [ ] yardwork/gardening
- [ ] bicycling
- [ ] aerobic/dance class
- [ ] swimming
- [ ] other: ________________

- [ ] free weights/weight machine
- [ ] digging/shoveling
- [ ] climbing stairs
- [ ] resistance bands
- [ ] body-weight exercises, e.g. squats
- [ ] other: ________________

- [ ] yoga/tai-chi
- [ ] walking a tape line
- [ ] flamingo stand
- [ ] heel-toe walking
- [ ] seated twists (chair or yoga ball)
- [ ] other: ________________

HEALTH & WELLNESS

Healthcare Coverage

For many older adults, healthcare can be one of the largest expenses, and unfortunately, one of the hardest to predict. For some, it's a major worry as reflected in the statistics below.

37% of adults age 65 and older are concerned they won't be able to pay for needed healthcare in the next year.

25% had to cut back on basic necessities like food, clothing or utilities to pay for healthcare.

17% of people age 65+ have skipped or postponed getting healthcare they needed because of cost.

57% say they are anxious about being able to afford the cost of a nursing home or assisted living if they need it.

If you are planning to retire before age 65, do you have a plan to keep healthcare coverage before you become eligible for Medicare? *See "Did You Know" box below for additional information*

Yes ____ No ____ Not Sure ____ N/A _____

If you are age 65 or above, are you currently enrolled in Medicare?

Yes, Original Medicare ____ Yes, Medicare Part C/Advantage ____ Not Sure ____ N/A _____

Are you happy with your current health insurance plan's benefits?

Yes ____ No ____ Not Sure ____ N/A _____

Do you know how to make changes to your plan during Open Enrollment Periods?
*Note: The Open Enrollment Period for **Medicare** is typically Oct 15 - Dec 7 each year, while the Open Enrollment Period for **Affordable Care Act* Marketplace Plans** usually runs from Nov 1 - Jan 15.*

Yes ____ No ____ Not Sure ____ N/A _____

Did You Know?

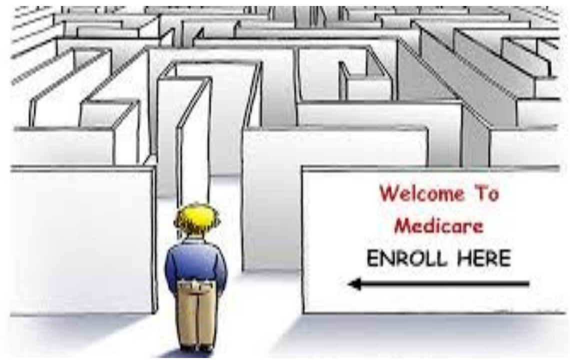
You become eligible for Medicare at age 65 no matter when you retire. If you plan to retire before you reach Medicare eligibility, it's important to know how you will cover your health insurance expenses in the interim. Some employers offer **transitional health insurance** to their retirees at somewhat higher premiums than they were paying while still working. You might be able to get insurance through your **spouse's employer**. Keeping your insurance through COBRA is a short-term solution (up to 18 months), although this is usually quite expensive. The **Affordable Care Act*** was intended to provide affordable policies for people who fall through the cracks of health insurance eligibility (like early retirees), but policy changes at the federal level make this option increasingly uncertain. The AARP resource linked below has additional guidance on this topic.

aarp.org/medicare/faq/eligible-for-medicare-at-age-62/

HEALTH & WELLNESS

Navigating Medicare

Medicare is the health insurance program provided for Americans aged 65 and older. These benefits, which people pay into over their working lives, are intended to provide affordable healthcare to older Americans at a time in their lives when they are facing higher healthcare costs and declining incomes.



Sounds simple, right? The reality is Medicare can be quite complicated. That's because Medicare has several distinct parts you need to select from - each with its own rules, costs, and coverages. The big distinction is **Original Medicare** (Parts A and B), is public health insurance, while **Medicare Advantage** (Part C) is a form of for-profit private insurance funded with public money. With Medicare Advantage, you still have Medicare, but it is managed by a private insurance company. There are other key parts, such **Medicare Part D,** (an optional add-on with Original Medicare; standard with Medicare Advantage) which provides prescription drug coverage, and **Medigap** supplemental coverage which can help cap out-of-pocket expenses like deductibles, co-pays, and co-insurance for people with Original Medicare.

There are important differences between (and within) these options in terms of up-front premiums, benefits provided, out-of-pocket expenses, pre-authorization requirements, and network restrictions. Taking the time to **carefully evaluate these options and choose the right plan** for your circumstances is well worth the effort to ensure your up-front premiums are affordable, your health care needs are covered, and you are not opening yourself up to unexpected and/or large out-of-pocket expenses.

If you're not even sure where to start, you're certainly not alone! **Independent, expert guidance** is available, usually through your local Area Agency on Aging. Details on how to find an advisor in your area can be found in the box below. Before you schedule an appointment with a Medicare advisor take a moment to use the **self-assessment questions** on pg. 31 to evaluate your priorities. This information will help your advisor identify options that are most aligned with your needs.

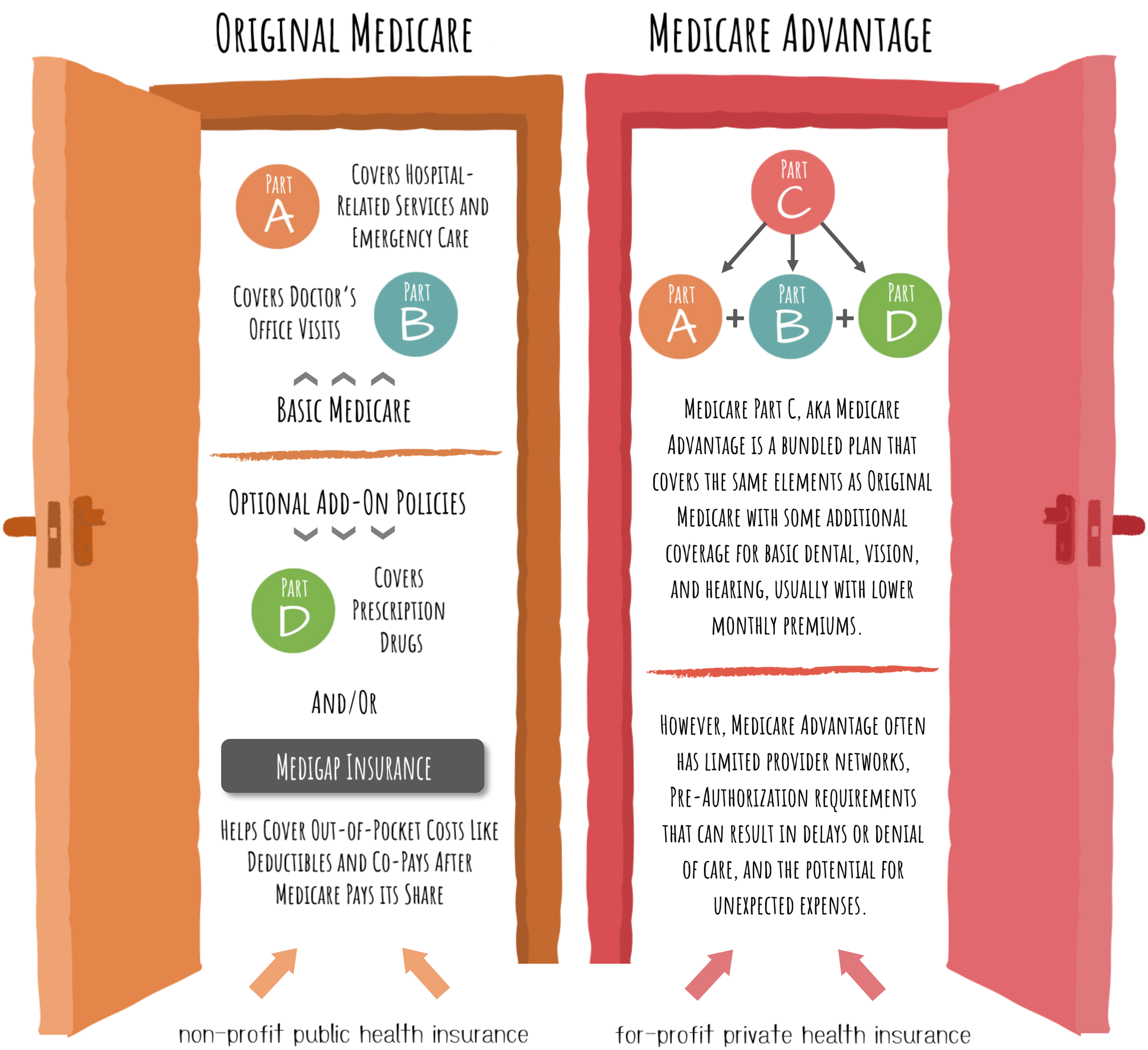
Helpful Resource

SHIP
State Health Insurance Assistance Program
Navigating Medicare

State Health Insurance Assistance Programs (SHIP) provide local, in-depth, and objective insurance counseling and assistance to Medicare-eligible individuals and caregivers. To find your local program go to shiphelp.org or call 1-877-839-2675

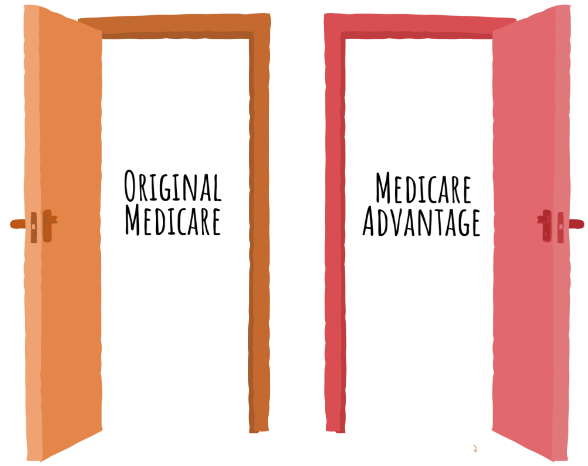
Navigating Medicare

With Medicare, there are really two paths: Original Medicare and Medicare Advantage. The graphic below shows a simplified version of how the different parts of Medicare align with these two options.



HEALTH & WELLNESS

Navigating Medicare



Whether you are navigating your Medicare options on your own or are seeking expert guidance from an independent SHIP counselor, taking the time to think about your specific needs and priorities will help you make a more informed decision.

Below is a list of **considerations** along a continuum. Use the boxes to indicate how important each element is to you. While this list of considerations is not exhaustive, it can help put you/your Medicare advisor on the right track when assessing which plan might work best for you. As you contemplate these elements, it is also useful to think about your **future healthcare needs**. Right now, these might not be extensive or complex (requiring specialists or significant coordination among providers), but this is likely to change as you age.

I need to minimize unexpected healthcare expenses.	☐ ☐ ☐ ☐ ☐ ☐ ☐	I need to minimize up-front expenses (monthly premiums).
I want to be able to choose my own healthcare providers.	☐ ☐ ☐ ☐ ☐ ☐ ☐	I am willing to only use in-network providers.
I don't want to have to get pre-authorizations to get the care I need.	☐ ☐ ☐ ☐ ☐ ☐ ☐	I am willing to navigate pre-authorizations to get the care I need.
I can afford to pay for basic dental and vision care myself.	☐ ☐ ☐ ☐ ☐ ☐ ☐	I need basic dental and vision expenses to be covered.
I want assurance my healthcare is covered while traveling.	☐ ☐ ☐ ☐ ☐ ☐ ☐	Healthcare expenses may not be covered while traveling.
My healthcare needs are extensive and/or complex.	☐ ☐ ☐ ☐ ☐ ☐ ☐	My healthcare needs are not extensive and/or complex.

HEALTH & WELLNESS

Daily Living: In-Home and Community-Based Care

Are any of these daily activities challenging for you to perform without assistance?
Check all that you have trouble performing on your own:

- ☐ Bathing or showering
- ☐ Personal hygiene and grooming (brushing teeth, using the bathroom, etc.)
- ☐ Dressing (buttons, zippers, shoelaces)
- ☐ Grocery shopping and preparing meals
- ☐ Taking medicine as prescribed
- ☐ Managing personal medical devices (hearing aids, oxygen, blood pressure cuff)
- ☐ Transferring (getting in and out of bed/chair or a car)
- ☐ Functional mobility (doing laundry, basic housekeeping, washing dishes)
- ☐ Managing transportation (driving, using public transit, rideshare services)
- ☐ Using communication devices (phone, tablet, computer)

If you currently need help (or anticipate that you could need help in the future) with any of the items listed above, do you have a family member or friend who can support you with these activities on a **short-term basis**?

Yes ___ No ____ Not Sure ____

If you answered "**yes**" to the previous question, have you had a discussion to confirm what they are willing and able to do for you? And if so, for how long?

Yes ___ No ____ Not Sure ____

Managing **medications** can be a challenge, especially with multiple prescriptions or when memory impairment is involved. Are you able to consistently manage your daily medications without assistance?

Yes____ No____ Not Sure ____

If you answered **"no"** or **"not sure"**:

Have you researched and considered any **medication management systems**?

Yes____ No____

Did You Know?

If you find you are having trouble managing your medications and would like more support, there are options to consider.

For instance, **smart pill boxes** can be programed to hold several different medications, dispense them at the correct time and keep track if they were taken on time, late, or not at all. herohealth.com/blog/medication-adherence/medication-dispensing-systems/

Some pharmacists also offer **Comprehensive Medication Management** (CCM) services, a patient-centered approach to optimizing correct medication use. optimizingmeds.org/comprehensive-medication-management/

Daily Living: In-Home and Community-Based Care

Do you have a **chronic medical condition** such as diabetes, COPD, or advanced kidney disease that requires daily monitoring and/or treatment?

Yes ___ No ____ Not Sure ____

If you answered "**yes**":

Are you able to manage your medical condition on a daily basis? *(using medical equipment, monitoring blood glucose levels, etc.)*

Yes____ No____ Not Sure ____

If you have a chronic medical condition do you have a caregiver (family member, friend, volunteer, or paid helper) who can assist you with managing it day-to-day?

Yes____ No____ Not Sure ____ N/A ____

Have you consulted with your doctor or a **care manager** on ways to receive more consistent, coordinated support for your condition? *Note: Some Medicare plans offer a Chronic Care Management program.*

Yes____ No____ Not Sure ____

If you answered "**no**" or **"not sure"** to any of the questions on the previous page or this one, have you determined if you have the financial resources to hire a caregiver to assist you with your daily activities or management of a chronic medical condition? (See ***Did You Know*** box at right)

Yes ___ No ____ Not Sure ____

If you answered **"yes"**, can you estimate how long you could afford that level of care?

Yes ___ No ____ Not Sure ____

Did You Know?

Paid **in-home caregivers** can be hired through local licensed agencies, registries maintained by hospitals. or other community-based organizations to assist with activities of daily living such as bathing, grooming, eating, etc.

Medicare <u>rarely</u> pays for these types of personal care services. Typically they will only be covered for a limited time period when skilled services from a Licensed Nurse or Therapist are needed and ordered by a physician.

In 2025, the **national median cost** of non-medical in-home care was $33/hour. If you only need a few short visits a week, that would cost you around **$1,000/month**. More hours or more specialized care will cost quite a bit more, as much as **$8,000/month** or more depending on the level of support you need.

For information on long-term care options, please see **page 35**.

HEALTH & WELLNESS

Daily Living: In-Home and Community-Based Care

Area Agencies on Aging offer no-cost or low-cost programs, services, and information to older adults, adults with disabilities, and caregivers, and are dedicated to helping people with a host of issues related to aging.

Common Area Agency on Aging Programs and Services (may vary by locality)

- Care Coordination Services
- Congregate Meals
- Elder Abuse Prevention
- Home Delivered Meals
- Homemaker Services
- General Info and Assistance
- Legal Services
- Medical Transportation
- Ombudsman Program
- Respite Care/Caregiver Support
- Volunteer Opportunities
- Insurance Counseling Program

Are you aware of your local Area Agency on Aging and the services they can provide?

Yes____No____

Did You Know?

The **Eldercare Locator** is a free nationwide service that connects older Americans and their caregivers with local support resources such as Area Agencies on Aging.
Go to eldercare.acl.gov or call 1-800-677-1116 to find one near you.

Electronic Medical Records

An electronic medical record, or EMR, is a digital means for patients to maintain and manage their own health information in a private, secure, and confidential manner. An EMR enables patients and their healthcare providers to access medical history, medications, allergies, surgeries, and immunization histories electronically. EMRs also offer a convenient way to make and track appointments, and communicate with providers.

Do you have an EMR that you know how to access and use?

Yes ___ No ____ Not Sure ____

If you answered "**no**" or "**not sure**":
Check with your medical provider to see if they provide an EMR. They will provide you with instruction to log on and set up your account.

Regardless of how your medical records are recorded and maintained, it is vital that trusted members of your caregiving and healthcare team are able to access them in an emergency situation.

HEALTH & WELLNESS

Long-Term Care Needs and Coverage

If you should need it over an extended period of time, do you have a plan for how you will cover the cost of **long-term care services** that will meet your health and personal care needs (help with such things as bathing, dressing, eating, getting in and out of bed or a chair, moving around and using the bathroom)?

Yes ___ No ____ Not Sure ____

If you answered "**no**" or "**not sure**":

Have you determined whether you can afford to pay out of pocket for these services?

Yes ___ No ____ Not Sure ____

(It is important to research the cost of long-term care services and factor in inflation.)

Have you considered purchasing a private long-term care policy or explored other private pay coverage for long-term care services?

Yes ___ No ____

*(Deciding whether or not to get long-term care insurance depends on your situation and preferences. There is no **"one-size-fits-all"** policy. Research, consider different options, and talk with a **professional** before finalizing any decision.)*

Have you explored eligibility for Long-Term Care Medicaid Coverage?

Yes ___ No ____

(You might be able to get help through Medicaid, the federal and state health insurance program. In addition to income and asset requirements there are functional requirements regarding activities of daily living such as bathing, dressing, transferring, toileting, eating and/or cognitive functioning.)

Have you explored using your home's equity for a **reverse mortgage** to help pay for long-term care services?

Yes ___ No ____

(A reverse mortgage could be helpful to cover long-term care costs. However, the long-term financial consequences of a reverse mortgage should be carefully considered and understood before signing. A financial advisor or estate planning attorney can help you evaluate if a reverse mortgage is right for your circumstances.)

Did You Know?

Medicare will not cover long-term care services; it only covers short nursing home rehab stays or limited amounts of home health care when you require skilled nursing or rehab. It does not cover custodial care, which includes supervision and help with daily tasks.

Purchased Long-Term Care Insurance policies may cover in-home services. Polices vary regarding eligibility requirements, services covered, co-pays, and premiums for the covered services.

Be sure you thoroughly understand any long-term care insurance policy before purchasing it. For more information please visit this website:
longtermcare.acl.gov
or contact your local
State Health Insurance Program:
shiphelp.org

Palliative and Hospice Care

The topic of **palliative and hospice care** can be a difficult one for individuals and their loved ones. It is far better to be proactive with planning so you are not cobbling together imperfect or undesirable solutions in the midst of a crisis.

Have you thought about how you would want to approach your final months and days?

These could include desired setting, treatment decisions, physical comfort, spiritual and/or emotional needs, and support options for your family and caregivers.

Yes ___ No ____ Not Sure ____

Have you discussed these wishes with your family members and loved ones?

Yes ___ No ____ Not Sure ____

Are you familiar with the differences between palliative care and hospice care?

Yes ___ No ____ Not Sure ____

Would you know where to turn to get your questions answered about palliative care and/or hospice care?

Yes ___ No ____ Not Sure ____

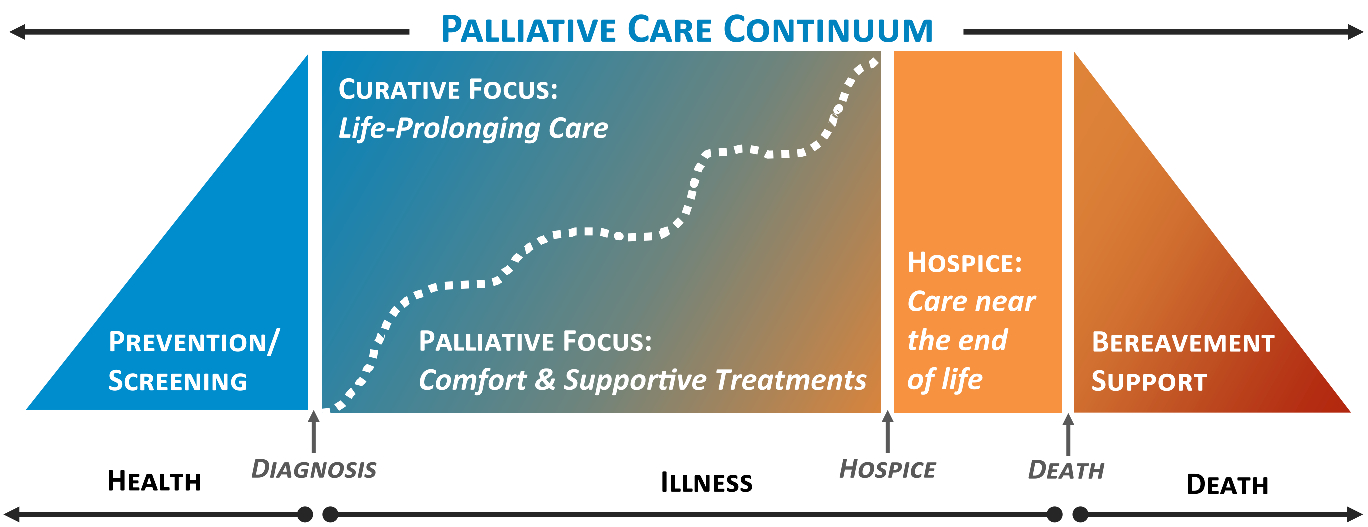
Did You Know?

Palliative care is a specialized approach to easing suffering for people with serious illnesses. It's about relieving pain, reducing symptoms, and easing stress. It's also about honoring people's personal wishes and values. This may include a need for medications, counseling, faith-based support, and better communication with health care providers about treatment options.

Research suggests that palliative care may even prolong a person's life. It has been shown to ease symptoms such as fatigue and depression. Furthermore, it can reduce spending on avoidable hospital costs.

And it's important to keep in mind that palliative care is not limited to end-of-life issues. It **does not preclude treatment** to cure the underlying problem or prolong life. Your local Area Agency on Aging should be able to point you toward some resources on palliative and/or hospice care. AARP has also published useful resources on the topic.

Visit: aarp.org and search the keywords "palliative" and/or "hospice" to learn more.



Advance Care Planning

In the event that you are no longer able to make decisions about your health care it is important to have plans in place to ensure that your wishes are considered. If you are just getting started with advance directives, or have questions about how they work, the following resources may be helpful to you: **nhdd.org/public-resources** and **dementia-directive.org/**

Listed below are **three advance care planning documents** that are considered highly important to have in place before you have a need. These establish the **legal basis** for ensuring your wishes for health care decisions are honored in the event you are unable to make those decisions for yourself. While it is important to discuss your wishes with family and trusted advocates, it is even more critical to formalize these wishes via these key documents, and make sure they are accessible to your care team when the need arises.

Check below which advance care planning documents you already have in place and are accessible to the appropriate person(s). Note: This is not an exhaustive list of advance care planning documents. Others documents like a ***Living Will****, and/or a* ***Physician Order for Life-Sustaining Treatment (POLST)*** *may also be appropriate for your circumstances.*

☐ **Advance Directive** (*A written statement detailing your desires regarding medical treatment if you are no longer able to express informed consent*.)

☐ **Durable Power of Attorney for Health Care** (*A document that lets you name someone else to make decisions about your health care if you are unable to make decisions for yourself. It gives that person, called an agent, instructions about the kinds of medical treatment you want.*) ** may be combined with Advance Directive*

☐ **Do Not Resuscitate Order** (*A DNR is a request not to have cardiopulmonary resuscitation (CPR) if your heart stops or if you stop breathing.*) Important: Be sure that you have a durable DNR so that it is transferable across institutions.

Did You Know?

82% OF PEOPLE SAY IT'S IMPORTANT TO PUT THEIR WISHES IN WRITING

yet only...

23% HAVE DONE IT.

HEALTH & WELLNESS

Take a look at your responses in this section and note any **NO** and **NOT SURE** answers. You can use the space below to identify changes you are considering or topics you want to investigate further.

My Health and Wellness Questions, Considerations, and Priorities:

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MY PLAN FOR HEALTH & WELLNESS

My “**Plan A**” for health & wellness, i.e. my ideal aging in place scenario is:

My “**Plan B**” for health & wellness, if my financial, physical, or health circumstances change:

Actions I will take to make my “Plan A” probable and my “Plan B” possible:

Keep Doing	Start Doing

TRANSPORTATION

TRANSPORTATION

Planning for Aging In Place—Key Points on Transportation

#1: SAFE DRIVING IS ABOUT ABILITIES, NOT AGE

Although physical changes can occur naturally in our brains and bodies as we age, there is no set age after which a person should stop driving. Statistically, injuries and fatalities from car crashes are much more common among drivers aged 16-24 than among drivers over the age of 70. However, the data show a substantial rise in crash incidence after age 70 (compared to other adult drivers), when miles driven are considered. The factors that can affect an older person's ability to drive safely are: changes to vision, hearing, reaction time, physical ability, cognitive processing, general health, and the impact of certain medications. Arguably, an impaired driver puts themselves and other people at serious risk of injury or even death, and this reality should never be dismissed as harmless or ignored. Because changes can creep up slowly, it's important for older drivers to look for early warning signs and commit to regularly assessing if their physical and cognitive abilities align with safe driving. Working with an Occupational Therapist is a great way to extend your safe driving years by identifying specific skills training and/or adaptive technologies you can use.

#2: FOCUS ON GETTING YOU WHERE YOU NEED TO GO

Most people equate driving with independence and that's not entirely unreasonable. American towns and cities are designed and built for individual car ownership. Studies show that older adults who have convenient and affordable transportation options to get where they need to go (with a car or without) spend more time engaged in their communities, and score higher on several measures of successful aging.

One thing is certain: the nature of transportation is changing. Many communities are working hard to expand public transportation options and make the transportation network safer and more convenient for pedestrians and cyclists. Ride-hailing services like Lyft and Uber have transformed and are largely replacing taxi services. Autonomous or driverless cars are being tested and may become commonplace in the future. Together, these changes have the potential to transform transportation options for drivers and non-drivers alike. That said, the range of transportation choices available will vary based on where you choose to live. Communities with larger populations are likely to have more options. If you live in a rural area, you may have fewer choices, and be more reliant on rides from family, friends, and community organizations in the event you are no longer able to drive or are uncomfortable doing so under certain conditions.

#3: DEVELOP A PLAN

Like younger drivers, older drivers deeply value the independence and mobility that driving provides. Making the decision to stop or limit your driving can be an emotional and life-altering decision. Therefore, it's important to develop an a concrete plan for how you will get where you need to go <u>well before</u> you have to limit or stop driving.

Transportation: Abilities Not Age

What is your current primary means of transportation?

- ☐ Driving myself
- ☐ Spouse/Partner primarily drives
- ☐ Friends and family
- ☐ Volunteer ride services
- ☐ Walking or biking
- ☐ Public transportation
- ☐ Taxi or ridesharing services (Lyft/Uber)

If you drive your car, do you feel comfortable...

a. Driving at night?
Yes____ No____ Not Sure ____

b. Driving in heavy traffic?
Yes____ No____ Not Sure ____

c. Driving on a highway?
Yes____ No____ Not Sure ____

d. Driving to unfamiliar places?
Yes____ No____ Not Sure ____

Have you noticed that you limit or modify your driving in any of the circumstances or settings listed above?
Yes____ No____ Not Sure ____

Have you asked the people in your family or others close to you if they agree you are a safe driver?
Yes____ No____ Not Sure ____

If you answered "**no**" or **"not sure",** are you willing to take an assessment of your vision, reaction time, and other functions necessary for safe driving?
Yes____ No____ Not Sure ____

Did You Know?

If you are uncertain if you or a family member should continue driving, the following resource may be of help:

thehartford.com/resources/mature-market-excellence/driving-evaluation

Warning Signs to Look For:

- Delayed response to unexpected situations
- Becoming more easily distracted while driving
- Reduced confidence while merging or changing lanes
- Reduced confidence in heavier traffic or when driving to unfamiliar locations
- Reduced confidence driving at night or in bad weather
- Hitting curbs when making right turns or backing up
- Getting scrapes or dents on car, garage or mailbox
- An increase in "close calls"

If you answered "**yes**", have you, your family, or your doctor discussed the factors that *could* impair your ability to drive safely in the future?
Yes____ No____ Not Sure ____

TRANSPORTATION

Transportation: Getting Where You Need To Go

Are there activities or trips that are challenging for you to get to due to lack of transportation? (Select all that apply)

- ☐ Attending clubs or social events
- ☐ Visiting family/friends
- ☐ Attending religious services
- ☐ Volunteering
- ☐ Buying groceries/shopping
- ☐ Outdoor recreation/exercise
- ☐ Medical/dental appointments
- ☐ Other: ____________________

Look at the activities above and think about your average month.
If you had no transportation obstacles, about how many trips would you typically take over a 30 day period?_______

If you are (or become) uncomfortable or unable to drive yourself, what other transportation options would be accessible, affordable, and convenient for you?

- ☐ Spouse/Partner able to drive me
- ☐ Walking or biking
- ☐ Public transportation
- ☐ Taxi or ridesharing services (Uber/Lyft)
- ☐ Friends and family
- ☐ Volunteer ride services

Did You Know?

In recent years, **ride-hailing services** like Lyft and Uber have largely replaced taxi services. These services are usually pretty easy to use once you get the hang of it, but they typically require you to download an app onto a smart phone and create an account. If you don't use a smart phone, but still want to be able to use a ride-hailing service, there are specialized companies such as GoGoGrandparent and Tremp that enable you to access a ride-hailing service without a smart phone.

If you are unable or uncomfortable driving yourself at some point, your access to affordable and/or convenient transportation options may be different depending on where you live. Although you can likely rely on friends and relatives to some degree, i's worth exploring the potential cost of paying for transportation if you need it, keeping in mind that prices for ride-hailing services can vary a great deal for distance, time of day, weather conditions, and other demand factors.

TRANSPORTATION

Transportation: Getting Where You Need To Go

If you do not have access to the transportation options that you need, would you consider moving to an area where these are more readily available?
Yes____ No____ Not Sure ____

Are you comfortable using public transit?
Yes____ No____ Not Sure ____

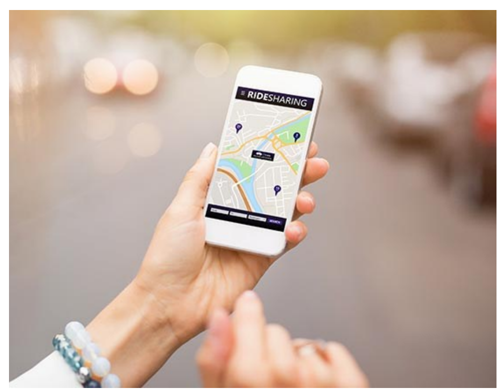
Are you comfortable arranging the type of transportation that you need, such as local **paratransit** or a **ride-hailing service**?
Yes____ No____ Not Sure ____

If you answered "**no**" or **"not sure",** do you have someone who could help you arrange rides?
Yes____ No____ Not Sure ____

Did You Know?

If you have seen buses driving around your community then you have a local transit service. Contact your local government to find out the routes and fares to see if the transit system goes to places you frequent and could serve as your means of transportation.

Every public transit system also offers a para-transit service to assist those who are unable get to designated bus stops. With para-transit, a smaller bus comes to your home to pick you up and take you where you need to go. Again, contact your local government to get information on how you can access this service.



Transportation: Develop a Plan

The aging process affects people differently, and on different timetables. People can experience minimal, moderate, or significant declines in vision, hearing, reaction time, and cognitive processing. It all depends on the person and their particular physiology. It's not a personal failing or a sign of weakness, it's just reality. It's also important to keep in mind that it's not all or nothing. You may not need to limit your driving at all if you are only experiencing a minimal decline in these senses or functions, although a tad more vigilance couldn't hurt. A moderate decline in your senses or functioning can often be accommodated by limiting driving to certain circumstances and settings (daylight hours, familiar routes, good weather), adjusting medications, or by utilizing **assistive technologies** (hearing aids, glare reduction glasses, backup/side cameras, collision avoidance systems).

Unfortunately, a significant decline in one or more of your senses or functioning probably means it is unsafe for you to drive under any circumstances.

Preparing for potential changes in one's ability to drive is important. Three steps you can take:

- [ ] If you are 70 years of age or older, commit to having an **annual evaluation** with your medical provider to test for a significant decline in any of the senses and functions needed for safe driving: vision, hearing, reaction time, cognitive processing.
- [ ] Have **candid conversations** with your family about how you plan to:
    - modify your driving if you are experiencing minor but manageable declines in any of the key senses or functions.
    - stop driving altogether if an evaluation reveals a significant decline in one or more senses or functions that cannot be managed by a medication adjustment or assistive technology.
- [ ] Investigate and become familiar with **alternative options** that get you where you need to go (that are accessible, affordable, and convenient). Think about your day-to-day trips as well as your travel needs outside your immediate community. Take them for a "test drive" well before you need them!

TRANSPORTATION

Take a look at your responses in this section and note any **NO** or **NOT SURE** answers. You can use the space below to identify changes you are considering or topics you want to investigate further.

My Transportation Questions, Considerations, and Priorities:

MY PLAN FOR TRANSPORTATION

My “**Plan A**” for transportation, i.e. my ideal aging in place scenario is:

My “**Plan B**” for transportation, if my financial, physical or health circumstances change:

Actions I will take to make my “Plan A” probable and my “Plan B” possible:

Keep Doing	Start Doing

PERSONAL FINANCE

Planning for Aging In Place—Key Points on Personal Finance

#1. DEVLOP A CLEAR PICTURE OF OUR POST-RETIREMENT FINANCES
Having a financial plan, regardless of your financial circumstances is key to establishing a realistic retirement budget. The first step is to take a look at the big picture, i.e., your financial assets, which includes your expected monthly income in retirement. The second step is to create a monthly budget based on what you think your expenses are/will be in retirement including a bit of cushion for emergencies and unexpected events. For older adults with few assets, struggling to cover their expenses before and during retirement, consider reaching out to your local Area Agency on Aging and/or benefitscheckup.org to identify resources and programs you may qualify for. Even if you are already retired, having a plan will help you keep track of expenses and will enable you to adjust your goals if unforeseen costs arise. Remember, you will have more peace of mind in retirement if you have developed a plan to maximize your financial security as much as possible.

#2. GET ADVICE
Retirement is a big life change. To many, it can feel overwhelming to try and make sense of the complex financial decisions ahead. *When should I file for Social Security? Should I pay off my mortgage or focus on other debt? Is a reverse mortgage a good idea? Will I be able to afford health insurance if I retire before I am eligible for Medicare? After I retire, do I still need life insurance or long-term care insurance?* In reality, few people possess the expertise, the time, or the desire to actively plan for and manage these aspects of their lives. For some, professional estate planning and financial advice can be very helpful. For others, their income during retirement may be tight and could fall short of covering basic needs; pursuing guidance from a local Area Agency on Aging on financial and planning resources may be helpful.

Financial advisors have the expertise to assess the big picture of your financial situation and help you see how you can be better prepared for retirement under different potential scenarios. Depending on your needs, you may also want to seek guidance from a tax advisor or an attorney with estate planning expertise and elder law.

#3: CREATE AND SHARE KEY DOCUMENTS
It's important for your family and/or trusted advocates to know where you store important documents when you are no longer able to speak for yourself. Ensuring they have access to these will go a long way in helping them honor your wishes. Questions you should be asking:

- Do I have the appropriate documentation with regard to my financial records?
- Are these documents up to date?
- Do any of them need to be revised to reflect my current life circumstances or priorities?
- Do key people know where these documents are and how to access them?

PERSONAL FINANCE

Understanding Your Income & Assets

Do you feel confident that you have/will have enough money (savings, income, assets) to support yourself through the remainder of your life?

Yes____ No____ Not Sure ____

If you answered "**no**" or **"not sure"**:

Have you thought about strategies to either increase your retirement income or reduce your expenses? Some examples include:

- ☐ Establishing a savings/retirement account Yes____ No____
- ☐ Delaying retirement Yes____ No____
- ☐ Phased retirement with part-time work Yes____ No____
- ☐ Modifying your savings withdrawal rate Yes____ No____
- ☐ Converting other assets to cash Yes____ No____
- ☐ Converting home equity to cash Yes____ No____
- ☐ Eliminating discretionary expenses Yes____ No____
- ☐ Revising insurance policies Yes____ No____
- ☐ Eligibility for governmental assistance programs Yes____ No____

Are you currently collecting Social Security benefits?

Yes____ No____

If you answered "**no**":

Have you decided when you will start collected your Social Security benefits? *(The earlier in life you start collecting benefits, the lower your monthly check will be.)*

Yes____ No____ Not Sure ____

Do you have savings, pensions, or other funds set aside?

Yes____ No____ Not Sure ____

- ☐ 401K Account
- ☐ IRA/Roth IRA accounts
- ☐ Bank savings
- ☐ Investments
- ☐ Annuities
- ☐ Trust Accounts

Did You Know?

There are resources and advisors who can help you plan for your financial needs. The National Council on Aging offers an array of options to consider:

ncoa.org/article/who-can-help-me-budget-my-money/

Do you know where these funds are located and how to access them?

Yes____ No____ Not Sure ____

PERSONAL FINANCE

Understanding Your Expenses

Have you calculated how much money you expect to need in retirement?
Yes____ No____ Not Sure ____

Have you estimated your **taxes** in advance of retirement? *(For example, which sources of income will you pay taxes on and what will be left? The goal here is to have a good sense of the actual amount of money that will be available to you each year. Consider getting a tax advisor before retirement, as there can be a lot of issues to deal with that you've never encountered before .)*
Yes____ No____ Not Sure ____

Do you expect to be free of significant **debt** in retirement? *(e.g., mortgage, car payment, credit card balance, personal loans)*
Yes____ No____ Not Sure ____

Do you currently have a detailed **budget** for your income and expenses?
Yes____ No____ Not Sure ____

Do you have a plan to cover **anticipated** expenses during retirement?
Yes____ No____ Not Sure ____

Do you have a plan to cover **unanticipated** or emergency expenses during retirement?
Yes____ No____ Not Sure ____

Have you sought advice on how best to utilize your **retirement savings** and/or pension?
Yes____ No____ Not Sure ____

If you answered "**yes**", to whom do you turn for advice?

- ☐ Professional financial advisor
- ☐ Elder law professional/attorney
- ☐ Family; Friends
- ☐ Banker
- ☐ AARP or other organization
- ☐ Online Resources
- ☐ Financial Planning Books
- ☐ Other: ______________________

Did You Know?

Most retirement experts recommend that retirees will need between 70 and 100% of their pre-retirement income to maintain the same standard of living once they stop working. In addition to your Social Security benefits and traditional pension (if any), you can probably spend about 4% of your savings each year.

To know if you'll have enough income in retirement, try to estimate your future expenses, based on what you spend now. To help get you started, we have provided a set of budgeting worksheets in the back of this workbook.

The National Council on Aging also has a simple tool to help you with budgeting which can be found here:

ncoa.org/article/what-is-a-budget-calendar-and-why-should-i-use-one/

PERSONAL FINANCE

Understanding Your Expenses: Housing Affordability

Is your monthly mortgage or rent payment so high that you are left without enough money to cover your other monthly expenses ? *(note: a monthly mortgage or rent payment that is more than 30% of monthly income is considered unaffordable and can leave you vulnerable if unexpected or emergency expenses come up.)*

Yes____ No____ Not Sure ____

Have you considered any of the following ways to reduce monthly housing expenses to help increase affordability? *Note: each of these strategies carry their own pros and cons.*

- ☐ Using your home equity to supplement your income (such as a Home Equity Loan or Reverse Mortgage) (*Buyer beware! Although a reverse mortgage can be very helpful in improving your monthly cash-flow, make sure you research the terms thoroughly before signing. Not all reverse mortgages are the same, and some can be a bad deal.)*
- ☐ Refinancing your mortgage at a lower interest rate *(same caveat as above)*
- ☐ Property Tax Deferral plan for seniors (if applicable in your state/county)
- ☐ Downsizing/finding a less expensive home
- ☐ Remodeling your current home to offer rental space for living or storage
- ☐ Adding energy efficiency measures to your home to reduce utility bills
- ☐ Home sharing
- ☐ Remaining in your current home and reducing your other expenses
- ☐ Moving to a lower cost area

Do you know the age of your appliances and other high-cost systems in your home (e.g. roof, heat pump) and their estimated replacement date(s)?

Yes____ No____ Not Sure ____

Do you think you will have sufficient funds to repair or replace some of these high-cost systems when needed?

Yes____ No____ Not Sure ____

If you answered "**yes**", what is the source of funds?

____

Key Documents

What measures/ legal documents do you have in place?

- ☐ Will
- ☐ Trust
- ☐ Power of attorney
- ☐ Advance Medical Directive

Have these documents been updated in the last five years to reflect your current life circumstances/priorities?

Yes____ No____ Not Sure ____

Have you checked into the legal ownership of your assets?

Yes____ No____ Not Sure ____

(*Often a deceased spouse or parent will still be listed as the legal owner on titles or deeds. Know who is listed on the title of your primary assets - car, homes, land, stocks, etc.)*

Helpful Resources

Below are links to some helpful financial and legal resources, including information about benefits and supplemental income programs.

The National Council on Aging
ncoa.org/economic-security

Senior Navigator
www.seniornavigator.org

Estate Planning and Document Organizing Tools
everplans.com/digital-estate

Have you shared the location of these documents and other financial information (e.g. bank accounts, life insurance) with your spouse, children, other family, or trusted friends?

Yes____ No____ Not Sure ____

If you answered "**yes**", have you given or written down directions on how access these documents including login and password information? *(checklist provided in additional resources section in the back of this workbook)*

Yes____ No____ Not Sure ____

Key Documents: Create Them, Organize Them, Share Them!

Financial Information

Bank & Investment Accounts
Insurance Policy Documents
Credit Cards
Safe Deposit Box Key
Storage Locker

with contact details for:
Accountants
Financial Planner
Insurance Agents

Legal Information

Will
Trusts
General Power of Attorney

with contact details for:
Estate Executor(s)
Guardian (if applicable)
Attorneys

Health Information

Advance Medical Directive
Healthcare Proxy/Power of Attorney
Do Not Resuscitate Order (DNR)
Living Will
Physician/Medical Orders for Life-Sustaining Treatment (POLST)

with contact details for:
Healthcare Providers
Eldercare Advisors

Personal Information

Vital Government Documents
Burial Wishes
Message to Family
Ethical Will
Plan for Pets
Utilities & Other Bills/Accounts

with contact details for:
Emergency Contacts
Login/Passwords for Key Accounts

Protecting Yourself from Frauds and Scams

Scams come in many forms and are ever evolving. From romance schemes, to impersonations, to lottery wins - the core of each scam is a **financial motive**. Scams often come across as too good to be true, or try to convince you something bad will happen to you or someone you care about if you don't act quickly. Scammers are also using **artificial intelligence (AI) as a tool** to make their communications more realistic-feeling and sophisticated. The characteristics listed below are common to many scams. If you are contacted by **phone, mail, email, or text** and the communication bears any of the hallmarks below, it is very likely to be a scam.

SIX SIGNS IT IS A SCAM

1. Scammers Contact You "Out Of The Blue"

It could be a knock on the door, a phone call, text, email, or piece of mail you weren't expecting. For example, you didn't think you owed the IRS or a debt collection agency money, but they called claiming you could be in trouble if you don't pay.

2. Scammers Want You To Wire Money

You may be asked to wire money, purchase pre-paid gift cards, or refund money someone "mistakenly" sent you. This is the easiest way for scammers to get your money, and it's almost impossible to get back once it has been sent. Don't do it!

3. Scammers Claim There Is An "Emergency"

A scammer might warn you that if you don't respond immediately your prize winnings will be lost, or that a relative or friend is in trouble in a foreign country. If something prompts immediate action, be cautious!

4. Scammers Tell You To Keep It "Secret"

By asking you to keep a transaction secret, scammers know you won't have to respond to questions from family and friends who might see through the scam. Check with someone you trust before acting.

5. Scammers Ask For Your Personal Information

Scammers often pose as banks, healthcare providers, and government officials asking for details that would help them identify your personal or financial information. Anytime someone unexpectedly asks you for this type of information, be suspicious!

6. Scammers Make It Sound Too Good To Be True

If it seems too good to be true, it probably is! Above all, use this simple mantra to help you detect and avoid scams. It's always better to be cautious than to be a victim.

Source: *Oregon Department of Justice, Office of the Attorney General*

PERSONAL FINANCE

Protecting Yourself from Frauds and Scams

Have you received **unsolicited phone calls, texts or emails** asking for personal information or money from you? *Scammers will often try to confuse, shock, or scare you into sharing personal information or making some sort of payment. Don't feel pressured to take immediate action. Instead, ask someone you trust to evaluate the request for you.*

Never/Rarely ☐ ☐ ☐ ☐ ☐ Frequently

Have you come across what seems like a scam because of **irregular grammar or spelling**? *This used to be a telltale sign of many scams, but Artificial Intelligence or AI has made it less likely that a scam can be easily spotted in this way.*

Never/Rarely ☐ ☐ ☐ ☐ ☐ Frequently

Has anyone ever asked for your **Medicare or Social Security number** by phone or email? *Government agencies like the IRS, the Social Security Administration or Medicare will never call you directly to verify your ID numbers or other personal information.*

Never/Rarely ☐ ☐ ☐ ☐ ☐ Frequently

Have you ever been suspicious of an **email or text from a company** you normally do business with asking you to click on a link and wondered if it was legitimate? *Remember, <u>anyone</u> can cut and paste a legitimate-looking company logo into an email, or even use a similar (but fake) email address. If you want to verify the message, go to the company's official website for contact information instead of googling contact information (where scammers can also lurk).*

Never/Rarely ☐ ☐ ☐ ☐ ☐ Frequently

Do you limit the types of information and images you share on **social media accounts**? *Using privacy settings and limiting personal information you share online can help protect you from scammers trying to glean information (like pet or family member names) which they can use to guess passwords, access your accounts, or steal your identify.*

Yes____ No____ Not Sure ____

Have you developed a **secret code name or word** for your family? *Scammers may try to imitate a family member by phone, text or email and will reach out to you for "help". With AI, scammers now have the capability of easily "cloning" a loved one's phone number and even their voice! If you are suspicious, ask them for the secret word. If they don't know it - hang up immediately. When choosing a code word, pick something that's hard to guess (like "alligator" or "waffle") and that couldn't be found on social media accounts or in public records.*

Yes____ No____ Not Sure ____

PERSONAL FINANCE

Take a look at your responses in this section and note any **NO** and **NOT SURE** answers. You can use the space below to identify changes you are considering or topics you want to investigate further.

My Personal Finance Questions, Considerations, and Priorities:

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MY PLAN FOR PERSONAL FINANCE

My "**Plan A**" for personal finance, i.e. my ideal aging in place scenario is:

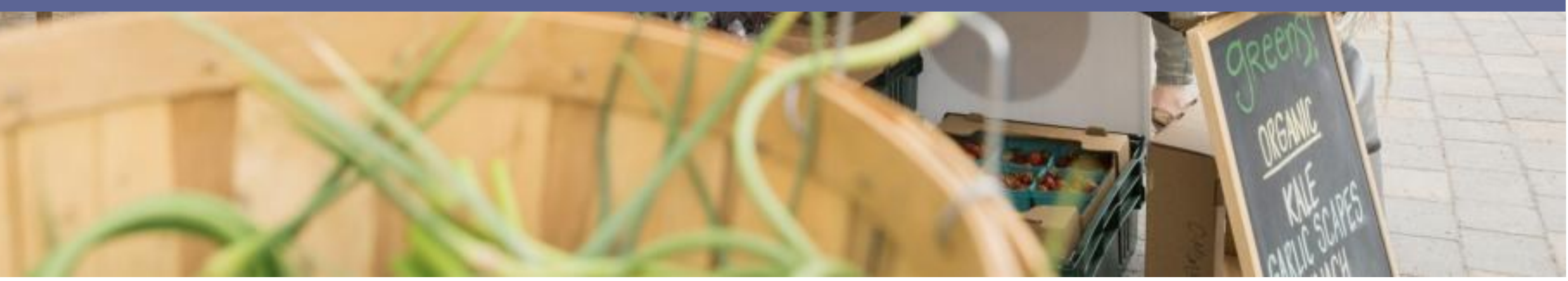
My "**Plan B**" for personal finance if my financial, physical, or health circumstances change:

Actions I will take to make my "Plan A" probable and my "Plan B" possible:

Keep Doing

Start Doing

CONNECTION & GROWTH



CONNECTION & GROWTH

Planning for Aging In Place—Key Points on Connection & Growth

#1: SEE THE WHOLE WELLNESS PICTURE

As you make choices in your life consider these additional dimensions of wellness:

- ***Social wellness*** *is built through connections with other people. There are numerous, well-documented benefits of creating and maintaining these social connections throughout one's lifespan. They contribute positively to our overall physical health, give us a sense of belonging, and ensure we have support systems in place as we age.*
- ***Emotional wellness*** *is key to reducing stress, remaining optimistic, and nurturing self-acceptance as we age. Sharing feelings, relating with empathy to the experiences of others, and developing self-compassion are important components of emotional wellness. This can be especially helpful in coping with mental health challenges such feelings of anxiety, sadness, and grief that can surface as we age. Unaddressed, these can have cascade effects on other areas of life, from physical health to your ability to manage day-to-day tasks, and should not be overlooked or dismissed.*
- ***Intellectual wellness*** *encourages us to find ways to keep our minds active and healthy through lifelong learning, creativity, and expansion of knowledge and skills.*
- ***Spiritual wellness*** *can help many develop a sense of purpose and meaning in life. Religious faith, spirituality groups and discussions, nature walks, mindfulness activities, and movement therapies such as yoga, qigong, tai chi can all promote spiritual wellness.*

#2: BE AWARE OF THE RISK FACTORS FOR SOCIAL ISOLATION

Social isolation is a significant predictor of poor physical and emotional health outcomes in older adults. Normal changes that occur as we age can affect our ability to stay connected to other people. If we begin to withdraw from family, friends, and acquaintances, we can slip into unhealthy patterns. Social isolation, heightened by the COVID-19 pandemic, remains a significant challenge for many older adults. While technology has enabled more people to connect from a distance, it can also reduce the frequency of deeper, in-person connections.

Major risk factors for social isolation are: living alone, having a mobility or sensory impairment, or experiencing a major life transition or loss such as divorce, retirement, moving to a new place, or the death of someone close to you. If several of these risk factors occur simultaneously, the impact can be much greater.

#3: BUILD AND DIVERSIFY YOUR SOCIAL RESOURCES

Think about all the ways your social connections are beneficial to your life. Your social network is a source of emotional support, a source of information, and a source of help. It is never too late to work on improving your social resources: strengthening the relationships you have as well as forging new ones.

CONNECTION & GROWTH

Opportunities for Social Interaction

Do you feel that you have enough social interaction with other people?

Yes____ No____ Not Sure ____

If you answered "**no**":

What are the reasons? *Select all that apply.*

- ☐ Transportation (hard to drive at night, cost, etc.)
- ☐ Home is far away from social opportunities
- ☐ Family/friends no longer live in the area
- ☐ Health condition or disability
- ☐ Caregiving responsibilities
- ☐ I don't feel connected to people or groups in my area
- ☐ I find it hard to seek out new social opportunities
- ☐ Other: ___________________________________

Are there social activities and/or entertainment options in your community that are appealing and accessible to you?

Yes____ No____ Not Sure ____

If you answered "**no**":

What kind of social activities and entertainment would you be interested in?

- ☐ Theatre and/or movies
- ☐ Exercise, sports, or other types of recreation
- ☐ Civic and Service Groups/Clubs
- ☐ Religious or Spiritual groups
- ☐ Craft Clubs
- ☐ Dance
- ☐ Music
- ☐ Book Clubs or Writer's Groups
- ☐ Speakers and Adult Education
- ☐ Other: _______________________

Did You Know?

Isolation and loneliness are associated with higher rates of chronic health conditions, weakened immune system, depression, anxiety, and dementia.

In fact, research has shown that strong relationships, support networks, and feeling embraced within your community serve as a protective health factors across your lifespan.

These effects have the potential to rival the impact of reducing smoking or quitting altogether, giving up heavy drinking, getting recommended vaccines, and treating hypertension.

Opportunities for Social Interaction

Do you feel connected to your local community?
Yes____ No____ Not Sure ____

Would you like to volunteer in your community?
Yes____ No____ Not Sure ____

Do you participate in events at senior centers?
Yes____ No____

Are you a member of or do you belong to any religious institutions, clubs, local groups, alumni associations, etc.?
Yes____ No____

If you are not as involved in your community as you would like to be, is there a reason?
(Select all that apply)

- ☐ Do not have funds
- ☐ Physical limitations/health challenges
- ☐ Limited transportation options
- ☐ Not sure where to start
- ☐ Not enough time/other commitments
- ☐ Others:_________________

How comfortable are you using technologies (smart phones, tablets, computers)?

- ☐ Not comfortable at all
- ☐ Moderately comfortable
- ☐ Very comfortable

Would you consider a course on using these technologies if it could help you feel more connected?
Yes____ No____ Not Sure ____

Helpful Resources

After retirement, volunteering is a great way to help others in your community while staying active and connected to others. Depending on where you live, there are likely several volunteer opportunities for sharing your skills, talents, and life experience.

In addition to traditional options such as hospitals, libraries, and museums, you could reach out to your local AARP chapter or Area Agency on Aging to find other ways to volunteer in your area.
createthegood.aarp.org/

The **National Resource Center for Engaging Older Adults** also offers resources for people with disabilities, older adults, and caregivers focused on social engagement innovations. These are grouped around themes such as arts & creative expression, intergenerational activities, rural communities, and technology to name a few.

engagingolderadults.org/external-resources

Opportunities for Fulfilling Activities

Do you have enough opportunities to do things that interest and/or challenge you?
Yes____ No____ Not Sure ____

If you answered "**no**":
What interests would you like to pursue? (Select all that apply)

- ☐ Gardening
- ☐ Games (solo or with friends)
- ☐ Reading or Writing
- ☐ Visual Art or Crafts
- ☐ Music or other Performing Arts
- ☐ Charitable or Civic Work
- ☐ Competitive Activities
- ☐ Touring/Travel
- ☐ Teaching or taking classes
- ☐ Carpentry/Woodworking
- ☐ Hunting/Fishing
- ☐ Hiking or Nature Walks
- ☐ Outdoor Hobbies (i.e. birding, camping)
- ☐ Genealogy/History
- ☐ Solo Exercise (i.e. cycling, swimming)
- ☐ Group Exercise, Classes, or Sports
- ☐ Car Repair/Restoration
- ☐ Other: ____________________

Do you enjoy traveling either internationally or domestically? Yes____ No____

Are you able to travel as much as you would like?
Yes____ No____ Not Sure ____

If you answered "**no**" or **"not sure":**
What is preventing you?

- ☐ Finances
- ☐ Lack of a travel partner
- ☐ Family/caregiving responsibilities
- ☐ Not experienced with travel
- ☐ Physical limitations and/or health challenges
- ☐ Other: ____

Mental Health Awareness

Some of the changes and challenges often encountered in later life (e.g., health challenges, caregiving responsibilities, separation from friends/family) can significantly impact one's mental health and the ability to successfully age in place. Please review the list of circumstances below and select any that apply to you.

- ☐ Increased or significant caregiving responsibilities
- ☐ Serious or long-term illness (yourself or someone close to you)
- ☐ Recent loss of spouse, close family member, or close friend (or other grief/loss)
- ☐ Physical disability that limits your mobility or ability to accomplish activities of daily living
- ☐ Recent change of environment, i.e. moving
- ☐ Living alone or living with limited support

Consider seeking treatment if you are experiencing one or more of the following:

- ☐ Persistent worry about issues such as money, family, health, or the future
- ☐ Reduced interest in maintaining personal appearance or daily housekeeping chores
- ☐ Increased alcohol intake and/or taking more medication than prescribed
- ☐ Withdrawal from people or activities that used to be enjoyable for you
- ☐ Feeling confused, disoriented, or having problems making decisions
- ☐ Feeling hopeless or worthless, or having thoughts about harming yourself

Did You Know?

One in five older adults struggle with **mental health conditions**, with the most common being anxiety or depression. Here are a some things to keep in mind:

- Signs of untreated mental health issues often include fatigue, social isolation, slower healing from illness, and drug and alcohol misuse; all of which directly affect physical health, the ability to perform daily activities, life satisfaction, and quality of life.
- Sudden signs of poor mental health can also signal an underlying problem such as stroke, dementia, or an adverse reaction to (or between) medications.
- If you are experiencing any of these situations or symptoms, talk to your physician about medication or a referral for counseling. With treatment and support, older adults with mental health challenges can be helped with great success.

Psychology Today offers this searchable online resource: **psychologytoday.com/us/therapists** which you can use to find a qualified therapist in your area.

CONNECTION & GROWTH

Take a look at your responses in this section and note any **NO** or **NOT SURE** answers. You can use the space below to identify changes you are considering or topics you want to investigate further.

My Connection & Growth Questions, Considerations, and Priorities:

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MY PLAN FOR CONNECTION & GROWTH

My "**Plan A**" for connection & growth, i.e. my ideal aging in place scenario is:

My "**Plan B**" for connection & growth, if my financial, physical or health circumstances change:

Actions I will take to make my "Plan A" probable and my "Plan B" possible:

Keep Doing	Start Doing

ADDITIONAL RESOURCES

PERSONAL PLAN DEVELOPMENT CHECKLISTS

UNDERSTANDING YOUR PRIORITIES: DEVELOPING YOUR PLAN

Congratulations! You've made it through all five sections and have jotted down key questions, considerations, and priorities for each topic as well as your Plan A and Plan B for each topic area. Now it's time to identify items that need further research and attention. Please use the spaces provided in the next few pages to create a personalized checklist. We encourage you to review and discuss this list with your family, friends, doctors, financial planners and others who are important to making your aging in place plan a reality. Note: you can download and customize all the forms and checklists in this section on the Aging In Place website at: nrvaoa.org/aging-in-place

Discussions I want to have with family and others:

- ☐ ____________________
- ☐ ____________________
- ☐ ____________________
- ☐ ____________________
- ☐ ____________________
- ☐ ____________________
- ☐ ____________________
- ☐ ____________________

Professional Services or Outside Expertise I may need:

- ☐ ____________________
- ☐ ____________________
- ☐ ____________________
- ☐ ____________________
- ☐ ____________________
- ☐ ____________________

PERSONAL PLAN DEVELOPMENT CHECKLISTS

Legal Actions or Documents I want to pursue/create:

- [ ] ______________________________
- [ ] ______________________________
- [ ] ______________________________
- [ ] ______________________________
- [ ] ______________________________
- [ ] ______________________________
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Other Items I want to tackle:

- [ ] ______________________________
- [ ] ______________________________
- [ ] ______________________________
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PERSONAL PLAN DEVELOPMENT CHECKLISTS

IMPORTANT DOCUMENTS/INFORMATION LIST:	HOW TO ACCESS/CONTACT THEM:
☐ Will and/or Trust	☐ ______________________
☐ Power of Attorney	☐ ______________________
☐ Bank & Investment Accounts	☐ ______________________
☐ List of Property/Assets	☐ ______________________
☐ Safe, Safe Deposit Box or Storage	☐ ______________________
☐ Insurance Documents	☐ ______________________
☐ Advance Directive and/or Living Will	☐ ______________________
☐ Healthcare Proxy and/or DNR	☐ ______________________
☐ Organ Donation	☐ ______________________
☐ Vital Health Information	☐ ______________________
☐ Funeral Wishes, Message to Family	☐ ______________________
☐ Funeral Pre-Planning	☐ ______________________
☐ Wishes/Directions for Pets	☐ ______________________
☐ Recurring Bills (Utilities, etc.)	☐ ______________________
☐ Credit Cards	☐ ______________________
☐ Online Accounts (login/passwords)	☐ ______________________
☐ Pension, Social Security	☐ ______________________
☐ Emergency Contacts	☐ ______________________
☐ Financial Professionals	☐ ______________________
☐ Healthcare Professionals	☐ ______________________
☐ Legal Professionals	☐ ______________________

INCOME: Monthly	CURRENT	RETIREMENT
Wages, salary, tips		
Cash dividends		
Interest received		
Social Security		
Pension income		
Rents, royalties		
Other income:		
Other income:		
Total Monthly Income		
TAXES/ADJUSTMENTS: Monthly		
Federal income taxes		
State income taxes		
FICA - SSA		
Other taxes		
Total Monthly Taxes		

Total Monthly Income		
(Subtract) Total Monthly Taxes		
Total Adjusted Monthly Income		

BUDGET PLANNING WORKSHEETS

FIXED EXPENSES: Monthly	**CURRENT**	**RETIREMENT**
Mortgage payment or rent		
2nd home mortgage		
Real estate taxes		
Automobile loan		
Personal loans		
Life insurance		
Disability insurance		
Medical insurance		
Long-term care insurance		
Homeowner’s insurance		
Automobile insurance		
Umbrella liability insurance		
Savings (regular)		
Investments (regular)		
Retirement plan contributions		
Other:		
Other:		
Other:		
Other:		
Other:		
Total Fixed Expenses		

BUDGET PLANNING WORKSHEETS

VARIABLE EXPENSES: Monthly	**CURRENT**	**RETIREMENT**
Electricity		
Gas/Fuel		
Telephone		
Water		
Cable TV/Streaming Subscriptions		
Home Repairs/Maintenance		
Landscaping		
Credit cards -- total		
Food/Dining		
Clothing/Laundry		
Camp/Child care		
Personal care		
Other family care expenses		
Automobile gas & oil		
Automobile repairs, etc.		
Other transportation		
Education expenses		
Entertainment		
Recreation/Travel		
Club/Association dues		
Hobbies		
Gifts/Donations		
Unreimbursed medical/dental		
Pets		
Other:		
Other:		
Other:		
Other:		
Other:		
Total Variable Monthly Expenses		

BUDGET PLANNING WORKSHEETS & NOTES

NET CASH FLOW: Monthly	CURRENT	RETIREMENT
Total adjusted income		
(subtract) Total fixed expenses		
(subtract) Total variable expenses		
Discretionary Income (Income Less Expenses)		

NOTES:

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HOME MAINTENANCE CHECKLISTS

Deferred home maintenance can lead to expensive or even dangerous conditions over time and may diminish your ability to successfully age in place. Not everyone will feel comfortable performing each of the tasks listed below; it may be worth hiring a professional to do some of them. You may find it helpful to use a highlighter to identify those tasks you are considering hiring out (or having a volunteer, neighbor or family member do for you). Since each of these tasks should be done annually you may want to print a paper copy and date it for each calendar year. You can download these checklists from the Aging In Place website (**nrvaoa.org/aging-in-place**) and customize them for the tasks that are particular to your home or property.

*(**Note:** If you are unfamiliar with some of these items, YouTube can be a great resource to find step-by-step instructions for even the smallest home maintenance tasks.)*

Spring List: March, April, May Year__________

- [ ] Inspect and replace HVAC (Heating, Ventilation, and Air Conditioning)/furnace filters
- [ ] Clean kitchen exhaust hood and filter
- [ ] Install fresh batteries in smoke and carbon monoxide detectors
- [ ] Test and dust all detectors
- [ ] Inspect bathroom and kitchen caulk; recaulk as needed
- [ ] Vacuum refrigerator coils
- [ ] Schedule air conditioning inspection (if relevant)
- [ ] Check fire extinguishers
- [ ] Remove storm windows, and install screens
- [ ] Repair/replace damaged window screens
- [ ] Prune spring-flowering shrubs after they bloom
- [ ] Prune summer-flowering shrubs before they bloom
- [ ] Schedule yearly septic tank inspection (if relevant)
- [ ] ____
- [ ] ____
- [ ] ____
- [ ] ____
- [ ] ____

HOME MAINTENANCE CHECKLISTS

Summer List: June, July, August   Year_________

- [ ] Inspect and replace HVAC (Heating, Ventilation, and Air Conditioning)/furnace filters
- [ ] Clean kitchen exhaust hood and filter
- [ ] Have the roof inspected for damage
- [ ] Have the attic inspected for water damage or roof leaks
- [ ] Inspect outdoor structures for stability (sheds, outbuildings, gazebo)
- [ ] Inspect exterior paint and touch up as needed
- [ ] Inspect siding/masonry for damage
- [ ] Have the gutters cleaned (consider installing gutter guards)
- [ ] Clean and seal deck (if needed)
- [ ] Vacuum refrigerator coils
- [ ] Reverse direction of ceiling fans (to blow cool air downward)
- [ ] Inspect foundation for drainage problems (clogged downspouts, grading issues, etc.)
- [ ] Inspect basement/crawl space for moisture issues
- [ ] Inspect for insect activity (termites, ants, wood bees, etc.)
- [ ] ____
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HOME MAINTENANCE CHECKLISTS

Fall List: September, October, November   Year__________

- [ ] Inspect and replace HVAC (Heating, Ventilation, and Air Conditioning)/furnace filters
- [ ] Install fresh batteries in smoke and carbon monoxide detectors
- [ ] Test and dust all detectors
- [ ] Check fire extinguishers
- [ ] Clean kitchen exhaust hood and filter
- [ ] Drain sediment from hot water heater
- [ ] Vacuum refrigerator coils
- [ ] Insulate exposed pipes as needed
- [ ] Schedule furnace inspection
- [ ] Remove (or cover) window air conditioners (if relevant)
- [ ] Have chimneys and flues inspected and cleaned (if relevant)
- [ ] Remove screens and install storm windows
- [ ] Turn off outdoor water supply, and store hoses
- [ ] Have the roof inspected for damage
- [ ] Have the gutters cleaned
- [ ] Inspect caulk around windows and doors; re-caulk as needed
- [ ] Trim trees and shrubs away from house
- [ ] Inspect deck for any nails or screws that may be popping up
- [ ] Cover or store outdoor furniture
- [ ] ____
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- [ ] ____

HOME MAINTENANCE CHECKLISTS

Winter List: December, January, February Year______

- [ ] Inspect and replace HVAC (Heating, Ventilation, and Air Conditioning)/furnace filters
- [ ] Clean kitchen exhaust hood and filter
- [ ] Test electrical outlets (a nightlight is a good tester)
- [ ] Vacuum refrigerator coils
- [ ] Clean dryer vent
- [ ] Check sinks and toilets for leaks
- [ ] Inspect hoses on washing machine, dishwasher & icemaker for leaks
- [ ] Change direction of ceiling fans (blowing upward to re-circulate warm air near the ceiling more evenly around the room)
- [ ] Test sump pump (if relevant)
- [ ] ____
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We hope you have found this Aging In Place Planning Workbook helpful. The content was compiled and adapted by the New River Valley Aging In Community Leadership Team based in Virginia. First formed in 2011, this group is dedicated to creating lifespan friendly communities, and is made up of individuals from agencies and organizations across the New River Valley region, including:

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