

# Managing Money

A Caregiver's Guide to Finances

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# Managing Money

A Caregiver's Guide to Finances

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ALZHEIMER'S  ASSOCIATION®



**This project was supported in part by grant number 90PPFL0001-01-00 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.**

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# Steering committee

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- AARP
- Bankers Life (CN Financial Group)
- Edward Jones
- National Hispanic Council on Aging
- Raymond James
- SAGE
- The Balm in Gilead
- TIAA
- Wells Fargo
- Stanford Center for Longevity
- Consumer Financial Protection Bureau
- National Alliance for Caregiving
- Caregiver Action Network
- Mary Margaret Lehman (care partner)
- Jeff Borghoff (person living with the disease)





# Learning Objectives

- Describe how caregiving affects finances.
- List the legal and financial documents caregivers should put in place.
- Prepare for useful discussions about financial decisions and planning.
- Identify steps to lower the chances of financial abuse and fraud.
- Begin to create a backup plan in case you can no longer provide care.



# Key Terms

## Caregiver or Care Partner

- A family member, friend or legal guardian who supports someone with their health needs and well-being
- Someone who manages money or pays for the expenses of another person



## Finances

## Financial Literacy

# Key Terms



Caregiver or Care Partner

Finances

- Money and things that are worth money



Financial Literacy



# Key Terms



Caregiver or Care Partner

Finances

Financial Literacy

- Understanding how to manage money, from handling day-to-day expenses to planning for the future





**Financial literacy is especially important for caregivers because it provides them with the knowledge and skills needed to better support themselves and others.**





## Check Your Knowledge

What percentage of caregivers have out-of-pocket costs as a result of caregiving?

47%

67%

78%

95%



## Check Your Knowledge

What percentage of caregivers have out-of-pocket costs as a result of caregiving?

47%

67%

78%

95%

More than three-quarters of caregivers have out-of-pocket costs as a result of caregiving, including household and medical expenses.



# Impact on Employment

- Caregiving may affect employment.
- Many caregivers end up reducing hours, taking time off, retiring early or quitting their jobs.
- This can increase debt, make it hard to save for retirement or mean cutting back on other costs.

How Does It  
Affect Caregivers?



# Impact on Health

Caregiving can have a major impact on the caregiver's own health.



When caregivers don't take care of themselves, it can lead to additional medical expenses.



Caregivers may put off taking care of their own needs.





## How Alzheimer's Disease Affects Finances





## Check Your Knowledge

Alzheimer's is a normal part of aging.

True

False



## Check Your Knowledge

Alzheimer's is a normal part of aging.

True

**False** Alzheimer's is a progressive and fatal brain disease.  
It is not a normal part of aging.



## Check Your Knowledge

Alzheimer's only affects a person's memory.

True

False



## Check Your Knowledge

**Alzheimer's only affects a person's memory.**

**True**

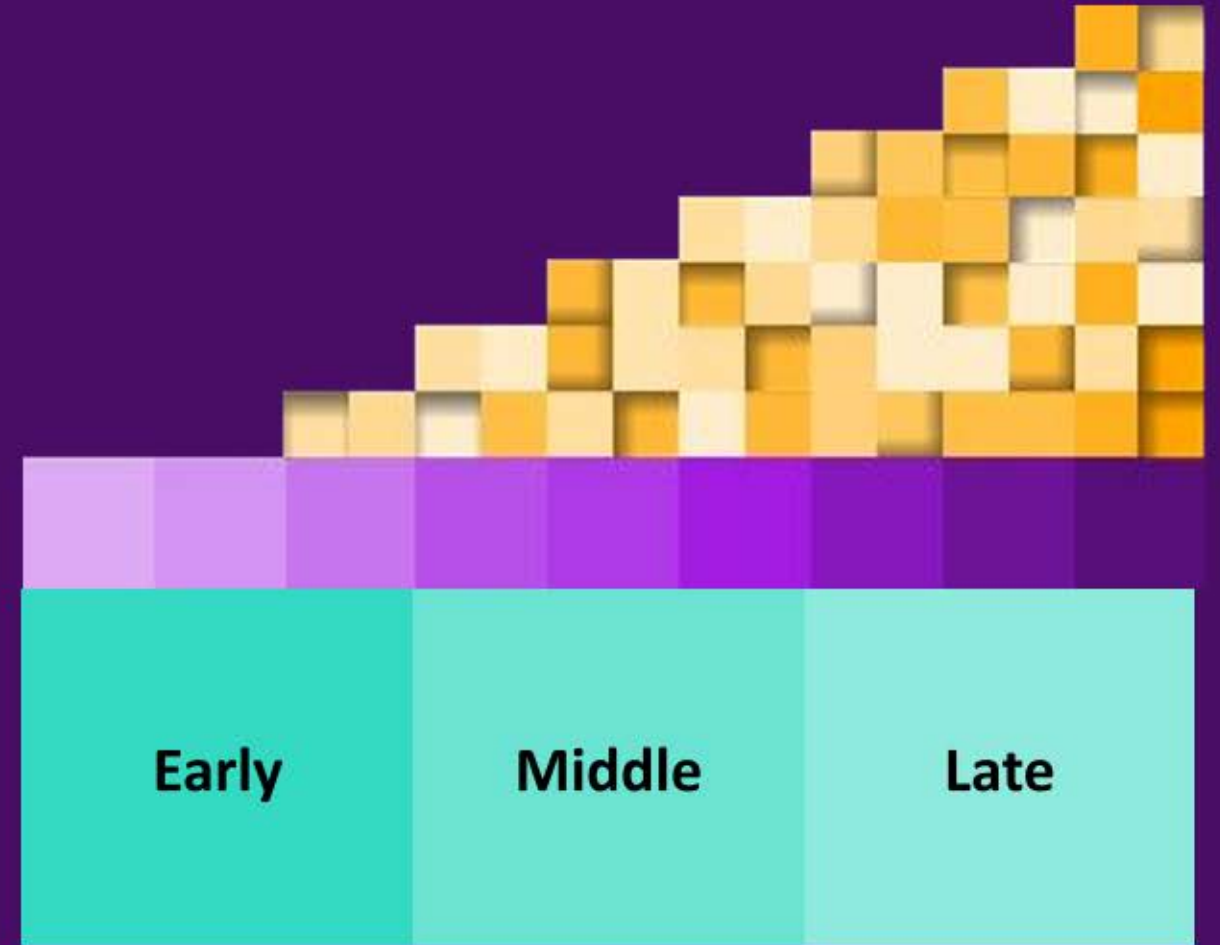
**False** Alzheimer's impacts a person's memory, thinking and behavior. This includes their ability to manage money.

# Alzheimer's Disease Progression

Alzheimer's usually progresses slowly in three stages.

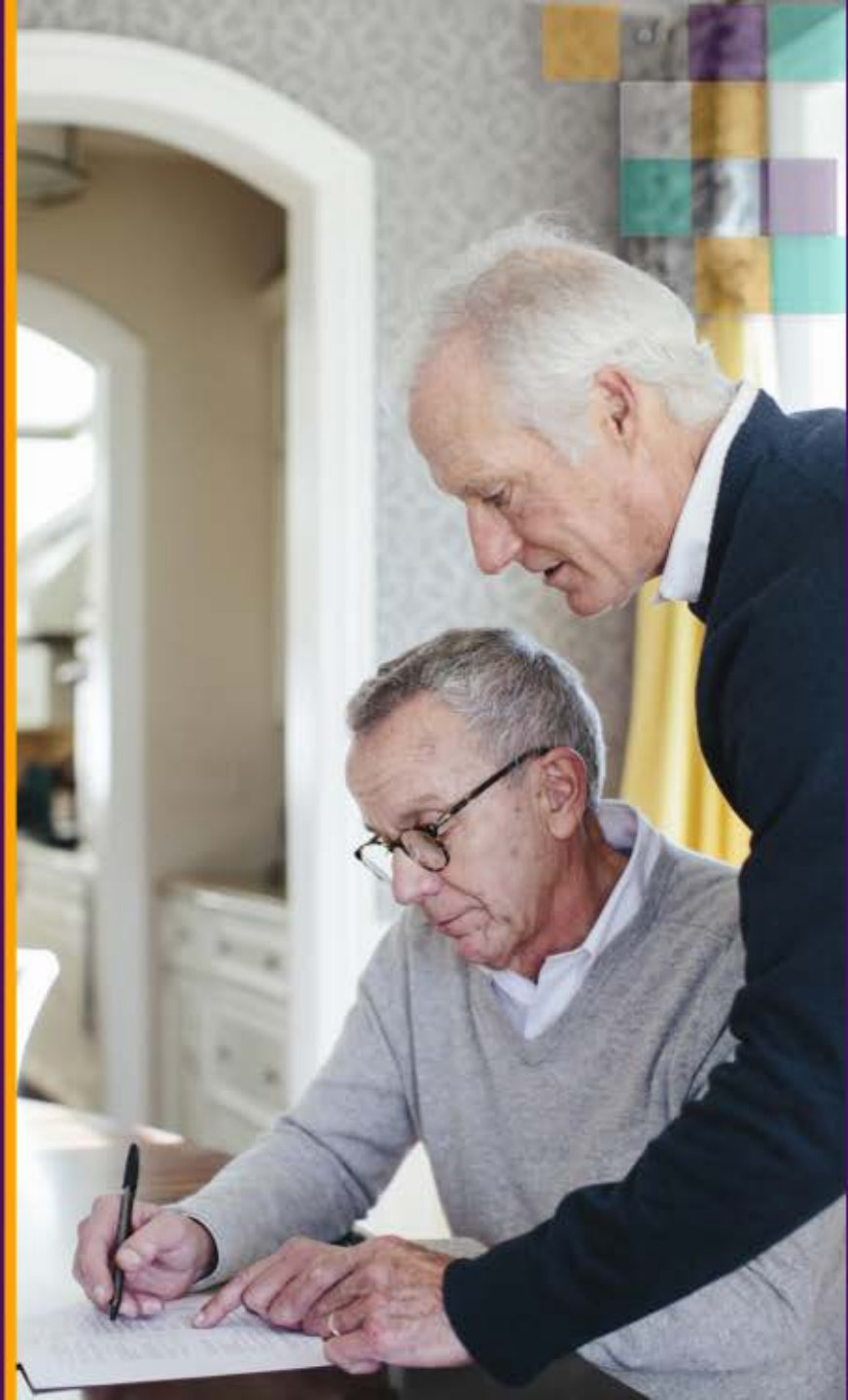
An individual with Alzheimer's usually lives four to eight years after diagnosis.

As the person advances through the disease, care needs increase and so does cost of care.



# Impact on Ability to Manage Money

- In the beginning, people may have trouble managing their money or remembering to pay bills.
- As the disease gets worse, they will no longer be able to communicate their wishes or make financial decisions.
- Early planning allows the person to participate in decisions about finances and future care.





# Financial Impact on Caregivers



Financially  
Caregiver



# Unique Challenges for Dementia Caregivers



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Dementia caregivers have twice the average out-of-pocket caregiving costs.



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30-40% of dementia caregivers experience depression.



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44% of caregivers have anxiety.



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Women are more likely to experience the stress of caregiving.





## Check Your Knowledge

People younger than 65 can develop Alzheimer's.

True

False



## Check Your Knowledge

People younger than 65 can develop Alzheimer's.

**True**

**False** People younger than 65 can also develop Alzheimer's, but it is much less common.



# Additional Financial Challenges

- People living with younger-onset Alzheimer's face additional financial challenges.
  - Many report losing or quitting one or more jobs because cognitive changes affected their work.
  - As a result, some are not able to maximize benefits such as disability insurance, FMLA protections or COBRA.
- People living with younger-onset Alzheimer's and their care partners have less time to plan for the future, including saving for retirement.

Younger-Onset

LGBTQ

Low Income



# Additional Financial Challenges

Younger-Onset

LGBTQ

Low Income

- Care partners for these individuals face unique financial challenges:
  - May have to return to work, increase hours or get another job to make up for loss of income
  - Many still have children at home and face increased costs of raising a family
  - No longer able to save for children's education and other family expenses
  - May still have mortgages, car payments and loans or debt
- Many resources for assistance and support are only available to people age 65 or older
  - Two-year waiting period between SSDI and Medicare eligibility
  - Can impact entire family's insurance coverage



# Additional Financial Challenges

- More likely to be single
- Often live alone and are less likely to have children
- A person living with Alzheimer's will eventually need someone else to take over paying bills and making other financial decisions.
- Financial plans help make sure non-related caregivers can access the person's money when the person needs help managing it.

Younger-Onset

LGBTQ

Low Income



# Additional Financial Challenges

- Less likely to be financially prepared for the costs of caregiving
  - May have fewer opportunities to save for the future
  - May struggle to pay bills, cover medical expenses and care costs
  - May have increased debt
- Added caregiver stress, but less ability to pay for resources that can provide relief
- May qualify for services that are offered at little to no cost or at a reduced rate

Younger-Onset

LGBTQ

Low Income



## Benefits of Early Planning

3





## Check Your Knowledge

Who can benefit from putting financial plans in place for the future?

People with a lot of money

People retiring soon

Caregivers

Low-income households

Everyone





## Check Your Knowledge

Who can benefit from putting financial plans in place for the future?

People with a lot of money

People retiring soon

Caregivers

Low-income households

Everyone

Everyone can benefit from putting financial plans in place — especially those who are living with or caring for someone with a disease or chronic illness.



# Benefits of Early Planning

For the caregiver:

- Knowing the person's wishes
- Feeling more confident making important decisions
- Knowing how to handle financial issues and pay for care
- Less chance of making costly or unwise decisions

How to Get a  
Caregiver



How to Get a  
Caregiver



# Benefits of Early Planning

For the individual:

- Ability to share exactly what they want and help make decisions
- Reassurance that others know their wishes and will follow them
- Relief from having legal and financial plans in place

Healthcare  
Expert





# Conversations About Finances



# Financial Discussions

Talking about money can make people feel anxious or uncomfortable, making it hard to know how to start the conversation.





# Starting a Discussion About Finances

- Write down your goals and what documents you will review or discuss.
- Include trusted family members or close friends.
- Choose a calm time of day and a quiet place.
- Encourage honesty.
- Don't rush. Take your time.



# Additional Tips

- Know that it can be hard to ask for help managing finances, especially for someone living with dementia.
- Ask about the person's wishes.
- Don't judge the person and their decisions.

- If the person has difficulty communicating, speak in short sentences and pause to make sure they understand what is being said.
- If the conversation becomes stressful, stop and try again later.
- Try to end on a positive note.
- Check in regularly.

How to be a  
Carer





# Start With a Positive Statement

I have always admired the way you handle your finances. I want to learn more about what works well for you.

I've noticed you seem worried about finances these days. What worries you the most? What can I do to help?

I respect your privacy, but it would give me peace of mind to know if you have financial plans in place so I can follow your wishes.





# Starting a Conversation About Your Own Financial Wishes

I want to talk with you about my finances so you can access them in case of an emergency.

I really want you to understand my wishes for the future.  
Let's talk about how I want my finances managed.

Activity



# Having Conversations About Finances



When starting a conversation about finances, it can be helpful to prepare in advance. This worksheet will help you create a plan for the conversation, including what you hope to accomplish, when and where the conversation should take place and what you will say.

## Plan for the conversation:

What are your goals for the conversation?

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What financial documents will you want to review or discuss?

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What trusted family members or close friends should be a part of the conversation?

*Note: These should be people that the person living with the disease trusts, or who know about the person's medical and financial situation.*

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What is the best time of day for the person to have the conversation?

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Where can you talk that will be quiet enough to minimize stress or anxiety?

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## Conversation starters:

Begin with a positive statement that builds confidence and connection with the person. For example:

- » I have always admired the way you handle your finances, and would like to learn more about what has worked well for you.
- » I want to be respectful of your privacy, but it would give me peace of mind to know if you have financial plans in place so I can follow your wishes.
- » I've noticed you seem worried about finances these days. What worries you the most? What can I do to help?

Write down what you might say to start the conversation.

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## Tips for having positive, productive conversations about finances:

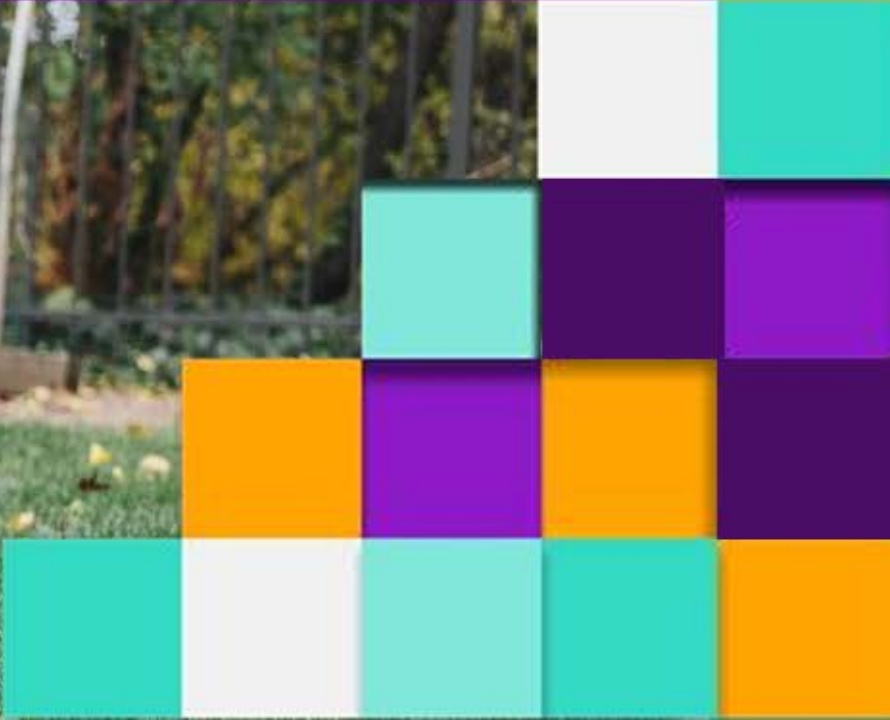
- » **Be patient and understanding.** It can be hard to ask for or accept help managing finances, especially for someone living with dementia.
- » **Don't judge the person and their decisions.** Everyone manages money in their own way. The goal is to come to an agreement on how the person's money will be managed from now on.
- » **Explain that you'd like to get a clear picture of person's assets and expenses,** as well as what's important to them, so that you can honor their wishes for the future.
- » **Focus on the easy "wins" first** and build from successes.
- » **Don't make assumptions about the person's ability to communicate** or participate in financial planning conversations because of an Alzheimer's diagnosis. The disease affects each person differently.
- » **If the person has difficulty communicating,** it may be helpful to use short sentences and simple terms. Pause at times to make sure you are understanding each other correctly.
- » **If the discussion becomes stressful,** take a break and try talking again later. It's OK for this to be a process that happens over time.
- » **Try to end on a positive note.** These conversations can be difficult for everyone involved.
- » **If the individual does not need help now,** it may be helpful to frame the conversation as "What if..." or "If things were to change..."
- » **Plan to discuss finances at least once a year** or when there is a major change in the person's situation or health.

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# Avoiding Financial Abuse and Fraud





## Check Your Knowledge

On average, how much money do Americans age 80 and older lose each year as a result of financial abuse, fraud and scams?

\$5,200

\$10,500

\$15,700

\$39,200



## Check Your Knowledge

On average, how much money do Americans age 80 and older lose each year as a result of financial abuse, fraud and scams?

**\$5,200**

**\$10,500**

**\$15,700**

**\$39,200**

Studies show that financial abuse, and yet only a small percentage of these incidents are reported.

Financial abuse is the most common form of elder abuse, and yet only a small percentage of these incidents are reported.



# Financial Abuse and Dementia

- Financial abuse can occur in any setting.
- Individuals living with dementia have a greater risk of becoming victims.
- They may not remember or report the abuse.
- They may struggle to make good financial decisions.

More Learning  
Opportunities



# Signs a Person May be Having Problems With Money



Unopened bills



Electricity or gas gets shut off



Unusual or large purchases



Multiple of the same item or things they don't need



Repeat donations to telemarketers



Missing money or unexplained bank withdrawals

## Lower Risk of Abuse and Fraud

- ✓ Agree to a spending limit on credit cards.
- ✓ Create a separate account for recreational spending.
- ✓ Set up auto-pay for bills.
- ✓ Set up automatic notifications for withdrawals or large charges.
- ✓ Request electronic bank and credit card statements.
- ✓ Sign up for the “Do Not Call” list at **donotcall.gov**
- ✓ Ask credit card companies to stop sending balance transfer checks.





# Avoiding Financial Abuse and Fraud



As a caregiver, there are simple things you can do to reduce the risk of financial abuse and fraud. You should include the person you're caring for in this process as much as possible so they can help decide which safety measures will be put into place. Check the boxes as you complete each step below.

## Steps to reduce the risk of financial abuse and fraud:

### BANKING AND CREDIT CARDS

- Agree to a spending limit** on credit cards.
- Create a separate account** where you can keep a small, agreed-upon amount of money that the person can use for recreational activities, meals with friends, etc.
- Set up auto-pay for bills** instead of paying them by check.
- Use direct deposit** for benefit checks to prevent them from being stolen.
- Set up automatic notifications** for withdrawals from bank accounts or large charges to credit cards.
- Sign up for a free credit monitoring service** and check it regularly.
- Consolidate bank accounts and credit cards** or cancel those that are unnecessary.
- Sign up for electronic bank and credit card statements** and watch for unusual purchases or changes in how the person typically spends money.
- Ask credit card companies to stop sending balance transfer checks** and opt out of future solicitations.

### ADDITIONAL TIPS

- Store financial documents**, including checkbooks or any documents that contain account information, in a locked file cabinet. Shred documents that are more than one year old.
- Check to make sure insurance policies are still in place** and that premiums are being paid. Request to receive notices when payments are due.
- Sign up for the "Do Not Call" list** ([donotcall.gov](http://donotcall.gov)).
- Remove the person from mailing lists** of companies that send frequent donation requests. Make other arrangements that allow the person to continue contributing to the charities of their choice.

## If you suspect financial abuse or fraud:

- » Call the bank and/or credit card company.
- » Cancel any debit or credit cards linked to the compromised account.
- » Reset personal identification numbers and online account passwords.
- » Request a free security freeze, which restricts access to a credit file, making it harder for identity thieves to open accounts in the person's name. You will have to contact each of the three credit reporting companies (Equifax, Experian and Transunion) to place a freeze. A security freeze will not be lifted unless you request it.
- » If you suspect someone is being financially abused by a person they know, contact Adult Protective Services (APS), which is confidential and available in every state. To find your local APS, visit [eldercarelocator.acf.org](http://eldercarelocator.acf.org) or call 800.677.1116.

For more information about Elder Fraud, visit

[www.fbi.gov/scams-and-safety/common-scams-and-crimes/elder-fraud](http://www.fbi.gov/scams-and-safety/common-scams-and-crimes/elder-fraud)

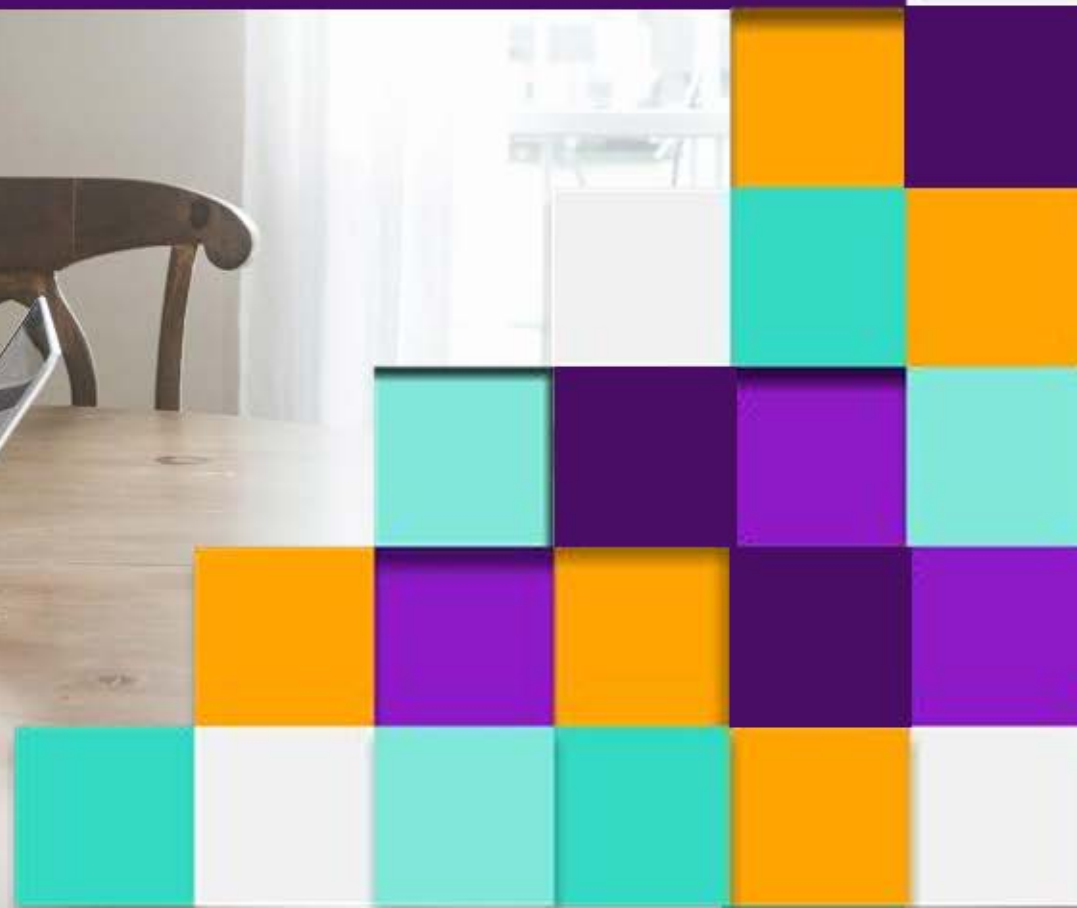
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## Identifying Financial and Legal Needs

6



# Organizing Finances



Look at income and spending.



Take inventory of assets and debts.



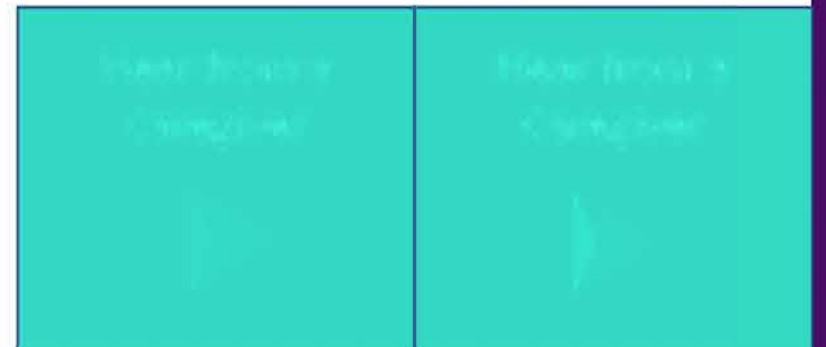
Identify the costs of care.



Make arrangements for ongoing financial responsibilities.

## Look at income and spending.

- Write down cash in and cash out.
- See if there are places to cut back on spending.
- Build up savings for unexpected care costs.



## Organizing Finances



Look at income and spending.



Take inventory of assets and debts.



Identify the costs of care.



Make arrangements for ongoing financial responsibilities.

### Take inventory of assets and debts.

- **Assets:** Anything owned that has value, like a house, car, bank account or stock.
- **Debt:** Money that is borrowed and paid back over time, like credit cards and loans.

## Organizing Finances



Look at income and spending.



Take inventory of assets and debts.



Identify the costs of care.



Make arrangements for ongoing financial responsibilities.

### Identify the costs of care.

- Ongoing medical treatment
- Prescription drugs
- Personal care supplies
- Adult day services
- In-home care services
- Full-time residential care services

## Organizing Finances



Look at income and spending.



Take inventory of assets and debts.



Identify the costs of care.



Make arrangements for ongoing financial responsibilities.

### **Make arrangements for ongoing financial responsibilities.**

- Paying bills
- Arranging for benefit claims
- Making investment decisions
- Preparing tax returns

Activity



# Covering Care Costs



## Creating a monthly budget

The first step in covering care costs is to get an overall picture of income and expenses. Use this worksheet to create a monthly budget. The next page lists additional items to consider when adding up expenses in each category. Plan to revisit this budget every few months and make updates if necessary.

MONTH OF \_\_\_\_\_

- 1 List income in the gold column below.
- 2 List expenses in the teal column on the right.
- 3 In the purple box at the bottom of the page, subtract total expenses from total income to build a budget.

TYPE OF INCOME	AMOUNT IN
Job	
Social Security	
Disability benefits	
Long-term care insurance	
Other income	
<b>Total income this month</b>	

TYPE OF EXPENSE	AMOUNT OUT
Housing (rent, mortgage, residential care)	
In-home care and adult day services	
Utilities (gas, water, electricity, sewage)	
Groceries and dining out	
Medical expenses	
Transportation	
Education and childcare	
Prescription drugs	
Internet, cable and cell phone	
Service animals and pets	
Debt payments	
Personal care	
Insurance	
Entertainment	
Other expenses	
<b>Total expenses this month</b>	

## BUILD A MONTHLY BUDGET

$$\boxed{\phantom{00000}} - \boxed{\phantom{00000}} = \boxed{\phantom{00000}}$$

Total income this month

Total expenses this month

If the total income is more than the total expenses, there is money left to save or spend.

If the total expenses are more than the total income, look for possible ways to reduce expenses. See page # for a list of suggestions.

## Expenses to consider when creating a monthly budget:



### Housing

- » Rent
- » Mortgage
- » Residential care services such as a nursing home or assisted living



### Transportation

- » Car payment(s)
- » Bus/taxi fare
- » Licensing
- » Fuel
- » Other



### Utilities

- » Electricity
- » Gas
- » Water/sewer
- » Home security
- » Garbage removal
- » Maintenance or repairs



### Debt payments

- » Personal
- » Student
- » Credit cards



### Personal Care

- » Hair/nails
- » Clothing
- » Dry cleaning
- » Gym/health club membership



### Medical expenses

- » Grab bars
- » Medicine dispensers
- » Incontinence products
- » Prescription drugs
- » Medical bills or other payments to care providers



### Insurance

- » Home
- » Health
- » Life
- » Auto
- » Other



### Entertainment

- » Movies
- » Concerts
- » Sporting events
- » Live theater

# Look Into Common Funding Sources

A number of financial resources may be available to help cover the costs of care.

## Personal Resources

- Income
- 401(k) or other retirement accounts
- Savings
- Stocks and bonds
- Personal property

## Federally Funded Resources

- Medicare Parts A, B and D
- Veterans benefits
- Social Security Disability Insurance
- Compassionate Allowance Initiative

## State-Funded Resources

- Medicaid
- Medigap
- Additional resources at [benefitscheckup.org](http://benefitscheckup.org)

Alzheimer's Association free 24/7 Helpline: 800.272.3900



# Organizing Legal Plans



Look at income and spending.



Review and Update Documents

## Tips for Legal Planning

- Legal planning makes sure a person can designate a trusted family member or friend to make decisions for them.

Check for a  
Copyright

# Organizing Legal Plans



Look at income and spending.



Review and Update Documents

## Review and Update Documents

- Take inventory of and review legal documents that are already in place and make updates if necessary.
- At the very least, make sure you have these documents in place and that they are up to date:
  - Durable power of attorney for both finances and healthcare
  - Living will

Activity



# Organizing Legal Plans



Organizing legal plans doesn't need to be stressful or difficult, and can ensure that everyone is well-prepared for the future. Below are some basic documents that everyone should put in place. In most cases, these documents can be completed without the help of an attorney and are available for free through:

- » Your state's health department
- » The American Bar Association website ([americanbar.org](http://americanbar.org))
- » Office supply stores
- » Your local library

On the next page, you'll find a grid to help you keep track of which documents need to be obtained and which ones need to be updated.

## Durable power of attorney for finances/property:

A durable power of attorney for finances/property allows someone to designate another person to make decisions about their finances, such as income, assets and investments, when they can no longer do so.

## Durable power of attorney for health care:

A durable power of attorney for health care allows a person to name a health care agent — someone who can make health care decisions on their behalf when they are no longer able to do so. This includes types of treatments, care settings, health care providers and end-of-life decisions, such as the use of feeding tubes and do not resuscitate (DNR) orders. It is important for the person and their health care agent to discuss wishes regarding care early and often to make sure that the agent understands the person's wishes and is willing and able to act on their behalf when the time comes.

## Living will:

A living will expresses a person's wishes for what medical treatment they do or do not want near the end of their life, such as life-prolonging treatments. This document is primarily between a person and his or her doctor, and it advises them how to approach treatment. Depending on the state in which the person lives, a specific form for a living will may be required, or it may be drafted by an attorney.

## Living trust:

A living trust provides direction about a person's property and assets. It allows an individual to pool financial resources in one place (a trust) and provide instructions to another person (a trustee) about how to handle these resources when they are no longer able. The individual should also name a successor trustee who will take over if the initial trustee is unable to fulfill their responsibilities. All assets should be transferred to the trust, including property titles and bank accounts. Depending on state law and the individual's circumstances, a living trust may allow an estate to avoid probate, which is the process used by the court to distribute property after a person's death.

## Standard will:

A standard will provides information about how a person's estate, or the things they own that have value, will be distributed upon their death. In the will, an individual may name an executor and beneficiaries. An executor is the person who will manage the individual's estate; however, the executor has no legal authority during the person's lifetime. A beneficiary is anyone who will receive assets in the estate.

## Review and update documents:

DOCUMENT	NEED	HAVE IN PLACE	DATE LAST UPDATED	NEEDS UPDATING
Durable Power of Attorney for Finances/Property				
Durable Power of Attorney for Health Care				
Living Will				
Living Trust				
Standard Will				

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# To find professionals near you, visit these resources:

## Legal

- Alzheimer's Association and AARP Community Resource Finder: [alz.org/CRF](https://alz.org/CRF)
- Eldercare Locator: [eldercare.acl.gov](https://eldercare.acl.gov) or 800-677-1116
- National Elder Law Foundation: [nelf.org/search](https://nelf.org/search)
- Legal Services Corporation: [lsc.gov](https://lsc.gov)
- American Association of Elder Law Attorneys: [aateela.org](https://aateela.org)

## Financial

- Association of Financial Professionals: [afponline.org](https://afponline.org)
- Association of International Certified Professional Accountants (AICPA): [future.aicpa.org](https://future.aicpa.org)
- Consumer Credit Counseling Service (CCCS): [credit.org/cccs](https://credit.org/cccs)
- U.S. bankruptcy court trustee's office: [justice.gov/ust](https://justice.gov/ust)









## Creating a Backup Plan

7

## Create a Backup Plan

-  Talk with friends and family about who could take over different caregiving responsibilities.
-  Consider assigning responsibilities to more than one person.
-  Designate a trusted backup agent for the person's power of attorney.
-  Keep an up-to-date list of medical information for the person:
  - Medications
  - Contact information for doctors and anyone else involved in the person's care



# Take Care of Your Health

As a caregiver, the best thing you can do for the person you are caring for is stay physically and emotionally strong.

- Visit the doctor regularly.
- Eat well and stay physically active.
- Look into respite care or other support services.
- Ask for and accept help from others.
- Build a care team to assist with caregiving responsibilities.

# ALZHEIMER'S ASSOCIATION®

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The Alzheimer's Association® is available wherever and whenever you need reliable information and support.

- On the phone — Free 24/7 Helpline (800.272.3900)
- Online — [alz.org](https://www.alz.org)®
- In communities nationwide — [alz.org/CRF](https://www.alz.org/CRF)



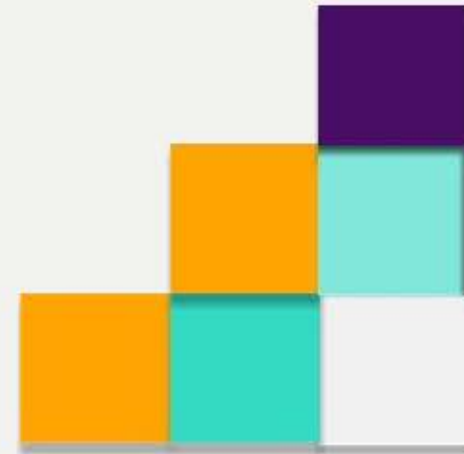


## Next Steps

Write down one or two action steps you plan to take after today's program.

Example:

*"I will complete the worksheets from today's presentation."*



Thank you.

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ALZHEIMER'S  ASSOCIATION®



# Thank you!

## Scott McKay

Life Insurance & LTC Professional  
Branch Associate, RJFS

### Addison Avenue Investment Services

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Questions?