

CAREGIVER STARTER

KIT

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A Simple Guide for Families Beginning the Journey of Caring for Aging Parents

Most people do not prepare to become a caregiver. It often begins slowly, a missed medication, increasing forgetfulness, a hospital visit, trouble paying bills, or the growing realization that a parent may no longer be as independent as they once were.

For many families, this journey can quickly become overwhelming emotionally, financially, medically, and legally. There are endless decisions, unfamiliar terms, family dynamics, and systems most people never expected to navigate.

This Caregiver Starter Kit was created to help families know where to begin.

You do not need to figure everything out overnight. The goal is not perfection. The goal is to become a little more informed, a little more prepared, and a little less overwhelmed.

QUESTIONS
EVERY
FAMILY SHOULD
ASK EARLY

SECTION 1: The Emotional Side of Becoming a Caregiver

One of the hardest parts of caring for aging parents is that nobody truly prepares families for the emotional shift that happens along the way.

Many adult children experience:

- Guilt
- Anxiety
- Exhaustion
- Confusion
- Role reversal
- Family disagreements
- Feeling overwhelmed and alone

It is common to feel like you are suddenly making decisions you never imagined having to make.

You may begin noticing:

- Memory changes
- Missed medications
- Isolation
- Falls
- Financial confusion
- Trouble driving
- Difficulty managing daily tasks

These moments are often the beginning of a new chapter for families.

One of the most important things caregivers can remember is this:

You are not expected to know how to navigate this perfectly.

SECTION 2: The First 5 Things Families Should Do

1. Gather Important Documents

Start organizing:

- Insurance cards
- Medication lists
- Legal documents
- Doctor information
- Emergency contacts
- Financial account information
- Veteran paperwork if applicable

Having these documents organized early can reduce stress during emergencies.

2. Understand Legal Documents

Families should understand:

- Power of Attorney
- Healthcare Power of Attorney
- Advance Directives
- HIPAA forms

Many families mistakenly believe adult children automatically have authority to make decisions. That is often not the case legally.

3. Review Home Safety

Look for:

- Fall hazards
- Poor lighting
- Medication confusion
- Unsafe stairs
- Driving concerns
- Wandering risks for dementia

Small safety changes early can prevent major emergencies later.

**Consult With
An Elder Law
Attorney**

SECTION 2: The First 5 Things Families Should Do Continued...

4. Start Care Conversations Early

Avoid waiting until a crisis.

Ask questions like:

- What are your wishes if health changes?
- Who should help make medical decisions?
- What type of care would you want?
- What financial plans are already in place?

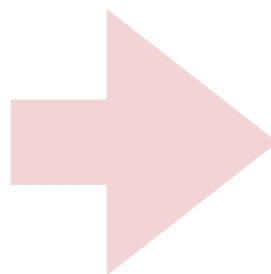
These conversations are difficult, but avoiding them often creates even more stress later.

5. Learn Local Aging Resources Before You Need Them

Many families do not begin researching support services until they are already in crisis.

Learning what resources exist early gives families more options and more time to plan.

MORE



SECTION 3: Understanding Care Options

One of the most confusing parts of caregiving is understanding the difference between care options.

Home Care

Support provided in the home, including:

- Companion care
- Help with bathing and dressing
- Meal preparation
- Medication reminders

Assisted Living

A residential setting for older adults who need some daily support but not full nursing care.

May include:

- Meals
- Medication management
- Activities
- Personal care assistance

Memory Care

Specialized care for individuals living with dementia or significant cognitive decline.

Often includes:

- Structured environments
- Increased supervision
- Dementia-trained staff

SECTION 3: Understanding Care Options, Continued...

Skilled Nursing Facilities

Higher medical care for individuals with significant health or rehabilitation needs.

Hospice & Palliative Care

Focused on comfort, quality of life, and support during serious illness or end-of-life care.

Hospice is not about “giving up.” It is about providing comfort, dignity, and support during an incredibly emotional time.



SECTION 4: Financial & Legal Topics Families Often Overlook

Many families are unprepared for the legal and financial side of caregiving.

Important topics to understand:

- Power of Attorney
- Joint bank accounts
- Beneficiaries
- Estate planning
- Medicaid eligibility
- Long-term care costs
- Insurance coverage

One common mistake families make is casually adding names to bank accounts without fully understanding the legal implications of ownership versus access.

When possible, families should consult qualified elder law attorneys or financial professionals before making major financial decisions.

SECTION 5: Dementia & Cognitive Changes

Dementia affects far more than memory.

Families may notice:

- Personality changes
- Confusion
- Repetitive questions
- Wandering
- Poor judgment
- Increased anxiety
- Difficulty managing medications or finances

It is important to understand that dementia-related behaviors are symptoms of brain changes, not intentional actions.

Caregivers
Need
Support Too

SECTION 6: Caring for the Caregiver

Caregiver burnout is extremely common.

Many caregivers:

- Stop prioritizing their own health
- Become isolated
- Experience anxiety or depression
- Feel guilty asking for help
- Become emotionally exhausted

Caregivers need support, breaks, and resources too.

Respite care, support groups, counseling, and caregiver education can make a significant difference.

MORE 

SECTION 7: Helpful Aging Resources

Eldercare Locator

Connects families with local aging resources nationwide.

Official Website:

<https://eldercare.acl.gov>

Phone:

1-800-677-1116

National Institute on Aging

Trusted information on aging, caregiving, dementia, and healthy aging.

Official Website:

<https://www.nia.nih.gov>

Medicare

Official Medicare information and benefits.

Official Website:

<https://www.medicare.gov>

Alzheimer's Association

Education, dementia support, and caregiver resources.

Official Website:

<https://www.alz.org>

24/7 Helpline:

1-800-272-3900

Family Caregiver Alliance

Caregiver education, support, and planning resources.

Official Website:

<https://www.caregiver.org>

Caregiver Action Network

Support and resources for family caregivers.

Official Website:

<https://www.caregiveraction.org>

Aging Life Care Association

Find certified aging life care professionals and care managers.

Official Website:

<https://www.aginglifecare.org>

ARCH National Respite Network

Find respite care programs and caregiver support.

Official Website:

<https://archrespite.org>

National Council on Aging

Benefits information, healthy aging resources, and financial assistance programs.

Official Website:

<https://www.ncoa.org>

QUESTIONS EVERY FAMILY SHOULD ASK EARLY

- What services are available before a crisis happens?
- What legal documents should already be in place?
- What support exists for caregivers?
- What happens if mom or dad can no longer live alone?
- What signs suggest more help may be needed?
- What care options fit our family's budget?
- Who will help coordinate care decisions?
- What happens after a hospital discharge?
- What support is available for dementia caregivers?
- What financial assistance programs might help?

FINAL THOUGHTS

Most families enter this journey feeling unprepared.

The caregiving world can feel confusing, emotional, and overwhelming very quickly. But learning about resources, care options, legal planning, and support systems before a crisis happens can help families feel more confident and less alone.

You do not need to have every answer right now.

You simply need a place to begin.

DISCLAIMER

This guide is intended for educational and informational purposes only and should not be considered medical, legal, financial, or professional caregiving advice. Programs, eligibility requirements, services, and resources vary by state and individual circumstances. Families should consult qualified healthcare professionals, elder law attorneys, financial advisors, social workers, or local aging agencies regarding their specific needs and decisions. This guide is meant to serve as a general starting point to help families better understand and navigate the caregiving journey.