

The New Caregiver's 90-Day Checklist

A simple, printable roadmap for your first three months

Started on _____ Day 90: _____ Caring for: _____

You didn't sign up for this — and you're not alone. Becoming a caregiver often happens overnight. This checklist walks you through the first 90 days, organized around our four pillars: Mind, Financial, Growth, and Belonging. Don't try to do it all at once — check off what you can, at your own pace. Each item is tagged with when to tackle it:

WEEK 1 the handful to do first **MONTH 1** once the dust settles **BY DAY 90** building for the long haul

MIND Caring for yourself so you can keep giving

- ☐ **Name what you're feeling this week** **WEEK 1**
Guilt, resentment, grief, and exhaustion are all normal. Write down one honest sentence about how you're doing.
- ☐ **Tell one person the truth about how it's going** **WEEK 1**
"This is hard and I don't know what I'm doing yet." Pick the person you can call on a hard night.
- ☐ **Choose one small daily restoration habit** **MONTH 1**
A 10-minute walk, a phone call, quiet coffee before the day starts — something that's just yours.
- ☐ **Learn the early warning signs of burnout** **MONTH 1**
Trouble sleeping, short temper, dread, getting sick more often, skipping your own meals. If it ever turns dark, call or text **988** — any time, day or night.
- ☐ **Keep your own doctor appointments** **MONTH 1**
Caregivers are known for skipping their own checkups. Put yours on the same calendar as your loved one's.
- ☐ **Line up regular respite** **BY DAY 90**
Even a few hours of coverage can reset you. List who could give you a break — family, a friend, an adult day program, or a respite agency. Pennsylvania's Caregiver Support Program can help pay for it (see Financial).

FINANCIAL Getting your footing

- ☐ **Call your local Area Agency on Aging** **WEEK 1**
It's the front door to respite, benefits screening, in-home help, and caregiver programs. In Pennsylvania call **PA Link: 1-800-753-8827** (Allegheny County: SeniorLine 412-350-5460). Anywhere in the U.S.: **Eldercare Locator: 1-800-677-1116**.
- ☐ **Gather key documents in one folder** **WEEK 1**
Insurance cards (Medicare, Medicaid, supplemental), photo ID, Social Security card, diagnoses, medication list, and a running log of who you spoke to and what was decided.
- ☐ **Apply for the PA Caregiver Support Program** **MONTH 1**
Run through your Area Agency on Aging for caregivers of someone 60+ or anyone with dementia. It offers care management and can reimburse respite, supplies, assistive devices, and home modifications. There's no income limit to apply; reimbursement slides with your loved one's household income.
- ☐ **Get the legal documents signed while your loved one still can** **MONTH 1**
In Pennsylvania: a **health care power of attorney** (who makes medical decisions), a **living will**, and a **durable financial power of attorney**. An elder law attorney or legal aid office can help; your hospital social worker can point you to free health care forms.
- ☐ **If you work, ask HR about leave before you need it** **MONTH 1**
Federal FMLA can protect up to 12 weeks of unpaid leave a year to care for a spouse, child, or parent — if your employer has 50+ employees and you've worked there 12 months. Pennsylvania has no state paid family leave program yet, but Pittsburgh and Philadelphia require paid sick time that can be used to care for family.
- ☐ **Screen for every benefit your loved one may qualify for** **MONTH 1**
Medicaid home care (Community HealthChoices in PA), Medicare Savings Programs, SSI/SSDI, VA benefits, and LIHEAP heating help. Free screening at **BenefitsCheckUp.org** or through your Area Agency on Aging.

☐ **Know what Medicare does — and doesn't — pay for** BY DAY 90

Medicare generally does not cover long-term custodial care (help with bathing, dressing, eating). Ask your Area Agency on Aging for a free, unbiased PA MEDI Medicare counselor, or call 1-800-MEDICARE (1-800-633-4227).

☐ **Start a simple care-cost log** BY DAY 90

Track what you spend and what insurance won't cover — a notebook or phone note is fine. It helps with taxes, reimbursement, and family conversations.

☐ **On SSI or SSDI and thinking about work? Call WIPA first** BY DAY 90

If you or your loved one receives SSI or SSDI, earnings can affect benefits and health coverage. Free WIPA counselors explain the rules before you take a job: **1-866-968-7842**.

GROWTH *Becoming confident in the role*

☐ **Put the full medication list on one sheet** WEEK 1

Every prescription, dose, and time of day — plus over-the-counter drugs, vitamins, supplements, and allergies. Bring it everywhere.

☐ **Sign a HIPAA authorization with each provider** WEEK 1

Many offices won't discuss details with you without one on file. Ask the doctor's office, specialists, and pharmacy — it takes a few minutes.

☐ **Ask for the social worker or care coordinator** WEEK 1

At the hospital, clinic, or insurance plan — this is the person paid to help you find services and navigate the system.

☐ **Make the home safer** MONTH 1

Clear walkways, remove loose rugs, add night-lights and grab bars. Falls are a leading cause of injury for older adults; ask the doctor about a home-safety visit from an occupational therapist.

☐ **Write down your questions before each doctor visit** MONTH 1

Bring the list. Ask until you understand the answer, and ask what to watch for before the next visit.

☐ **Sketch a basic care routine — and a backup plan** MONTH 1

Medications, meals, appointments, and rest. Then write down who steps in if you get sick or can't be there.

☐ **Learn the one care skill that scares you most** BY DAY 90

Ask a nurse or therapist to show you, or take a free class — CPR, safe transfers, dementia care. Competence calms fear.

BELONGING *You were never meant to do this alone*

☐ **Say yes when someone offers to help** WEEK 1

Keep a short list of real tasks others can take off your plate — meals, rides, an hour of company, a pharmacy run.

☐ **Find one peer support group** MONTH 1

In person or online, matched to your situation — through your Area Agency on Aging, hospital, or the Alzheimer's Association.

☐ **Join the Caring for Caregivers Alliance community** MONTH 1

Free resources, events, and people who understand at caringforcaregiversalliance.org.

☐ **Connect with someone who's walked this road** BY DAY 90

A mentor who's been where you are is worth more than any pamphlet.

☐ **Remember: one day you'll be the experienced one** BY DAY 90

The person you reassure next year is out there right now.

MY DAY 90 CHECK-IN *Look how far you've come*

What got easier — and what am I proud of?

What still feels heavy — and who could help with it?

NUMBERS TO KEEP *Tape this by the phone • In an emergency, call 911*

988 Suicide & Crisis Lifeline	Call or text 988	Any time — for you, too
2-1-1	Call 211	Food, housing, utilities, local help
PA Link to Aging & Disability	1-800-753-8827	Pennsylvania's front door to services
Allegheny County SeniorLine	412-350-5460	Area Agency on Aging (Pittsburgh area)
Eldercare Locator	1-800-677-1116	Find your Area Agency on Aging anywhere in the U.S.
Medicare	1-800-633-4227	Coverage, claims, and plan questions
WIPA / Ticket to Work	1-866-968-7842	SSI/SSDI and work — before taking a job
VA Caregiver Support Line	1-855-260-3274	If your loved one is a Veteran
Alzheimer's Association	1-800-272-3900	24/7 helpline for dementia caregivers
Caring for Caregivers Alliance	412-326-5030	contact@caringforcaregiversalliance.org

MY KEY CONTACTS *Fill in once, and you'll never hunt for a number again*

Primary doctor

Specialist(s)

Pharmacy

After-hours / nurse line

Social worker or care coordinator

Insurance (member ID on back of card)

Health care agent / POA

Backup person who can step in

Respite / home care agency

Area Agency on Aging

NOTES *Questions for the next appointment, things to remember*

You give so much. Let us help restore you.

Find support, resources, and community at caringforcaregiversalliance.org

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