A Practical Guide for Seniors & Their Families

Planning Ahead with Confidence

"GUIDING SENIORS & THEIR FAMILIES THROUGH LIFE'S TRANSITIONS"

Created by
Kim Hansen & Carol Hunter
Trusted Senior Solutions

Kim: 310-650-2155 | Carol: 805-908-1622
carol.kim@equityunion.com | trustedseniorsolutionsca.com

A Note from Kim & Carol

Dear Friend,

We created Trusted Senior Solutions because we believe every family deserves guidance they can trust — without pressure, without confusion, and without feeling rushed into decisions they're not ready to make.

When our own parents faced major life transitions, we experienced firsthand how overwhelming it can be. Important conversations were avoided. Decisions were made in crisis rather than with clarity. We knew there had to be a better way.

That's why we built this workbook. Our commitment has always been to educate rather than pressure. We believe that when families have the right information at the right time, they make better decisions — decisions they feel confident about.

This guide is designed to walk you through every important topic at your own pace. There's no rush, no sales pitch, just honest guidance from two people who genuinely care about your family's well-being.

We believe informed decisions lead to better outcomes — for you, for your loved ones, and for your peace of mind.

With care,
Kim Hansen & Carol Hunter
Trusted Senior Solutions

Peace of Mind Starts with a Plan

Why Planning Is Important

Taking time to plan now means less stress and more confidence later.

Protect Your Independence

Make decisions now so you stay in control of your future.

Reduce Family Stress

Give your loved ones clarity instead of confusion during difficult times.

Protect Your Financial Future

Organize your finances and avoid costly surprises down the road.

Explore Housing Options

Understand your choices before a crisis forces a quick decision.

Prepare Important Documents

Gather and organize the paperwork your family will need.

Enjoy Peace of Mind

Rest easy knowing you've taken care of what matters most.

“You’re already ahead just by opening this workbook. We’re proud of you.”
— Kim & Carol

Common Life Changes

These are some of the transitions that often prompt families to start planning together.

- Retirement
- Loss of a spouse
- Health changes
- Memory concerns
- Home maintenance
- Financial changes
- Moving closer to family
- Downsizing
- Need for additional care
- Lifestyle changes

"Change is a natural part of life. Planning ahead gives you the power to face it with confidence."
— Kim & Carol

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Why Planning Ahead Matters

Planning ahead isn't about expecting the worst. It's about giving yourself and your loved ones the gift of clarity, confidence, and peace of mind. When you take small steps now, you avoid big stress later.

5 Simple Steps to Get Started

Step 1: Acknowledge that planning is an act of love — for yourself and your family.

Step 2: Set aside 15 minutes this week to think about what matters most to you.

Step 3: Write down three things you want to protect or prepare for.

Step 4: Choose one trusted person to share your intentions with.

Step 5: Commit to working through this guide one chapter at a time.

Remember

You don't have to do everything at once. This workbook is designed to guide you one step at a time. Every small action you take today makes tomorrow easier for you and the people you love.

"The best time to plan was yesterday. The second best time is today."
— Kim & Carol

Your First Steps Forward

Share this guide with someone you trust.

Think about your future goals.

Write down your priorities.

Schedule a family conversation.

My Top Priorities

Kim & Carol's Tip

Don't wait for a crisis to start planning.

The best decisions are made when you have time to explore your options. Planning ahead gives you the freedom to make informed choices at your own pace.

"Every step forward counts, no matter how small. You're doing something wonderful."
— Kim & Carol

Creating Your Personal Planning Roadmap

A roadmap helps you see the big picture and break it into manageable steps. Use this page to map out your personal planning journey — at your own pace, in your own way.

Your Roadmap: Step by Step

Step 1: Reflect
What matters most to you right now? Think about your health, home, finances, and family.

Step 2: Gather
Collect important documents — wills, insurance policies, medical records, and contacts.

Step 3: Prioritize
Choose 2-3 areas to focus on first. You don't need to tackle everything at once.

Step 4: Set Timelines
Give yourself gentle deadlines. Even 'by end of month' keeps you moving forward.

Step 5: Ask for Help
Identify people who can support you — family, friends, or professionals.

Step 6: Review Regularly
Revisit your roadmap every few months. Life changes, and your plan can too.

Starting the Family Conversation

Talking with family about the future can feel uncomfortable, but it's one of the most loving things you can do. These steps will help you start the conversation with confidence and care.

How to Begin: Step by Step

Step 1: Choose the Right Time
Pick a calm, relaxed moment — not during a crisis or holiday stress.

Step 2: Start with Your Why
Share why this matters to you. Lead with love, not fear.

Step 3: Listen First
Ask your family what they think and feel. Give everyone space to share.

Step 4: Keep It Simple
You don't need to cover everything in one talk. Focus on one topic at a time.

Step 5: Write It Down
Take notes together so everyone remembers what was discussed and agreed upon.

Step 6: Follow Up
Set a date to revisit the conversation. Planning is ongoing, not one-and-done.

Conversation Starter
"I've been thinking about the future and I want to make sure we're all on the same page. Can we set aside some time to talk about what matters most to our family?"

Organizing Important Documents

Having your important documents organized and easy to find gives you and your family peace of mind. Follow these steps to create a system that works for you.

Step by Step: Getting Organized

Step 1: Make a List
Write down every important document you have — or need to get. Think wills, deeds, insurance, medical directives, and financial accounts.

Step 2: Gather Everything
Collect your documents from drawers, filing cabinets, safe deposit boxes, and digital accounts into one place.

Step 3: Sort by Category
Group documents into categories: Legal, Financial, Medical, Property, and Personal. Use folders or binders with clear labels.

Step 4: Make Copies
Create copies of essential documents. Store originals in a fireproof safe or safe deposit box and keep copies in a separate location.

Step 5: Go Digital
Scan key documents and save them securely — on a password-protected drive or trusted cloud service.

Step 6: Tell Someone
Let a trusted family member or advisor know where your documents are stored and how to access them.

Quick Checklist: Important Documents

Use this checklist to track which documents you have, where they are stored, and what still needs attention.

Legal

- Will or Living Trust
- Power of Attorney (Financial)
- Power of Attorney (Healthcare)
- Advance Directive / Living Will

Financial

- Bank account information
- Investment & retirement accounts
- Insurance policies (life, home, auto, health)
- Tax returns (last 3 years)
- Social Security card

Medical

- Medicare / Medicaid card
- List of medications & dosages
- Doctor & specialist contact info
- Medical history summary

Property & Personal

- Property deeds / mortgage documents
- Vehicle titles
- Birth certificate
- Marriage certificate
- Passport

Tip: Keep originals in a fireproof safe. Store copies with a trusted family member or advisor.

Estate Planning Essentials

Estate planning isn't just for the wealthy — it's for anyone who wants to protect their family and make their wishes known. Here are the essentials to get started.

Key Components of an Estate Plan

Last Will & Testament
Specifies how your assets are distributed and names a guardian for minor children.

Durable Power of Attorney
Designates someone to manage your financial affairs if you become unable to do so.

Healthcare Power of Attorney
Appoints a person to make medical decisions on your behalf if you cannot.

Advance Directive / Living Will
Documents your wishes for end-of-life medical care and treatment preferences.

Beneficiary Designations
Review and update beneficiaries on retirement accounts, insurance policies, and bank accounts.

Trusts
A trust can help avoid probate, reduce taxes, and provide more control over how assets are distributed.

Getting Started
You don't need to do everything at once. Start with a will and power of attorney — these two documents cover the most critical decisions. Then build from there.

Financial Planning for the Future

A solid financial plan helps ensure you and your loved ones are taken care of — no matter what the future holds. These steps will help you build a plan that works.

Steps to Financial Security

Assess Your Current Situation
Review your income, expenses, debts, and savings. Know where you stand today before planning for tomorrow.

Set Clear Goals
Define what matters most — retirement comfort, leaving an inheritance, covering healthcare costs, or staying independent longer.

Build an Emergency Fund
Aim for 6-12 months of living expenses in an accessible savings account for unexpected needs.

Review Insurance Coverage
Make sure your health, life, long-term care, and property insurance are adequate and up to date.

Plan for Healthcare Costs
Medicare doesn't cover everything. Consider supplemental insurance and plan for out-of-pocket expenses.

Work with a Professional
A financial advisor can help you create a personalized plan, manage investments, and prepare for taxes.

Remember

Financial planning is not a one-time event. Review your plan annually and after any major life change — retirement, loss of a spouse, or a health diagnosis.

Understanding Medicare & Healthcare

Navigating healthcare options can feel overwhelming. Here's a simple breakdown of Medicare and what you need to know to make informed decisions.

The Parts of Medicare

Part A — Hospital Insurance
Covers inpatient hospital stays, skilled nursing facility care, hospice, and some home health services. Most people don't pay a premium for Part A.

Part B — Medical Insurance
Covers doctor visits, outpatient care, preventive services, and medical equipment. You pay a monthly premium based on income.

Part C — Medicare Advantage
An alternative to Original Medicare offered by private insurers. Bundles Parts A & B and often includes prescription drug coverage and extras like dental and vision.

Part D — Prescription Drug Coverage
Helps cover the cost of prescription medications. Available as a standalone plan or included in Medicare Advantage.

Medigap (Supplemental Insurance)
Sold by private companies to help pay costs Original Medicare doesn't cover — like copays, coinsurance, and deductibles.

Important Enrollment Dates

- Initial Enrollment: 3 months before to 3 months after your 65th birthday
- General Enrollment: January 1 – March 31 each year
- Open Enrollment (Advantage/Part D): October 15 – December 7 each year

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Tip
Don't wait until you're 65 to learn about Medicare. Start researching at least 6 months early so you can compare plans and avoid late enrollment penalties.

Aging in Place

Most seniors prefer to stay in their own homes as they age. With the right planning and modifications, aging in place can be safe, comfortable, and fulfilling.

Home Safety Modifications

- Install grab bars in bathrooms and near stairs
- Improve lighting in hallways, stairways, and entrances
- Remove tripping hazards (loose rugs, clutter, cords)
- Add non-slip mats in the bathroom and kitchen
- Consider a stairlift or single-floor living arrangement

Support Services to Consider

- In-home caregivers for daily tasks and companionship
- Meal delivery programs (e.g., Meals on Wheels)
- Transportation services for medical appointments
- Medical alert systems for emergencies
- Telehealth for routine doctor visits

Staying Connected

- Join local senior centers or community groups
- Schedule regular calls or visits with family
- Learn to use video calling (FaceTime, Zoom)
- Volunteer or take up a new hobby
- Consider a pet for companionship

Plan Ahead
Start making modifications before they're urgently needed. Small changes now can prevent falls and maintain independence for years to come.

"Home is where your story lives — make it safe and comfortable."
— Kim Hansen & Carol Hunter

Downsizing with Confidence

Downsizing doesn't mean giving up — it means gaining freedom. Whether you're moving to a smaller home, a senior community, or simplifying where you are, these tips can help make the transition smoother.

When to Consider Downsizing

- Home maintenance has become overwhelming
- You're paying for space you no longer use
- Mobility challenges make your current home difficult
- You want to be closer to family or services
- You're ready for a simpler, lower-cost lifestyle

Tips for a Smooth Transition

- Start early — give yourself months, not weeks
- Sort room by room: keep, donate, sell, or discard
- Measure your new space before deciding what to bring
- Digitize photos, documents, and sentimental papers
- Ask family members if they'd like specific items
- Hire a senior move manager for professional help

What to Keep in Mind

- Focus on what adds value to your daily life
- Let go of guilt — memories live in you, not in things
- Consider accessibility features in your new home
- Update your address with banks, doctors, and subscriptions

Remember
Downsizing is a process, not a single event. Be patient with yourself and celebrate each step forward.

"Letting go of things makes room for what truly matters."
— Kim Hansen & Carol Hunter

Exploring Senior Living Options

There's no one-size-fits-all when it comes to senior living. Understanding the options available can help you or your loved one find the right fit for comfort, care, and community.

Types of Senior Living

Independent Living
For active seniors who want a maintenance-free lifestyle with social activities and amenities, without daily care needs.

Assisted Living
Provides help with daily activities like bathing, dressing, and medication management while maintaining independence.

Memory Care
Specialized care for those with Alzheimer's or dementia, with secure environments and trained staff.

Skilled Nursing Facilities
For seniors who need 24-hour medical care and supervision from licensed healthcare professionals.

Continuing Care Retirement Communities
Offer a full spectrum — from independent living to skilled nursing — all on one campus as needs change.

Questions to Ask When Touring

- What levels of care are available on-site?
- What is included in the monthly cost?
- How are medical emergencies handled?
- What social activities and amenities are offered?
- Can residents personalize their living space?

Tip
Visit communities more than once and at different times of day. Talk to current residents and their families to get an honest picture of daily life.

Preparing Your Home for the Future

Whether you plan to stay in your home or sell it someday, keeping it well-maintained and updated protects your investment and ensures comfort for years to come.

Maintenance Priorities

- Schedule annual roof, HVAC, and plumbing inspections
- Keep gutters clean and drainage flowing away from the foundation
- Test smoke detectors and carbon monoxide alarms regularly
- Address small repairs before they become costly problems
- Maintain landscaping to preserve curb appeal and safety

Updates That Add Value

- Modernize kitchens and bathrooms with simple refreshes
- Replace outdated lighting and fixtures
- Upgrade to energy-efficient windows and appliances
- Add a fresh coat of paint in neutral tones
- Install smart home features (thermostat, doorbell, lighting)

Accessibility Upgrades

- Widen doorways for wheelchair or walker access
- Add a walk-in shower or tub with grab bars
- Install lever-style door handles and faucets
- Ensure at least one bedroom and bathroom are on the main floor
- Add ramp access to entryways if steps are present

Tip
Create a home maintenance calendar. Scheduling tasks seasonally helps you stay on top of upkeep without feeling overwhelmed.

"A well-cared-for home is a gift to your future self."
— Kim Hansen & Carol Hunter

Decluttering One Step at a Time

Decluttering can feel overwhelming, but it doesn't have to happen all at once. A steady, room-by-room approach makes the process manageable and even rewarding.

Getting Started

- Pick one room or area to begin — don't try to do it all
- Set a timer for 30 minutes to keep sessions short
- Use four boxes: Keep, Donate, Sell, Discard
- Start with the easiest areas to build momentum
- Celebrate small wins along the way

Deciding What to Keep

- Do I use this regularly?
- Does it bring me joy or serve a purpose?
- Would I buy this again today?
- Can someone else benefit from it more?
- Is it worth the space it takes up?

What to Do with Items You Let Go

- Donate to local charities, shelters, or thrift stores
- Gift meaningful items to family or friends
- Sell valuable items online or at an estate sale
- Recycle or properly dispose of broken items
- Shred sensitive documents you no longer need

Remember
Decluttering is personal. There's no right pace. What matters is progress, not perfection. Even one drawer or shelf is a step forward.

"Less clutter, more clarity — one step at a time."
— Kim Hansen & Carol Hunter

Senior Scam Prevention

Scammers target seniors more than any other group. Knowing the warning signs and how to protect yourself is the best defense against fraud.

Common Scams Targeting Seniors

- Grandparent scam — caller pretends to be a grandchild in trouble
- Medicare or insurance fraud — fake calls requesting your ID number
- Tech support scams — pop-ups claiming your computer is infected
- Lottery or prize scams — you "won" but must pay fees to collect
- Romance scams — online relationships that lead to money requests

Warning Signs

- Pressure to act immediately or keep it secret
- Requests for payment by gift card, wire transfer, or cryptocurrency
- Unsolicited calls, emails, or texts asking for personal information
- Threats of arrest, lawsuits, or account suspension
- Offers that sound too good to be true

How to Protect Yourself

- Never give personal or financial info to unsolicited callers
- Hang up and call the person or company directly using a known number
- Register your number on the Do Not Call list
- Talk to a trusted family member before sending money
- Report scams to the FTC at reportfraud.ftc.gov

Remember
Legitimate organizations will never pressure you for immediate payment or ask you to keep a transaction secret. When in doubt, slow down and verify.

"Planning ahead isn't about fear — it's about freedom."
— Kim Hansen & Carol Hunter

Emergency & Disaster Preparedness

Being prepared for emergencies gives you peace of mind and can save lives. A simple plan and a few supplies go a long way when the unexpected happens.

Build an Emergency Kit

- Water — one gallon per person per day for at least 3 days
- Non-perishable food and a manual can opener
- Flashlight, batteries, and a battery-powered radio
- First aid kit and a 7-day supply of medications
- Copies of important documents in a waterproof bag

Create a Communication Plan

- Choose an out-of-area emergency contact everyone can reach
- Keep a written list of important phone numbers
- Decide on a meeting place if you must leave home
- Sign up for local emergency alerts and notifications
- Practice your plan with family at least once a year

Special Considerations for Seniors

- Keep mobility aids (walker, cane) easily accessible
- Store hearing aids and glasses in your emergency kit
- Arrange transportation with a neighbor or family member
- Inform local fire department of any special needs
- Keep a medical information card in your wallet

Tip

Review and refresh your emergency kit every 6 months. Replace expired food, water, and medications, and update your contact list as needed.

"A little preparation today means a lot less worry tomorrow."

— Kim Hansen & Carol Hunter

Building Your Trusted Team

Having the right professionals in your corner makes all the difference. A trusted team helps you navigate legal, financial, health, and housing decisions with confidence.

Key Professionals to Have on Your Team

Elder Law Attorney — Helps with wills, trusts, powers of attorney, and long-term care planning.

Financial Advisor — Guides retirement income strategies, investments, and tax planning.

Primary Care Physician — Manages your overall health and coordinates specialist referrals.

Insurance Agent — Reviews Medicare, supplemental, and long-term care coverage options.

Real Estate Professional — Trusted Senior Solutions assists with selling, buying, or downsizing your home.

Home Care Coordinator — Connects you with in-home services as needs change.

How to Choose the Right People

- Ask for referrals from friends, family, or other professionals
- Look for experience working specifically with seniors
- Verify credentials, licenses, and reviews
- Choose people who listen and explain things clearly
- Meet in person before committing to a working relationship

Tip

Keep a contact sheet with names, phone numbers, and roles for your entire team. Share it with a trusted family member so they can step in if needed.

"The right team turns overwhelming decisions into manageable steps."
— Kim Hansen & Carol Hunter

Local Resources & Support Services

You don't have to navigate this journey alone. Many local and national organizations offer free or low-cost services designed specifically for seniors and their families.

Government & Nonprofit Resources

- Area Agency on Aging — local programs, meals, and transportation
- Social Security Administration — benefits and Medicare enrollment
- Department of Veterans Affairs — benefits for eligible veterans
- 211 Helpline — dial 2-1-1 for local community services
- National Council on Aging (ncoa.org) — benefits checkup tool

Health & Wellness Services

- Medicare.gov — plan comparison and enrollment assistance
- SHIP (State Health Insurance Assistance Program) — free counseling
- Alzheimer's Association (alz.org) — caregiver support and education
- Local hospitals — wellness screenings and support groups
- Mental health hotlines — SAMHSA: 1-800-662-4357

Housing & Daily Living

- Trusted Senior Solutions — real estate guidance for seniors
- Meals on Wheels — home-delivered nutrition programs
- Local transit authorities — senior ride programs
- Habitat for Humanity — home repair assistance
- Senior centers — social activities, classes, and day programs

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Tip
Save this page as a quick-reference guide. Share it with family members so everyone knows where to turn when help is needed.

"You don't have to figure it all out alone — help is closer than you think."
— Kim Hansen & Carol Hunter

Annual Planning Review

Taking time once a year to review your plans keeps everything current and gives you confidence that your wishes and finances are in order.

What to Review Each Year

- Will, trust, and power of attorney documents
- Beneficiary designations on accounts and policies
- Insurance coverage — health, home, auto, and long-term care
- Retirement income and spending plan
- Tax strategies and required minimum distributions
- Home maintenance needs and safety upgrades

Life Changes That Trigger Updates

- Marriage, divorce, or death of a spouse
- Birth or adoption of grandchildren
- Significant change in health or mobility
- Sale or purchase of property
- Retirement or change in income
- Moving to a new state

Your Annual Review Checklist

- Schedule a meeting with your financial advisor
- Review estate documents with your attorney
- Confirm healthcare directives are up to date
- Check that emergency contacts are current
- Update your home inventory and important papers
- Discuss any changes with your trusted team

Tip
Pick the same month each year for your review — many people choose their birthday or the start of a new year. Put it on the calendar so it becomes a habit.

"One small step each year keeps your whole plan on track."
— Kim Hansen & Carol Hunter

Final Checklists & Worksheets

Use these checklists to track your progress. Check off items as you complete them and revisit annually to keep everything current.

Essential Documents Checklist

- ☐ Last will and testament
- ☐ Durable power of attorney
- ☐ Healthcare power of attorney / advance directive
- ☐ Living will
- ☐ Trust documents (if applicable)
- ☐ Beneficiary designations reviewed
- ☐ Funeral or burial wishes documented

Financial Readiness Checklist

- ☐ Retirement accounts and pensions organized
- ☐ Social Security benefits reviewed
- ☐ Monthly budget and spending plan in place
- ☐ Insurance policies current (health, home, LTC)
- ☐ Debts and liabilities documented
- ☐ Tax records filed and accessible

Home & Safety Checklist

- ☐ Emergency kit stocked and current
- ☐ Smoke and CO detectors tested
- ☐ Grab bars and accessibility features installed
- ☐ Home maintenance schedule in place
- ☐ Decluttering plan started
- ☐ Trusted team contact list completed

You've Got This

Every item you check off is a step toward peace of mind. You don't have to do it all at once — progress is what matters. Your trusted team is here to help.

"Progress over perfection — every step counts."

— Kim Hansen & Carol Hunter

Notes