



**SeniorCaring**<sup>TM</sup>  
SENIOR CARE, MADE SIMPLE.

# NEW TO CAREGIVING GUIDE

Getting Started and What to Expect



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## INTRODUCTION

The time will come when a loved one, parent, friend, or neighbor may not be able to fully care for themselves due to old age or infirmity. Before a long-term care option such as a nursing home or assisted living becomes available, they may need your care to stay healthy for the time being.

Caregivers are one of the true backbones of the long-term care system, consisting of average people who may or may not be related to the person receiving care – what's important is that a personal support network is set in motion during someone's time of need.

"Do not go where the path may lead, go instead where there is no path and leave a trail."

- Ralph Waldo Emerson



It's not always a fun or leisurely experience, however providing an elder in need of assistance with your time and attention is both an honor and important duty to perform.





# DUTIES AS A CAREGIVER

## So what exactly does a caregiver do?

Caregivers can provide assistance with the many varying aspects of someone's life through:

- **Helping to pay bills**
- **Doing household chores, shopping, cooking, laundry etc.**
- **Personal care (dressing, bathing, feeding, toileting, etc.)**
- **Help with transferring and transportation in and outside the home**
- **Medication management**
- **Organizing and arranging services outside of the home like doctor's visits or other activities**
- **General companionship through personal visits or other means**



Between your personal life, children, and career, providing extensive care for a loved one can quickly become yet another full-time position. This makes planning out your caregiving absolutely essential to the success and effectiveness of your services.

The stress of juggling the critical responsibilities of elderly care can be overwhelming at first, however it's important to know your limits and be honest about your abilities. This will help you avoid burning out too quickly and staying healthy yourself.





# DETERMINING NEEDS

## Find Out What Specific Services Are Needed

Before you start to develop a plan, you'll have to hone in on which services your loved one will need the most. There's no cookie-cutter experience for providing care, however elderly people usually need certain types of assistance compared to others. Through realizing the significant physical, mental, social, occupational, or financial changes you're up against, you will gain a better idea as to where to start.

### Most seniors can benefit from assistance in these areas:

- Home-delivered or group meals
- Adult day care programs
- Various therapies (physical, speech, occupational)
- Safe transportation
- House cleaning and home maintenance
- Adult day care or trips to your local senior center
- Financial counseling
- Health and wellness guidance
- Educational opportunities and experiences

**If you are at a loss for what type of services your loved one may need, you can always consult a geriatric care manager who will provide an overview of potential recommendations and possibly provide services at an hourly rate. These professionals can help you to solve complex and compounding issues in order to provide your loved one with the right care.**





## DEVELOPING A PLAN

### Develop Your Plan for Providing Care

When developing a care plan, try to be as realistic as possible. Genuinely assess what type of care you can provide, and what types of care that relatives, friends, or professionals are best suited for.

**1** • By planning out how you will conduct your caregiving, you can assure your loved one that they will still be attended to in case urgent matters or an emergency should arise.

**2** • Having a backup plan is extremely important to both your personal wellbeing and the wellbeing of your loved one.

**3** • Start by keeping a record of your loved one's important information and devices such as hearing aids, eyeglasses, extra sets of keys

**4** • Having copies of insurance information, receipts, and medical records in an organized file folder can make your care more streamlined and efficient, especially in case of an emergency.

**5** • If you are tech-savvy, using a smartphone calendar with automated reminders can provide a great way to stay on top of things. On that same note, create a wall calendar for the home of your loved one so they can be aware of the schedule as well.

After your care has been set in motion, try to keep an active diary or log of the specifics you encounter. Recording health episodes and other key information can come in handy down the road when consulting doctors or insurance companies.





# GATHERING RESOURCES

## Gather Information on Services and Resources

Reaching out to other services and resources specializing in senior care is a great way to maximize your efforts and help your loved one maintain their wellbeing. Signing up for organizations like the American Association of Retired Persons (AARP) gives elderly people access to discounts for everything from food to travel, phone contracts, health services, and more.

Contact your local Area Agency on Aging to find out what services may be available in your community. You can also call your state's department of aging or elder affairs for directories and other links to resources that can be useful. A quick Internet search will provide you with plenty of results by searching terms such as "state department for elderly" combined with the name of the state in which you reside.

Another commonly overlooked resource is your local Yellow Pages or phone guides.

Look for things such as:

- Adult care services
- Senior day centers
- Home health services
- Respite care



As always, you can search for similar facilities and care types through SeniorCaring's own database, matching your loved one with personalized results instantly.





## CONTACTING SERVICES AND PERSONNEL

After you've located the proper services to contact, start reaching out to different organizations and resources, recording the information as you go. You'll want to keep track of the following:



1. Name and address of the organization
2. Date and time of your call or visit
3. Normal hours of operation
4. The person you spoke to or visited with
5. Their contact information

This information can comprise a section of your care diary, or the log that you use to record the process. Keeping everything neat and in a single place can greatly improve how efficiently your efforts are received.

Again, always have a backup plan in case any of your services or other caregivers have conflicts or can't lend their time. Getting family involved is a great way to help your loved one feel connected and valued during a time that may be frustrating or fraught with difficult experiences.





## FINANCIAL CONSIDERATIONS

The final step to making sure your caregiving is sustainable for both you and your loved one is a bit of financial planning. For now, you'll want to start with a budget of all the necessary resources you'll need for day-to-day care – things like basic household items, food, money for transportation and other common expenditures.

It can help to check for any discounts available to seniors, helping to cut down on costs and save as much money as possible.



If your loved one seldom uses credit cards it may be best to consider canceling them or speaking with their bank to figure out what other options are available.

Many older people regard money as a very private subject, so handle these matters gently.

It can help to mention your concerns about retirement or estate planning to help them see the importance of getting help with money management.

As much as your loved one will allow, try to keep track of their finances in order to offer advice if bureaucratic issues arise. Getting an insurance adjustment or renewing licenses can sometimes be easier as a team, so try to stay aware of how well these matters are being handled.

Finding financial benefits for you loved one (or you) is made possible through [benefitscheckup.org](http://benefitscheckup.org), sponsored by the National Council on the Aging. By filling out a questionnaire, you'll be provided with several local benefits and services to consider.





## TAX DEDUCTIONS

The Internal Revenue Service (IRS) and AARP have worked together to create a few volunteer tax assistance programs for the elderly. Through these programs you and your loved one can sit down with volunteer accountants and tax lawyers to help with filling out tax returns and other financial matters.

There are also **caregiver tax deductions** for those who qualify. The person you are caring for must be citizen or resident of the U.S., Canada, or Mexico and be either a spouse, dependent, or qualifying relative such as a parent, stepparent, father-in-law, mother-in-law – essentially anyone living as a member of your household.

If you or your loved one has long-term care insurance, you may qualify for additional tax deductions. According to the IRS, your contract must:

- **Be guaranteed renewable**
- **Not pay costs already covered with Medicare**
- **Not provide a cash surrender value**
- **Provide refunds, other than refunds upon death, surrender, or cancelation of the contract, and dividends are used only to reduce future premiums or increase medical benefits.**

A limitation effective from January 1, 2013 to December 31, 2016 for people 65 and older allows you to deduct 7.5% of your gross income if the person being cared for is a spouse. To determine the amount you are allowed to deduct, use **Form 1040, Schedule A** from the IRS.

Planning for your current financial state includes looking ahead to see what type of long-term care your elderly loved one might eventually need. By taking inventory of your loved one's assets and other sources of money, you can start to get an idea of whether or not they fall within the **specific Medicaid and Medicare limits**. This can be particularly useful for families with lower incomes.





## LIVING AS A CAREGIVER

Although providing care to a loved one in need can be stressful at times, there is much potential to grow and gain valuable skills from the experience. In the end, it all comes down to your willingness to engage someone compassionately and with honest intentions. As a caregiver you'll come to understand things like:

**Compassion:** Learning how to keep a caring heart in the face of tough times can allow you to stay motivated. This will help to find the best methods of providing quality care.

**Composure:** There may be a loss of clarity at times, so it is important to stay calm and attentive while performing highly uncomfortable or unpleasant tasks.

**Creativity:** Although a routine is productive, don't be afraid to mix it up with some creative activities or nuances. Add a bit of music, art, family memories, and games to keep things lively.

**Diplomacy:** You will need to prepare yourself for mentally challenging situations and negotiations. Make sure your tone and body language can communicate what you need say in order to keep the care positive and beneficial. Try to remain levelheaded and to realize the complexity of any given situation.

**Empathy:** It's not uncommon for people receiving care to feel frustrated, angry, or embarrassed about their situation – try to take a step back, a deep breath, and consider their point of view.

**Humor:** This doesn't come easily to everyone, but it can be helpful to make light of a situation when appropriate. Finding the right moments to laugh is a challenge, yet rewarding to the highest degree.

**Patience:** Although repetitive requests or comments can be stressful to deal with, staying cool in handling these situations can ensure that your care is consistent and effective.

**Self-Kindness:** Don't be hard on yourself for letting your frustrations affect you. Occasionally, people speak or act in ways they may regret, although it is important to learn to forgive yourself and be forgiven.

**Self-Awareness:** Know how far you can push yourself, and what aspects of your caregiving experience are or are not working for you. Take time to evaluate your performance and reach out to others when necessary.





## FINAL THOUGHTS

**Above all, value your loved one for their individuality. Show them how much they mean to you and your family. Use their preferred nickname, make healthy eye contact, and speak warmly – really help them make the most of their retirement and the changes they're experiencing.**

**For people with Alzheimer's or dementia, it can help to reaffirm their identities through reminiscing on past experiences and people in their lives. Incorporating these coping methods can also help to bring joy and comfort, showing your loved one that they are not alone on their journey. It's important that you try not to critically question someone needing memory care – instead try to focus on the details of their memories and try to support however they decide to express them.**

**Even though there will always be someone else who can take care of a loved one for you, there is no true substitution for your presence in times of great change or difficulty. It may not come easy at first, but soon you'll be well equipped to handle most situations you encounter during your caregiving. Stay positive and humble, and never feel afraid to reach out to others – you'd be surprised how many people are willing to help!**



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