Pathway to Transparency

A Practical Guide for Families Navigating Aging Conversations

HOW TO USE THIS CHECKLIST

This checklist helps adult children and aging parents gradually build openness, trust, and preparedness across key life areas.

- Start early with low-sensitivity topics and progress over time
- Move at your own pace; Focus on comfort and familiarity, not urgency
- Revisit annually or after major life changes
- Aim for shared awareness—not immediate full disclosure

STAGE 1: EARLY AWARENESS (Ages ~40–70)

Build comfort through everyday conversations.

1. Physical Home & Safety

- [ ] Identify trusted neighbors or nearby helpers
- [ ] Discuss basic home maintenance support (snow, lawn, repairs)
- [ ] Evaluate general home safety (lighting, stairs, accessibility)
- [ ] Walk through the home casually to spot small hazards
- [ ] Introduce common scam types (phishing, vishing)

2. Relationship & Community

- [ ] Talk about social routines and local connections
- [ ] Identify community groups, clubs, or faith networks
- [ ] Discuss transportation comfort (driving vs alternatives)
- [ ] Introduce alternative transportation options (Uber, local services)
- [ ] Introduce home delivery options (e.g. Instacart)

3. Financial (Light Touch)

- [ ] Confirm existence of a financial advisor (if applicable)
- [ ] Discuss general financial organization (not details)
- [ ] Identify where key documents are stored

4. Legal (Awareness Only)

Confirm existence of:

- [ ] Will
- [ ] Power of attorney
- [ ] Healthcare directives
- [ ] Beneficiary designation summaries
- [ ] Clarify who to contact in financial emergencies

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STAGE 2: PRACTICAL PREPARATION (Ages ~50–80)

Introduce tools and increase transparency.

1. Daily Living & Mobility

- [ ] Practice using Uber/Lyft
- [ ] Trial grocery delivery (e.g., Instacart) monthly
- [ ] Explore medication delivery options

2. Home & Safety

- [ ] Assess need for minor home modifications
- [ ] Discuss emergency contacts and response plans
- [ ] Review fall prevention basics
- [ ] Evaluate need and schedule repairs for minor modifications
- [ ] Review common scam types (phishing, vishing)

3. Social & Emotional Support

- [ ] Discuss companionship preferences
- [ ] Explore local or virtual social engagement
- [ ] Identify early signs of isolation

4. Financial (Moderate Transparency)

- [ ] Share advisor contact information
- [ ] Outline general income sources (e.g., Social Security, pensions)
- [ ] Discuss bill payment process (manual vs automated)

5. Legal (Clarity)

- [ ] Confirm documents are current
- [ ] Ensure key individuals are named (POA, healthcare proxy)
- [ ] Share how to access documents in an emergency

STAGE 3: ACTIVE PLANNING (Ages ~55–85)

Prepare for support needs and decision-making.

1. Health Care & Planning

Discuss preferences for:

- [ ] In-home care
- [ ] Assisted living
- [ ] Medical interventions

2. Living Environment

- [ ] Evaluate long-term suitability of current home
- [ ] Discuss downsizing or relocation preferences
- [ ] Identify support services (cleaning, meals, transportation)

3. Relationship & Network

- [ ] Define roles among family members
- [ ] Identify backup decision-makers
- [ ] Discuss communication expectations during crises

4. Financial (Detailed Awareness)

Review:

- [ ] Account types (not necessarily balances)
- [ ] Insurance policies
- [ ] Long-term care considerations
- [ ] Clarify who to contact in financial emergencies

5. Legal (Clarity)

- [ ] Revisit plans with a capacity-aware lens
- [ ] Confirm named individuals are sill living, willing, and capable
- [ ] Clearly communicate roles and responsibilities

PROFESSIONAL & REGULATORY DISCLOSURE

This checklist is for **educational and organizational purposes only** and does not constitute legal, tax, or investment advice. Estate planning strategies involve legal and tax considerations that vary based on individual circumstances. Consultation with a qualified attorney, CPA, and financial advisor is recommended before implementing any strategy.

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