THE CONVERSATION STARTER GUIDE

You know you need to start the money conversation with your aging parents, but you don't know where to start, and you're worried it will feel morbid. It doesn't have to. Here's how to open the door without it turning into an interrogation.

3 WAYS IN:

1. **Anchor it to something practical.** Don't bring this up out of nowhere. Attach it to something already happening, like an upcoming surgery, a trip, a milestone birthday, or the holiday visit itself.

   "Before you leave for six weeks, can we go over a few things?"

2. **Ask about systems, not numbers.** Asking your parent how much they have saved can put them on the defensive. Asking how they pay bills or whether they have a safe deposit box doesn't.

   "Where do you keep your will and power of attorney?"

3. **Offer information before asking for it.** Share your own plans first. This reframes the conversation as mutual instead of investigative.

   "I just met with my estate planning attorney to set up a trust and it got me thinking, do you have your estate planning done?"

BONUS TIPS:

Keep the conversation short (for now): You're opening a door, not performing an audit. One good 15-minute talk beats an uncomfortable two-hour interrogation. You can always go a little deeper next time.

Build in accountability: Kicking off the first conversation is easier said than done. So commit to a deadline with someone else: a sibling, a friend who needs to have the same conversation with her parent, or even your therapist. A little outside pressure can turn "I should do this" into "I did it!"

NOTE: This guide is general education. It is not legal, tax, or financial advice for your family's situation. Rules vary by state, so talk with a licensed attorney, CPA, or financial professional about your parent's circumstances.

THE HOLIDAY VISIT CHECKLIST

One topic. One short talk. Print this page and tuck it in your bag.

BEFORE YOU GO

- [ ] Pick one topic for this visit (bills, documents, or who to call in an emergency).
- [ ] Write your opening line on a sticky note. Use one of the three ways in.
- [ ] Decide what you will share about your own plans first.
- [ ] Tell a sibling or friend the day you will have the talk.

DURING THE VISIT

- [ ] Choose a low-pressure moment: a walk, a drive, or dishes. Skip the big family meal.
- [ ] Ask about systems: Who pays the bills, and how? Where are the important papers?
- [ ] Ask who else knows where things are, such as a sibling, an attorney, or a CPA.
- [ ] Listen more than you talk. Stop at 15 minutes, or sooner if your parent tenses up.

NOTICE WHILE YOU'RE THERE

- [ ] Stacks of unopened mail or past-due notices.
- [ ] Calls or letters that sound like scams, or new unfamiliar subscriptions.
- [ ] Confusion about bills or tasks your parent handled easily before.

These are signals to follow up on, not a diagnosis. Note them privately and raise them kindly later.

AFTER YOU LEAVE

- [ ] Write down what you learned within 24 hours, while you remember it.
- [ ] Pick one follow-up for next time.
- [ ] Thank your parent for talking with you.
- [ ] Check in with your accountability partner.

If your parent says "I'm fine" or "not now": You can say, *"Okay. I'm not trying to take over. Can I ask again after the New Year?"* Then do. A calm "not yet" still counts as a first conversation.

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