

YOUR ANCHOR ROADMAP

The Sole Anchor



You are the plan. Let us make sure there is a backup.

Why this roadmap. You are an only child, or the only one who showed up. Every decision and every crisis lands on you. This roadmap protects the person everything depends on, and gets you ready for the big decisions before they arrive.

How to use it. Read it once all the way through. Then turn to your 30-day roadmap and start with Stop 1. Every box is fillable: open this PDF in Adobe Acrobat Reader or Preview on a Mac to type and save.



PART 1

What you are carrying

Check any that sound like you.

- ☐ There is no one to split this with, and no one to call when you are tired.
- ☐ You make every decision, and you second-guess many of them.
- ☐ You have pulled back from work, friends or rest to keep up.
- ☐ You worry about what would happen if you got sick.
- ☐ You are grieving the parent you knew, mostly alone.

PART 2 What is really going on

Carrying it alone wears you down faster, because there is never a hand-off and never a true day off. Your body stays on alert even when nothing is happening.

The most important things you can build are a backup for the days you cannot be there, real rest, and a plan for the big decisions, so you are never starting from zero.

Protecting yourself is part of protecting your parent.

PART 3 Where are you in this?

Caregiving looks different at the start, in the middle and years in. Check the one that fits today. Every stop on your roadmap has a note for where you are.

Just starting

You are new to this, still learning who to call and what is normal.

☐ This is me

In the thick of it

Care is part of every week now, and the load is real.

☐ This is me

Years in

You know the system well, and you are tired in a deeper way.

☐ This is me

YOUR 30-DAY ROADMAP

Four stops, one month

Take one stop at a time. Each has its own page with the steps, a note for where you are, and space to work.





STOP 1 OF 4 · WEEK 1

Build your backup plan

Time it takes: 3 to 4 hours over a week, including talks with backups

Why it matters. When you are the only one, your health is part of your parent's care plan. A simple backup means a sick day, a work trip or an emergency of your own does not become a crisis for your parent.

WHEREVER YOU ARE



Just starting

Even at the beginning, write down who could step in for one day.



In the thick of it

Make it real: tell those people, and write down the routine they would need.



Years in

Update it. Routines, needs and helpers change over time.

✓ How to do it

- 1 **Name three people.** Paid or unpaid, who could step in for a day or a week: a friend, a neighbor, an agency. ☐
- 2 **Write the daily routine.** Meals, medications if any, mobility, sleep, and anything your parent finds calming. ☐
- 3 **List the key contacts.** Clinic, pharmacy, any regular helpers, and you. ☐
- 4 **Say where things are.** Where the routine, medication list and papers are kept. ☐
- 5 **Tell your first backup.** Walk them through it once, so it is not a surprise on the hard day. ☐

STOP 1 · BUILD YOUR BACKUP PLAN

 Your worksheet

Your backup people

Backup	Name	Phone	Can cover
First call			
Second call			
Third call			

The daily routine (meals, medications, mobility, sleep, what helps)

Where everything is kept

Who I told, and when



YOU WILL KNOW IT IS DONE WHEN

If you were unavailable tomorrow, someone would know what to do.

I will start on

Done

Notes and questions to bring up



STOP 2 OF 4 · WEEK 2

Check what help exists first

Time it takes: 3 to 5 hours over two weeks, including hold times and forms

Why it matters. With no one else on the paperwork, your own savings can quietly become the safety net. Many families pay for years for help their parent could have qualified for, simply because no one asked, so ask before you pay.

WHEREVER YOU ARE



Just starting

Learn the options now, while you have time to compare them calmly.



In the thick of it

If you are already paying out of pocket, find out whether any of it could be covered.



Years in

Rules and needs change. Check again when your parent's health, income or living situation changes.

✓ How to do it

- 1 **Call your local Area Agency on Aging.** They know which programs exist where your parent lives. The Eldercare Locator, 1-800-677-1116, will connect you. ☐
- 2 **Run a free benefits check.** BenefitsCheckUp, from the National Council on Aging, shows programs your parent may qualify for. ☐
- 3 **Ask about veterans benefits.** If your parent or their late spouse served, VA benefits may help pay for care at home or in a facility. ☐
- 4 **Ask about Medicaid programs.** Many states have Medicaid programs that pay for help at home. Rules vary by state, so ask before assuming your parent will not qualify. ☐
- 5 **Write down what you pay now.** So you can see what new help would replace, and so your own retirement is not the plan by default. ☐

STOP 2 · CHECK WHAT HELP EXISTS FIRST

 Your worksheet

Help I am checking

Program	Contact	Could it help?	Next step
Area Agency on Aging			
Benefits check			
Veterans benefits			
Medicaid program			
Other			

What I pay each month now

The limit I want for myself



YOU WILL KNOW IT IS DONE WHEN

You know what help exists for your parent, and your savings are not the only plan.

I will start on

Done

☐

Notes and questions to bring up



STOP 3 OF 4 · WEEK 3

Arrange real rest

Time it takes: 2 to 4 hours of calls and visits, then rest on the calendar

Why it matters. Rest that is not scheduled rarely happens. Respite care exists so caregivers can step away, and using it is part of doing this well, not a sign that you cannot cope.

WHEREVER YOU ARE



Just starting

Learn the options before you need them. It is far easier than searching in a crisis.



In the thick of it

Book a first block of time off, even a few hours.



Years in

Make rest regular, not a reward you earn after burning out.

✓ How to do it

- 1 **Learn the options.** Adult day programs, in-home respite, short stays in assisted living, and volunteer or faith-community companions. ☐
- 2 **Ask where to start.** Your parent's clinic, the local Area Agency on Aging, or the Eldercare Locator can tell you what exists nearby. ☐
- 3 **Check costs and coverage.** Ask about veterans benefits, long-term care insurance, Medicaid programs and sliding-scale options. ☐
- 4 **Book one block.** A few hours or a day this month. Put it on the calendar. ☐
- 5 **Use it for you.** Not errands. Rest, people you love, or something that is only yours. ☐

STOP 3 · ARRANGE REAL REST

 Your worksheet

Your respite options

Option	Contact	Cost or coverage	Next step
Adult day program			
In-home respite			
Short-term stay			
Volunteer or faith community			
Other			

My first rest block (date and time)

What I will do with it



YOU WILL KNOW IT IS DONE WHEN

You have rest on the calendar.

I will start on

Done

Notes and questions to bring up



STOP 4 OF 4 · WEEK 4

Decide ahead, not in a crisis

Time it takes: 3 to 4 hours over two weeks, plus one honest conversation

Why it matters. As the only decision-maker, hard choices tend to land on you in a hospital hallway. Knowing your parent's wishes and having advisors lined up lets you decide with clarity instead of under pressure.

WHEREVER YOU ARE



Just starting

If your parent can share their wishes, start the conversation now, a little at a time.



In the thick of it

Gather the papers, and learn what the next level of care would look like before you need it.



Years in

Revisit wishes and options as needs change. If your parent can no longer share wishes, think about what they valued most.

✓ How to do it

- 1 **Learn what matters to your parent.** What a good day looks like, what they fear, and what they would want if their health changed. ☐
- 2 **Gather the papers.** Advance directive, healthcare proxy, power of attorney and insurance, in one place. ☐
- 3 **Explore the next level of care.** Home care, assisted living, memory care. Learn what exists before you need it. ☐
- 4 **Line up your advisors.** A primary doctor, an elder law attorney, and a care manager or social worker you can call. ☐
- 5 **Keep one decision folder.** Everything in one place, paper or digital, and tell your first backup where it is. ☐

STOP 4 · DECIDE AHEAD, NOT IN A CRISIS

 Your worksheet

What matters most to my parent, in their words if I can

Your advisors

Advisor	Name	Phone
Primary doctor		
Elder law attorney		
Care manager or social worker		
Financial contact		



YOU WILL KNOW IT IS DONE WHEN

When a big decision comes, you will not be starting from zero.

I will start on

Done

Notes and questions to bring up



PART 4

Your next step



The Clarity Call

When there is no one to share the load with, a second set of experienced eyes helps. On a Clarity Call, we look at your parent's situation together, shape your backup plan, and you leave knowing your next three moves.

www.askeldervisor.com/clarity-call



The Keeper's Letter

Every Sunday: one thing the care system does not tell families, and one small step for the week. It is already on its way to you.

With you,

Bahamia Bailey

Founder, AskEldervisor

Educational guidance, not medical, legal or financial advice. If something feels urgent or unsafe, call your parent's doctor or 911.