

## YOUR ANCHOR ROADMAP

# The Sovereign Anchor



*You can show up for a parent without pretending the history is simple.*

**Why this roadmap.** You are caring for a parent you have a complicated past with. You do not owe anyone a simpler story. This roadmap separates the care from the history, so the essentials get done and you stay steady.

**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.

- ☐ People assume you are close to your parent, and you are not sure how to answer.
- ☐ Old hurts come up in the middle of ordinary care tasks.
- ☐ You feel guilt, anger and duty, sometimes all in the same hour.
- ☐ You are not sure how much is yours to carry.
- ☐ Most caregiving advice assumes a relationship you do not have.



## PART 2

## What is really going on

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Caring for someone you have a hard history with costs more, hour for hour, because every task carries an emotional charge as well as a practical one. That is why it can feel so draining even when the to-do list is short.

What helps is structure that keeps the care practical, limits you choose on purpose, and support that does not ask you to perform feelings you do not have.

*You can choose what you give. That is not selfish. It is what makes this sustainable.*



## PART 3

## Where are you in this?

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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

# Separate the care from the history

Time it takes: About 2 hours, in two sittings

**Why it matters.** When every task is also a conversation, old dynamics come along for the ride. Writing the practical pieces down, and changing how some tasks happen, means fewer of them pull you into the past.

## WHEREVER YOU ARE



### Just starting

Decide early what your role will be, before others decide it for you.



### In the thick of it

Notice which tasks drain you because of the relationship, not because of the work itself.



### Years in

Look at what you took on during a crisis and kept. Some of it may belong to someone else now.

## ✓ How to do it

- 1 List the care tasks. What actually needs to happen each week for your parent to be safe and cared for. ☐
- 2 Mark the charged ones. Which tasks bring up old dynamics for you? ☐
- 3 Change the channel. For charged tasks, try email instead of calls, a third person in the room, or a professional handling it. ☐
- 4 Keep facts in writing. Health and money details live in a simple written record, not in emotional conversations. ☐
- 5 Name who else could help. Another relative, a paid helper, a care manager or community services. ☐

STOP 1 · SEPARATE THE CARE FROM THE HISTORY

 Your worksheet

Care tasks, sorted

| Task | Drains me? | Another way to do it |
|------|------------|----------------------|
|      |            |                      |
|      |            |                      |
|      |            |                      |
|      |            |                      |
|      |            |                      |
|      |            |                      |
|      |            |                      |



YOU WILL KNOW IT IS DONE WHEN

*The essentials are covered, and fewer of them run through hard conversations.*

I will start on

Done ☐

Notes and questions to bring up



STOP 2 OF 4 · WEEK 2

## Keep money facts on paper

Time it takes: 2 to 4 hours over two weeks, plus one conversation

**Why it matters.** When the history is hard, the money conversation gets put off until a hospital stay forces it. Without a financial power of attorney in place, you may not be able to pay a bill or talk to the bank for your parent, even in an emergency, so this is worth settling early, even if someone else leads it.

### WHEREVER YOU ARE



#### Just starting

You do not have to take on the finances. Decide whether you will, and who else could.



#### In the thick of it

If money is already a source of conflict, move it into writing and, if you can, into a neutral person's hands.



#### Years in

If you have handled money for a while, make sure you are protected: records kept, receipts saved and roles in writing.

### ✓ How to do it

- 1 **Decide your money role.** Will you manage it, help with it, or stay out of it? Each one is a valid choice. ☐
- 2 **Find out what is in place.** Is there a financial power of attorney? Who is named, and where is it kept? ☐
- 3 **Bring in a neutral person.** A relative, a daily money manager, an elder law attorney or a bank representative can lead the conversation you would rather not. ☐
- 4 **Keep it in writing.** Bills, balances and decisions live in a simple written record, so money talk stays short and factual. ☐

- 5** Protect yourself. If you pay for anything or manage accounts, keep receipts and keep your money separate from your parent's.

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## STOP 2 · KEEP MONEY FACTS ON PAPER

### Your worksheet

My money role

Who else could handle it

What is in place

| Paper or account               | In place? | Who is named or in charge |
|--------------------------------|-----------|---------------------------|
| Financial power of attorney    |           |                           |
| Bank access or trusted contact |           |                           |
| Bill paying                    |           |                           |
| Insurance and benefits         |           |                           |

The money conversation, and who will lead it



YOU WILL KNOW IT IS DONE WHEN

*The money is handled, and it no longer has to run through a hard conversation with your parent.*

I will start on

Done

☐



STOP 3 OF 4 · WEEK 3

# Decide your limits on purpose

Time it takes: 1 to 2 quiet hours, then a monthly check-in

**Why it matters.** Limits drawn in a hard moment rarely hold. Limits you choose in a calm moment give you something steady to stand on, and they let you show up without losing yourself.

## WHEREVER YOU ARE



### Just starting

You do not have to decide everything now. Start with what you already know you cannot do.



### In the thick of it

Look at where you are already past your limit. That is the place to start.



### Years in

Limits can change. Review them as your parent's needs and your own life change.

## ✓ How to do it

- 1 Write what you will do. Specific tasks, visits and calls you can offer. ☐
- 2 Write what you will not do. No explanation needed. ☐
- 3 Decide how often. How often you will visit or call, and for how long. ☐
- 4 Prepare one sentence. Something calm for when a line is crossed: "I am not able to do that, but here is what I can do." ☐
- 5 Tell one person. Someone who will remind you of your limits when guilt shows up. ☐

### STOP 3 · DECIDE YOUR LIMITS ON PURPOSE

#### Your worksheet

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**What I will do**

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**What I will not do**

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**How often I will visit or call**

**The person who holds me to this**

**The sentence I will say when a line is crossed**



**YOU WILL KNOW IT IS DONE WHEN**

*You can say yes and no without deciding in the moment.*

**I will start on**

**Done**

☐



## STOP 4 OF 4 · WEEK 4

# Find support that does not ask you to pretend

Time it takes: 1 to 2 hours to look, then 1 hour a week for you

**Why it matters.** Most caregiver support assumes a warm relationship. You deserve support that makes room for anger, guilt, grief and relief, sometimes all at once.

## WHEREVER YOU ARE



### Just starting

Find one person you can be fully honest with about this.



### In the thick of it

Consider a counselor who understands family history and caregiving.



### Years in

After years of this, make sure something belongs only to you, every week.

## ✓ How to do it

- 1 Name one honest listener.** A friend, partner or sibling who will not try to fix how you feel. ☐
- 2 Look for the right group.** Some groups focus on caring for a difficult or estranged parent. A counselor or your local aging services office can point you to one. ☐
- 3 Consider counseling.** Especially for grief, old hurts, or decisions about how involved to be. ☐
- 4 Protect one thing that is yours.** A weekly activity that has nothing to do with your parent. ☐

STOP 4 · FIND SUPPORT THAT DOES NOT ASK YOU TO PRETEND

 Your worksheet

My honest listener

One support option I will look into

Something just for me each week

What I have not said out loud yet



YOU WILL KNOW IT IS DONE WHEN

*You have at least one place where you do not have to perform.*

I will start on

Done

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Notes and questions to bring up

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PART 4

## Your next step

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### All Hands on Deck

If the load is not shared, the most useful next step is a calm family conversation that puts names next to tasks. All Hands on Deck walks you through it with a short recorded workshop and six fillable tools.

[www.askeldervisor.com/all-hands-on-deck](http://www.askeldervisor.com/all-hands-on-deck)

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Want to talk it through one-on-one? Book a Clarity Call at [www.askeldervisor.com/clarity-call](http://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*

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Founder, AskEldervisor

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