

YOUR ANCHOR ROADMAP

The Anchor Between Worlds



This is not a time management problem. You are carrying two real worlds at once.

Why this roadmap. Your kids need you, your parent needs you, and work needs you. This roadmap helps you sort what is urgent from what is just loud, bring both worlds into one view, and protect your own household.

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.

- ☐ You feel like you are always letting someone down.
- ☐ Your calendar has no white space left, and neither do you.
- ☐ Your partner or kids are getting the tired version of you.
- ☐ You are the default for school, for your parent and for the house.
- ☐ You cannot remember the last time you did something just for you.



PART 2

What is really going on

When two families depend on you, every request feels urgent because each comes from someone you love. The constant switching is exhausting in its own right, on top of the work itself.

What helps is a quick way to decide what matters this week, one place to see everything, and time that belongs to your own family.

You cannot be everywhere. You can decide where you are needed most this week.



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

Sort the week before it sorts you

Time it takes: 30 minutes the first time, then 15 minutes every Sunday

Why it matters. When everything feels urgent, nothing gets your best. A short weekly sort gives you permission to focus on what truly needs you, and to let the rest wait or go to someone else.

WHEREVER YOU ARE



Just starting

You may be adding parent care on top of a full family schedule. Start the habit now, while the list is shorter.



In the thick of it

Your list may be long. Sorting it once a week stops the daily scramble.



Years in

You may be running on autopilot. The sort helps you see what you are still carrying that you could set down.

✓ How to do it

- 1 Empty your head. Everything on your mind for your kids, your parent, your home and your work. ☐
- 2 Sort each item. Must be me. Someone else could. Can wait. ☐
- 3 Choose your three. The three things that truly need you this week. ☐
- 4 Move the rest. Ask for help with the someone-else items. Carry the can-wait items to next week. ☐
- 5 Look back on Friday. What worked? What will you change next Sunday? ☐

STOP 1 · SORT THE WEEK BEFORE IT SORTS YOU

 Your worksheet

This week's sort

What is on my mind	Must be me	Someone else (who?)	Can wait

The three things that truly need me this week



YOU WILL KNOW IT IS DONE WHEN

You start each week knowing your three priorities.

I will start on

Done



STOP 2 OF 4 · WEEK 2

Draw a line between their money and yours

Time it takes: 2 to 3 hours to gather numbers, plus one honest talk

Why it matters. Many families assume Medicare will cover ongoing help at home or assisted living. It generally does not pay for long-term custodial care, and that gap is often where daughters start paying from their own family's budget, a little at a time, without anyone deciding it out loud.

WHEREVER YOU ARE



Just starting

Before you pay for anything, find out what your parent's own income and coverage can handle.



In the thick of it

If you are already covering costs, write down what and how much. Then decide on purpose whether that continues.



Years in

Check that what you give still fits your own family's goals: your kids' plans, your savings and your retirement.

✓ How to do it

- 1 **Start with your parent's own resources.** Income, savings, insurance and any long-term care policy come first. Ask what exists before assuming it does not. ☐
- 2 **Know what Medicare does not cover.** Medicare covers medical care and short rehab stays. Ongoing help with bathing, dressing and meals usually is not covered. ☐
- 3 **Look for help your parent may qualify for.** Medicaid home care programs, VA benefits and your local Area Agency on Aging can cover costs families often pay themselves. ☐

- 4** Name your household's limit. Decide what your family can give each month without touching your kids' future or your retirement. Write the number down. ☐
- 5** Say it out loud. Share the number with your partner, and with siblings if you have them, so it is a decision, not a drift. ☐

STOP 2 · DRAW A LINE BETWEEN THEIR MONEY AND YOURS **Your worksheet****My parent's monthly income****Savings and coverage****Help to look into**

Program	Who to call	Next step
Medicaid home care program		
VA benefits		
Area Agency on Aging		
Long-term care insurance		
Other		

What my household can give each month**Who I will tell**



YOU WILL KNOW IT IS DONE WHEN

What you give is a decision you made on purpose, not a slow leak from your family's budget.

I will start on

Done

☐

Notes and questions to bring up



STOP 3 OF 4 · WEEK 3

Put both worlds on one calendar

Time it takes: 2 hours to set up, then 10 minutes a week

Why it matters. Separate calendars for your parent, your kids and your work mean double-booking and constant mental math. One shared view shows the collisions before they happen and makes it easier for others to step in.

WHEREVER YOU ARE



Just starting

Add your parent's standing appointments and routines as you learn them.



In the thick of it

Look for collisions, and errands you can combine, like one pharmacy run for the whole family.



Years in

Share the calendar with the people who help, so they can see open slots and claim them.

✓ How to do it

- 1 Choose one calendar. A shared digital calendar or a paper one on the fridge. One, not three. ☐
- 2 Add the fixed things. School, work, activities, and your parent's appointments and routines. ☐
- 3 Color it by world. One color for your parent, one for kids and home, one for work. Collisions jump out. ☐
- 4 Batch and combine. Group errands and calls into the same trip or time block. ☐
- 5 Share it. Give your partner and helpers access so they can see where to step in. ☐

STOP 3 · PUT BOTH WORLDS ON ONE CALENDAR

 Your worksheet

A typical week

Day	My parent	Kids and home	Work	Who can help
Monday				
Tuesday				
Wednesday				
Thursday				
Friday				
Saturday				
Sunday				



YOU WILL KNOW IT IS DONE WHEN

Both worlds live in one place, and others can see where to help.

I will start on

Done

☐

Notes and questions to bring up



STOP 4 OF 4 · WEEK 4

Protect time for your own family

Time it takes: 1 hour to plan, then 2 to 3 protected hours a week

Why it matters. Your partner and kids need a version of you that is not on call. Protected time is not a luxury. It keeps your own household steady while you care for your parent.

WHEREVER YOU ARE



Just starting

Set the boundary early, before caregiving fills every gap.



In the thick of it

If family time has already slipped, start with one small block, even an hour.



Years in

Ask your family how this season has felt for them. Kids notice more than we think.

✓ How to do it

- 1 **Pick one protected block.** An evening, a weekend morning, a standing family meal. ☐
- 2 **Tell your parent's circle.** Let helpers know this is your off time, and who to call instead. ☐
- 3 **Put the phone away.** Unless it is a true emergency. ☐
- 4 **Talk with your kids.** In words that fit their age: what is happening with their grandparent, and how they can ask questions or help. ☐
- 5 **Check in with your partner.** Ask what they need from you, and say what you need from them. ☐

STOP 4 · PROTECT TIME FOR YOUR OWN FAMILY

 Your worksheet

My protected time (day and time)

Who covers for me then

What I want my kids to know, in my own words

What I need from my partner (or my closest person)



YOU WILL KNOW IT IS DONE WHEN

Your own family has time with you that caregiving does not touch.

I will start on

Done

☐

Notes and questions to bring up

PART 4 Your next step



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

Want to talk it through one-on-one? Book a Clarity Call at 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.