Real Elder Life Answers

DearOldFolks.com

Lou & Kay — a couple in their mid-80s

There's a difference between what you think, and what we know.

Our task is simple: show you what's really available for these complex problems — before the crisis, not during it.

> **No charge, ever — and we never take referral money.**

What we do for you

Free, tailored information

Easy-to-use guidance shaped to your own situation — no cost, no catch.

Decision guides

Clear options for you and your family to weigh and pursue with confidence.

Real talk

The pros, cons, costs, and emotional realities of each of your available options.

Practical templates

Simple tools for sorting out what you need, what you want, and what you might afford.

Words matter

1. Crisis marketing is not the same as the actual services and contracts you sign.
2. Discussions often carry care-industry jargon — and quiet omissions.
3. Services and care may not be what they seem (ask what "Practical Priority Care" really means).
4. You're on your own — seek verified sources before you act.
5. Elder solutions are lightly regulated, and money drives many of them.
6. In the end, you are in charge of your own peace of mind.

You and your family can do this. We did.

AN INTRODUCTION

The reality

We were overwhelmed. You don't have to be.

BY STATUS	Well-off	Middle	Less well-off
CHOICES	Many choices	The "middle pickle"	Medicaid
TIMING	Early planner	Current crisis	Easy prey
QUALIFYING	Varies	Yes / no / delay	Elder-law attorney
WATCH FOR	Complexity & expense	Which state · spouse rules	Family & trust

Alzheimer's is the wildcard — for everyone.

STATUS

If you're well-off

CHOICES

- Many choices and early purchases
- Self-funding and high-end options
- Luxury care facilities
- Private care managers

RESOURCES

- Law and financial advisors
- Upscale in-home care
- High buy-in care communities
- Risk avoidance
- Private-duty nurses & boutique doctors
- Family office & inheritance matters

Even here, plan for the **Alzheimer's wildcard**.

STATUS

If you're middle class

THE BALANCING ACT

- Family home caregivers
- Protecting the home
- Protecting assets — and the risk of depleting them
- Finding the ability to pay
- Avoiding the "middle pickle"

RESOURCES

- Local organizations & faith-based help
- An elder-law attorney
- Study the Medicaid rules
- Trusts & annuities can ease the middle pickle
- Update your advance directives
- Consider care in other countries

STATUS

If you're less well-off

A PRACTICAL PATH

- Adult family caregivers
- Community services — day care, Meals on Wheels, and more
- Medicaid planning and qualification (mind the pickle)
- Medicaid waiver application; VA benefits if applicable
- Home and spouse protection strategies to qualify
- Visit places — care homes and assisted living
- Engage the family in the options and ideas

Assure trusted sources for all information.

LOU & KAY'S FREE GIVEBACK TO THE COMMUNITY

DearOldFolks.com

Real Elder Life Answers — what to know, and how to find out.

- In-person presentations — 14 lively, tailored topics
- Aging-care planning and where to find help
- Are your beneficiaries a mess?
- Financial cautions (not fraud — it's you!)
- Bi-weekly Zoom meetings
- Is assisted living just an apartment rental?
- Home care isn't easy — or cheap
- Small care homes right in your neighborhood

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No cost, ever.