



## “My family member’s health is declining. What legal stuff should I know?”

It’s essential to address key legal and financial matters, and ensure important documents are in place while individuals can still participate in decision-making.



### How to talk about planning ahead

Whether it’s just the two of you, or a conversation among family members (See “[Holding a Family Meeting](#)”), make time to talk about care and end-of-life preferences. Our “[Legal Planning for Incapacity](#)” and “[Advance Health Care Directives and POLST](#)” guides suggest topics and documentation. These conversations can be awkward or difficult, especially if family members don’t get along, but it’s worth making the effort. Check out our “[Bringing up Sensitive Topics](#)” guide, including “what-if” scenarios to support your conversation.



### Estate planning in advance is essential, even when assets are modest

Too often, families consider legal and financial matters only after a person is diagnosed with dementia or another serious condition. Don’t wait! As the clock ticks, you’re losing valuable time for the individual to clearly state their wishes. Check out “[Finding an Attorney to Help with Estate Planning](#),” preferably while they’re still considered legally competent to make decisions for themselves. If they don’t already have access to an attorney, visit our [Services by State](#) page and choose their home state for help finding legal assistance.



### Family caregiving can take a financial toll—prepare and protect yourself

It’s not uncommon for people to reduce work hours or leave their job entirely to provide care for a family member or friend. Our guide, “[What Every Caregiver Needs to Know About Money](#),” will help you plan for the financial impact of caregiving and avoid life-long negative consequences. “[Personal Care Agreements](#)” shows you how to set up a formal agreement for compensation and to clearly define responsibilities and duration of care. And, if your housing and financial support is dependent on the person you care for, make an alternative living plan for yourself as this support may go away when the person no longer lives in their home or dies.



### Do you know where their legal documents are?

When people need accurate information about ownership, legal status and so forth, having access to documentation—or a trusted attorney who can hold them—can facilitate critical decision-making. “[Where to Find My Important Papers](#)” is a guide to help you identify and locate these documents. While it isn’t recommended, a signed and dated will written on the back of a napkin could be as legitimate as a legal document drafted by an attorney. Search for all that is available, including in file cabinets, stuffed in desk drawers or in a pile on the kitchen table. Finally, we recommend that you securely store this sensitive information in a protected place, in a locked drawer or safe or with a trusted attorney or family member, so they can be readily accessed when needed.

### FCA offers free, expert family caregiving support

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