

DR. VERA'S
DEMENTIA ACTION MANUALS

stop the money mistakes!

and protect what they've built



Scams, Impulsive Spending, Legal Papers
and Taking Over the Finances

DR. FERNANDO VERA, OT

DR. VERA'S DEMENTIA ACTION MANUALS • BOOK 5

STOP THE MONEY MISTAKES!

Scams, Impulsive Spending, Legal Papers and Taking Over the
Finances

Dr. Fernando Vera, OT

Licensed Occupational Therapist • Empower Health

StartEmpowering.com

© 2026 Dr. Fernando Vera, Empower Health. All rights reserved. No part of this manual may be copied or shared without written permission.

Important: This manual is for education and support. It is not legal, tax or financial advice. Laws and programs vary by state and change over time. Talk with an elder law attorney, financial professional or benefits counselor before making legal or financial decisions. In an emergency, call 911.

Names used in the sample phrases are examples.

Contents

A note before you begin	4
How to use this manual	5
The L.O.C.K. plan	6
Red flags of financial abuse	7

Part one

Legal Papers First

01	Getting Power of Attorney Before It's Too Late	10
02	Health Care Proxy and Advance Directives	12
03	Getting Authorized to Talk to Banks and Doctors	14
04	Wills, Trusts and the Elder Law Attorney	16
05	When It's Too Late for Power of Attorney: Guardianship	18

Part three

Scams and Fraud

11	Phone Scams and "Grandparent" Calls	34
12	Mail, Sweepstakes and Lottery Scams	36
13	Online, Email and Tech-Support Scams	38
14	Door-to-Door and Contractor Scams	40
15	Romance and "New Friend" Scams	42
16	Financial Abuse by People They Know	44

Part five

Paying for Care

22	Budgeting for Dementia Care Costs	60
23	Medicare vs. Medicaid: Who Pays for Long-Term Care	62
24	Long-Term Care Insurance and Veterans Benefits	64
25	Protecting the Healthy Spouse	66

Account & document inventory	68
More from the series	69
About the author	70

Part two

Taking Over the Finances

06	Having "The Money Talk" Without a Fight	22
07	Finding All the Accounts and Papers	24
08	Paying Bills They Forget or Pay Twice	26
09	Taking Over Without Taking Away Dignity	28
10	Social Security Representative Payee and VA Fiduciary	30

Part four

Everyday Spending

17	Impulse Buying, TV Shopping and Online Orders	48
18	Giving Money Away and Donations	50
19	Losing Cash, Wallets and Cards	52
20	Hiding Money and Accusing Others of Stealing	54
21	Credit Cards, Loans and New Accounts	56

Protect their money, protect their future.

Money is one of the first things dementia affects, and one of the last things families talk about. By the time most families notice, bills are unpaid, scammers have called, or savings have quietly disappeared.

In my clinic, I see it again and again: a proud, capable parent who sends money to a stranger on the phone, pays the same bill three times, or hides cash and accuses family of stealing. None of it is their fault. It's the disease.

Here's the good news: **most money mistakes can be prevented** with the right legal papers, a few simple systems and people watching out for them.

This manual covers 25 of the most common money problems, from power of attorney to phone scams to paying for care. Each page shows you what to say, what to do and what safeguards to put in place.

Start with the L.O.C.K. plan on page 6. If the legal papers aren't done, make that your first call this week.

One important note: I'm an occupational therapist, not a lawyer. Use this book to understand the problems and ask the right questions, then get professional advice for your state.

Fernando

Dr. Fernando Vera, OT

Spot it. Protect it. Follow up.

Every money problem gets a two-page spread. The left page helps you spot the warning signs and protect their money, step by step. The right page gives you the words to say, the documents you need and when to check again.

WARNING SIGNS

What the money problem looks like at home, so you can spot it early.

1 • QUICK CHECK

A short checklist. Tick what applies to your family to see if this page is for you.

3 • WHAT TO SAY

Word-for-word phrases you can use right away.

4 • FOLLOW UP

When to check again, and when to call a professional.

WHY IT HAPPENS

The reasons behind it. Knowing the reason helps you protect them without blame.

2 • ACTION PLAN

Numbered steps in order, each tagged with when to do it.

DOCUMENTS YOU NEED

A checklist of the papers to gather for each step.

Dr. Vera's tip

One practical trick from the clinic and from caring for my own mother.

☒ DO THIS NOW

☐ DO THIS MONTH

☐ WHEN YOU CAN

Every topic has a badge so you know what matters most.

Three rules that apply to every page

1. Get the legal papers done while they can still sign.
2. Protect their dignity as well as their money.
3. When in doubt, stop, and get professional advice.

Protect their money with **L.O.C.K.**

Money problems in dementia are common, and many are preventable. These four steps protect their money and your peace of mind.



Legal papers first

- Durable power of attorney
- Health care proxy
- HIPAA release
- Updated will or trust



Organize accounts

- List every account
- Find insurance and pensions
- Automate regular bills
- One folder for everything



Control access

- Limit cards and checks
- Freeze their credit
- Block scam calls
- Trusted contacts at banks



Keep watch

- Monthly statement review
- Bank alerts
- Two people checking
- Report fraud fast

Protect their money, and protect their dignity.

BEFORE ANYTHING ELSE

Know the red flags, and act fast.

Most financial abuse and fraud is discovered late. The sooner you act, the more money you can protect.

Red flags to watch for

- ✓ Money or valuables missing
- ✓ Unpaid bills or shut-off notices
- ✓ Checks to unknown people or companies
- ✓ New 'best friends' or romantic partners
- ✓ Sudden changes to wills or accounts
- ✓ Gift card or wire transfer requests
- ✓ Unusual ATM withdrawals

Act right away if

- ! They gave card numbers or passwords to a caller
- ! Money was wired or sent in gift cards
- ! Someone is pressuring them to sign papers
- ! You suspect a family member or caregiver
- ! They're in physical danger: call 911

National Elder Fraud Hotline. Free help from the U.S. Department of Justice for fraud against older adults. Also call the bank right away.

1-833-372-8311

part one

Legal Papers First



The documents that let you help, and what happens if you wait too long.

In this part

- | | | |
|-----------|--|-------|
| 01 | Getting Power of Attorney Before It's Too Late | p. 10 |
| 02 | Health Care Proxy and Advance Directives | p. 12 |
| 03 | Getting Authorized to Talk to Banks and Doctors | p. 14 |
| 04 | Wills, Trusts and the Elder Law Attorney | p. 16 |
| 05 | When It's Too Late for Power of Attorney: Guardianship | p. 18 |
-

Remember L.O.C.K.

Legal papers first • **O**rganize accounts • **C**ontrol access • **K**eeP watch

01

Getting Power of Attorney Before It's Too Late

DO THIS NOW

WARNING SIGNS

No one has legal authority to handle their money, bills or accounts, and the dementia is getting worse.

WHY IT HAPPENS

A person must still understand what they're signing to create a power of attorney. Waiting too long can mean going to court instead.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|--|
| ☐ No one has a signed power of attorney. | ☐ Bills are being missed or paid twice. |
| ☐ The POA is old, from another state, or can't be found. | ☐ Family disagrees about who should help. |
| ☐ The dementia is getting worse. | ☐ You assumed a spouse can sign for them automatically. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Find out whether any POA already exists.

Check files, safe deposit boxes and with their attorney.

TODAY

2

Book an elder law attorney appointment.

Schedule it in the morning, on a good day.

THIS WEEK

3

Sign a durable financial POA and name a backup agent.

'Durable' means it keeps working if they lose capacity.

THIS MONTH

4

Give copies to every bank and financial company.

Keep the original somewhere safe.

THIS MONTH

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

01 Getting Power of Attorney Before It's Too Late *continued*

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"Everyone should have these papers, at any age."

"I've done mine too."

"This way you choose who helps, not a judge."

+ DOCUMENTS YOU NEED

- | | |
|---|--|
| ☐ Photo ID | ☐ Names and contacts for agent and backup |
| ☐ List of bank and investment accounts | ☐ Property deeds |
| ☐ Any existing POA, will or trust | ☐ Attorney's contact information |

4 FOLLOW UP

CHECK AGAIN IN 1 MONTH

Has every bank and investment company accepted the POA? Keep a list with dates.

CALL A PROFESSIONAL IF

You're unsure whether they can still sign, or family disagrees about who should be in charge. An elder law attorney can advise you.

Dr. Vera's tip

Book the appointment for your whole family, not just them. 'We're all doing our papers' feels a lot less threatening.



Health Care Proxy and Advance Directives

DO THIS NOW

WARNING SIGNS

No one is legally named to make medical decisions, and no one knows their wishes about end-of-life care.

WHY IT HAPPENS

Money decisions and medical decisions usually need different documents, and many families only do one.

1 QUICK CHECK Do you see these warning signs?

- | | |
|--|--|
| ☐ No one is named to make medical decisions. | ☐ Family disagrees about treatment choices. |
| ☐ No one knows their wishes about end-of-life care. | ☐ You assumed the financial POA covers medical decisions. |
| ☐ Doctors don't have a copy of any directive. | ☐ They can still talk about what matters to them. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Ask them what matters most if they're very sick.

Talk about values: comfort, home, family.

TODAY

2

Complete a health care proxy and advance directive.

Use your state's forms, with an attorney or the doctor's office.

THIS WEEK

3

Give copies to every doctor and upload to the patient portal.

Keep one in the car.

THIS MONTH

4

Ask the doctor about a POLST form for later stages.

It turns wishes into medical orders.

ONGOING

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

02 Health Care Proxy and Advance Directives

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"Who would you want to speak for you with doctors?"

"What would a good day look like for you, even if you were sick?"

"I want to make sure I honor your wishes."

+ DOCUMENTS YOU NEED

- | | |
|--|--|
| ☐ Health care proxy form | ☐ List of doctors and hospitals |
| ☐ Advance directive (living will) | ☐ POLST form (later stages) |
| ☐ HIPAA release | |

4 FOLLOW UP

CHECK AGAIN ONCE A YEAR

Review their wishes each year and after any big health change.

CALL A PROFESSIONAL IF

Family disagrees about medical decisions, or you're unsure what they would want. Their doctor or an attorney can help.

Dr. Vera's tip

Keep a copy of the health care proxy in your car's glove box. Emergencies rarely happen near the filing cabinet.

03

Getting Authorized to Talk to Banks and Doctors

DO THIS NOW

WARNING SIGNS

The bank, insurance company or doctor's office won't talk to you because you're not on file.

WHY IT HAPPENS

Privacy laws protect their information. You need paperwork on file before anyone can share it with you.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|---|
| ☐ The bank won't talk to you. | ☐ Insurance companies ask for authorization. |
| ☐ Doctors won't share information. | ☐ No one is listed as a trusted contact. |
| ☐ You log in with their passwords. | ☐ You don't have copies of the POA handy. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Scan the POA and keep it on your phone.

You'll need it often.

TODAY

2

Take the POA to each bank and ask what they need to approve it.

Each company reviews it separately.

THIS WEEK

3

Sign HIPAA releases at every doctor's office.

So doctors can talk to you.

THIS WEEK

4

Add yourself as a 'trusted contact' on each financial account.

They'll call you if something looks wrong.

THIS MONTH

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

03

Getting Authorized to Talk to Banks and Doctors

continued

3

WHAT TO SAY To your loved one, the bank and your family

say
this

"Can you add me as a trusted contact on this account?"

"Please note my authorization in the file."

"Who do I send the document to?"

+

DOCUMENTS YOU NEED

- | | |
|---|---|
| ☐ Power of attorney (copies) | ☐ HIPAA release forms |
| ☐ Your photo ID | ☐ Trusted contact forms |
| ☐ Their photo ID | ☐ List of accounts and companies |

4

FOLLOW UP

CHECK AGAIN IN 1 MONTH

Keep a list of companies that have approved you. Follow up with any that haven't.

CALL A PROFESSIONAL IF

A bank or company refuses to accept a valid power of attorney. An elder law attorney can help.

Dr. Vera's tip

Scan your POA and keep it on your phone. You'll be surprised how often someone asks for it.

04

Wills, Trusts and the Elder Law Attorney

DO THIS MONTH

WARNING SIGNS

No will, an old will, confusion about trusts, or family arguments about 'who gets what.'

WHY IT HAPPENS

Dementia makes planning urgent, and family money questions can get complicated quickly.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|---|
| ☐ There's no will, or it's very old. | ☐ Their lawyer isn't an elder law attorney. |
| ☐ No one knows if there's a trust. | ☐ Someone is pressuring them to change papers. |
| ☐ Family argues about 'who gets what.' | |
| ☐ No one has talked about paying for long-term care. | |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Gather existing wills, trusts and deeds.

Know what you have before the meeting.

TODAY

2

Find a certified elder law attorney.

They know capacity, Medicaid and long-term care rules.

THIS WEEK

3

Bring a list of assets and debts to the first meeting.

Ask about fees up front.

THIS MONTH

4

Include key family members in a planning meeting.

Transparency prevents fights later.

THIS MONTH

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

04 Wills, Trusts and the Elder Law Attorney

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"Are your papers up to date?"

"Would you like help making sure your wishes are clear?"

"Let's review this together with a professional."

+ DOCUMENTS YOU NEED

- | | |
|---|--|
| ☐ Existing will or trust | ☐ Life insurance policies |
| ☐ Property deeds | ☐ Retirement account statements |
| ☐ List of assets and debts | ☐ Beneficiary forms |

4 FOLLOW UP

CHECK AGAIN ONCE A YEAR

Review documents after any big life change: a death, divorce, move or sale.

CALL A PROFESSIONAL IF

Anyone is pressuring them to change a will or sign papers, or family members disagree. Get legal advice right away.

Dr. Vera's tip

Ask the attorney, 'What would you do if this were your parent?' It's the question that gets the most honest answer.

05

When It's Too Late for Power of Attorney: Guardianship

DO THIS NOW

WARNING SIGNS

No POA was signed, and now they can't understand legal documents. Bills are going unpaid.

WHY IT HAPPENS

Without a POA, the only legal way to take over may be a court process called guardianship or conservatorship.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|---|
| ☐ No POA was signed. | ☐ No one can access their accounts. |
| ☐ They can no longer understand legal documents. | ☐ Someone may be taking advantage of them. |
| ☐ Bills are going unpaid. | ☐ Family disagrees about what to do. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Call an elder law attorney.

Ask about guardianship and less restrictive options.

TODAY

2

Ask the doctor for a letter describing their condition.

Courts and programs need medical evidence.

THIS WEEK

3

Ask Social Security about a representative payee.

It can cover benefit payments while you wait.

THIS WEEK

4

Keep careful records of every bill and expense.

Courts require accounting.

ONGOING

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

05

When It's Too Late for Power of Attorney: Guardianship

continued

3

WHAT TO SAY To your loved one, the bank and your family

say
this

"We want to protect you."

"We're working with a lawyer to help."

"You're still part of every decision we can include you in."

+

DOCUMENTS YOU NEED

- | | |
|---|---|
| ☐ Doctor's letter about capacity | ☐ Family contact information |
| ☐ Medical records | ☐ Any existing legal papers |
| ☐ List of assets and bills | |

4

FOLLOW UP

CHECK AGAIN EVERY MONTH

Stay in contact with the attorney and keep your expense log up to date.

CALL A PROFESSIONAL IF

Bills are unpaid, they're being taken advantage of, or you need legal authority fast. Contact an elder law attorney.

Dr. Vera's tip

Guardianship is expensive and slow. If you're reading this early, go back to page 10 and get the power of attorney done now.

part two

Taking Over the Finances



How to step in gently, find everything and keep their dignity.

In this part

- | | | |
|-----------|---|-------|
| 06 | Having "The Money Talk" Without a Fight | p. 22 |
| 07 | Finding All the Accounts and Papers | p. 24 |
| 08 | Paying Bills They Forget or Pay Twice | p. 26 |
| 09 | Taking Over Without Taking Away Dignity | p. 28 |
| 10 | Social Security Representative Payee and VA Fiduciary | p. 30 |
-

Remember L.O.C.K.

Legal papers first • **O**rganize accounts • **C**ontrol access • **K**eeP watch

06

Having "The Money Talk" Without a Fight

DO THIS MONTH

WARNING SIGNS

They get defensive, angry or deny any problem when you bring up money.

WHY IT HAPPENS

Money is tied to independence and pride. Being questioned about it can feel like being called incompetent.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|--|
| ☐ They get defensive when you mention money. | ☐ You've seen mistakes but haven't said anything. |
| ☐ They deny any problem. | ☐ They're proud of managing their own money. |
| ☐ Past talks turned into arguments. | ☐ Family members disagree about stepping in. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Pick a calm morning, not right after a mistake.

Timing matters.

TODAY

2

Offer help, don't criticize: 'I'd like to help, the way you helped me.'

Protect their pride.

THIS WEEK

3

Start with one small task, like one bill or autopay.

Small steps feel like help, not a takeover.

THIS WEEK

4

Set a regular 'money Monday' to review together.

Routine builds trust.

ONGOING

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

06 Having "The Money Talk" Without a Fight

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"Can I help you pay the bills this month?"

"Let's set up automatic payments so you don't have to worry."

"I'm doing this for my own accounts too."

+ DOCUMENTS YOU NEED

- | | |
|--|---|
| ☐ A list of monthly bills | ☐ Checkbook and cards |
| ☐ Recent bank statements | ☐ Notes from your talk |

4 FOLLOW UP

CHECK AGAIN IN 2 WEEKS

How did the first small step go? Add one more task when they're comfortable.

CALL A PROFESSIONAL IF

They refuse all help and you see signs of fraud or unpaid bills. Talk to their doctor or an attorney.

Dr. Vera's tip

Ask them to 'teach' you how they do the bills. It honors their role and gets you inside the system.



Finding All the Accounts and Papers

DO THIS MONTH

WARNING SIGNS

You don't know what accounts, policies, debts or passwords they have.

WHY IT HAPPENS

Many people keep finances private, and dementia makes it hard for them to remember or explain.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|--|
| ☐ You don't know what accounts they have. | ☐ There may be old insurance or pensions. |
| ☐ Mail piles up unopened. | ☐ You don't know about debts. |
| ☐ They can't remember passwords or accounts. | ☐ Papers are scattered around the house. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1 Collect all mail for 2 to 3 months.

Statements reveal every account.

ONGOING

2 Check last year's tax return.

It lists interest, dividends, pensions and income.

THIS WEEK

3

Search drawers, file cabinets and the safe deposit box.

Look for policies, deeds and statements.

THIS WEEK

4

Fill in the inventory page at the back of this book.

One list for everything.

THIS MONTH

TODAY · THIS WEEK · THIS MONTH · ONGOING = when to do each step

What to say and follow-up on the next page →

07 Finding All the Accounts and Papers

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"Where do you keep your important papers?"

"Do you have any accounts I should know about?"

"Who helps you with taxes?"

+ DOCUMENTS YOU NEED

- | | |
|---|--|
| ☐ Last year's tax return | ☐ Pension and Social Security letters |
| ☐ Bank and investment statements | ☐ Property deeds |
| ☐ Insurance policies | ☐ Debt and credit card statements |

4 FOLLOW UP

CHECK AGAIN IN 3 MONTHS

Compare your inventory with the mail.
Did any new accounts show up?

CALL A PROFESSIONAL IF

You find large debts, unfamiliar accounts or signs of fraud. Contact the bank and an attorney.

Dr. Vera's tip

Forward their mail to your address with the post office if you have authority. You'll see everything in one place.

08

Paying Bills They Forget or Pay Twice

DO THIS NOW

WARNING SIGNS

Late notices, shut-off warnings, or bills paid twice or three times.

WHY IT HAPPENS

Short-term memory loss makes it hard to track what's been paid.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|---|
| ☐ You see late notices or shut-off warnings. | ☐ Checks are written for the wrong amount. |
| ☐ Bills are paid twice or three times. | ☐ There's no list of monthly bills. |
| ☐ They forget whether they paid. | ☐ Utilities have been disconnected before. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1 Make a list of every regular bill and due date.

One page, on the fridge or in the binder.

TODAY

2 Set up autopay for regular bills.

No more missed or double payments.

THIS WEEK

3 Sign up for third-party notices with utilities.

You'll get a copy of shut-off warnings.

THIS WEEK

4 Review statements every month together.

Catch mistakes early.

ONGOING

TODAY · THIS WEEK · THIS MONTH · ONGOING = when to do each step

What to say and follow-up on the next page →

08 Paying Bills They Forget or Pay Twice

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"I'll keep an eye on these for you."

"We'll do them together."

"You don't need to worry about this one."

+ DOCUMENTS YOU NEED

- | | |
|---|--|
| ☐ List of bills and due dates | ☐ Utility account numbers |
| ☐ Bank account and routing numbers | ☐ POA (for account changes) |

4 FOLLOW UP

CHECK AGAIN IN 1 MONTH

Were all bills paid once, on time? Adjust autopay if needed.

CALL A PROFESSIONAL IF

Bills are going to collections or services are being shut off. Act quickly with the company.

Dr. Vera's tip

Keep a 'paid' stamp and stamp every bill once paid. It stops double payments cold.



Taking Over Without Taking Away Dignity

DO THIS MONTH

WARNING SIGNS

They feel embarrassed, angry or powerless after losing control of money.

WHY IT HAPPENS

Money means independence. Losing it completely can feel like losing adulthood.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|--|
| ☐ They feel embarrassed or angry about losing control. | ☐ They feel like a child. |
| ☐ You've taken away their wallet or checkbook. | ☐ You make every decision without them. |
| ☐ They ask for money often. | ☐ They're more withdrawn since you took over. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1 Give them a small, safe amount of cash to keep.

A little money keeps dignity.

TODAY

2 Set up a prepaid card with a weekly limit.

They can shop without risk.

THIS WEEK

3 Involve them in small decisions.

Groceries, gifts, charities.

ONGOING

4 Praise what they can still do.

Independence in small things matters.

ONGOING

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

09 Taking Over Without Taking Away Dignity

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"What would you like to buy this week?"

"Let's plan the grocery budget together."

"You decide which charity to support."

+ DOCUMENTS YOU NEED

☐ Prepaid card

☐ Small wallet

☐ Simple spending log

4 FOLLOW UP

CHECK AGAIN IN 2 WEEKS

How do they seem? Adjust the amount or card limit as needed.

CALL A PROFESSIONAL IF

They're very upset or depressed about losing control. Their doctor can help.

Dr. Vera's tip

A prepaid card with a \$50 limit lets them shop without risk. Refill it weekly.



Social Security Representative Payee and VA Fiduciary

DO THIS MONTH

WARNING SIGNS

Social Security or VA benefits aren't being managed well, and your POA isn't accepted.

WHY IT HAPPENS

Social Security and the VA don't accept powers of attorney for benefit payments. They have their own programs.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|---|
| ☐ They receive Social Security or VA benefits. | ☐ Benefits are being misused or lost. |
| ☐ They can't manage those payments anymore. | ☐ No one has applied to be payee or fiduciary. |
| ☐ The bank or agency won't accept your POA for benefits. | ☐ Benefits go into a shared account. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Call Social Security about becoming representative payee.

POA isn't accepted for benefit payments.

TODAY

2

Ask the VA about its fiduciary program if they get VA benefits.

The VA has its own process.

THIS WEEK

3

Open a separate payee account for their benefits.

Keeps records clean and protects you.

THIS MONTH

4

Keep receipts and file yearly reports.

Payees must account for spending.

ONGOING

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

10

Social Security Representative Payee and VA Fiduciary

continued

3

WHAT TO SAY To your loved one, the bank and your family

say
this

"What forms do you need?"

"How do I report how the money is spent?"

"Can we set up direct deposit to a payee account?"

+

DOCUMENTS YOU NEED

- | | |
|---|--|
| ☐ Their Social Security number and benefit letters | ☐ Doctor's statement (if requested) |
| ☐ Your photo ID | ☐ VA benefit letters |
| | ☐ Bank account information |

4

FOLLOW UP

CHECK AGAIN ONCE A YEAR

File the yearly payee report on time and keep receipts organized.

CALL A PROFESSIONAL IF

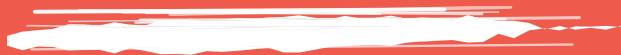
Benefits have stopped, or you think someone else is misusing them. Contact Social Security or the VA right away.

Dr. Vera's tip

Open a separate account titled as payee for them. It keeps records clean and protects you.

part three

Scams and Fraud



Phone, mail, online and in-person scams, and abuse by people they know.

In this part

11	Phone Scams and "Grandparent" Calls	p. 34
12	Mail, Sweepstakes and Lottery Scams	p. 36
13	Online, Email and Tech-Support Scams	p. 38
14	Door-to-Door and Contractor Scams	p. 40
15	Romance and "New Friend" Scams	p. 42
16	Financial Abuse by People They Know	p. 44

Remember L.O.C.K.

Legal papers first • **O**rganize accounts • **C**ontrol access • **K**eeP watch



Phone Scams and "Grandparent" Calls

DO THIS NOW

WARNING SIGNS

Calls saying a grandchild is in jail, the IRS is after them, or Medicare needs their number. Pressure to pay right now.

WHY IT HAPPENS

Scammers target older adults, especially those with memory loss, using fear and urgency.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|---|
| ☐ They get calls saying a grandchild is in trouble. | ☐ They've given card numbers over the phone. |
| ☐ Callers claim to be from the IRS, Medicare or Social Security. | ☐ There's no call blocking on their phone. |
| ☐ Callers demand gift cards, wires or crypto. | ☐ They answer every unknown number. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

Put a note by every phone: 'Anyone asking for money?

1

Hang up and call me.'

Visible reminders work when memory doesn't.

TODAY

2 Set up call blocking or a phone that only rings for approved numbers.

2

Stop scams before they start.

THIS WEEK

3 Register at DoNotCall.gov and pick a family code word.

3

Real family knows the code word.

THIS WEEK

4 Report scam calls to ReportFraud.ftc.gov.

4

Reports help stop scammers.

ONGOING

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

11 Phone Scams and "Grandparent" Calls

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"Real government agencies don't call asking for gift cards."

"Hang up and call me."

"We'll check it together."

+ DOCUMENTS YOU NEED

- | | |
|---|--|
| ☐ List of approved phone numbers | ☐ Family code word (kept private) |
| ☐ Bank fraud department number | ☐ Phone carrier account information |

4 FOLLOW UP

CHECK AGAIN EVERY MONTH

Ask them about recent calls. Check bank statements for gift card or wire activity.

CALL A PROFESSIONAL IF

They've given money, card numbers or personal information. Call the bank right away and the National Elder Fraud Hotline at 1-833-372-8311.

Dr. Vera's tip

Put a bright sticker on the phone: 'Anyone asking for money? Hang up and call [your name].'

12

Mail, Sweepstakes and Lottery Scams

DO THIS MONTH

WARNING SIGNS

Letters saying they've won a prize but must pay fees, piles of sweepstakes mail, or checks to unknown companies.

WHY IT HAPPENS

Scam mail looks official and exciting, and once someone responds, their name is sold to more scammers.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|--|
| ☐ Piles of sweepstakes or prize mail arrive. | ☐ Mail comes from charities they've never heard of. |
| ☐ They've sent 'fees' to claim a prize. | ☐ They're excited about winning something. |
| ☐ Checks go to unknown companies. | ☐ No one screens their mail. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Screen their mail or forward it to you.

See scam mail before they answer it.

ONGOING

2

Opt out of junk mail at DMAchoice.org.

Less mail, fewer scams.

THIS WEEK

3

Opt out of credit offers at OptOutPrescreen.com.

Fewer pre-approved offers.

THIS WEEK

4

Report mail fraud to the U.S. Postal Inspection Service.

It helps stop the scam.

ONGOING

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

12

Mail, Sweepstakes and Lottery Scams

continued

3

WHAT TO SAY To your loved one, the bank and your family

say
this

"Let's look through the mail together."

"We can check if this is real."

"Let me handle these for you."

+

DOCUMENTS YOU NEED

- ☐ Examples of scam mail (for reporting)
- ☐ POA for mail forwarding
- ☐ Bank statements showing checks

4

FOLLOW UP

CHECK AGAIN EVERY WEEK

Visit on mail day. Shred scam letters and watch for checks to strangers.

CALL A PROFESSIONAL IF

They've sent money or checks to unknown companies. Contact the bank and report it.

Dr. Vera's tip

Visit them on mail day. It's the easiest way to catch scam letters before they're answered.



Online, Email and Tech-Support Scams

DO THIS MONTH

WARNING SIGNS

Pop-ups saying the computer has a virus, emails asking for passwords, or strangers asking for remote access.

WHY IT HAPPENS

Scammers use fake warnings and urgent emails to trick people into giving access or paying.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|---|
| ☐ Pop-ups say the computer has a virus. | ☐ They manage accounts online alone. |
| ☐ Emails ask for passwords or account numbers. | ☐ Passwords are simple or written on sticky notes. |
| ☐ Strangers asked for remote access to the computer. | ☐ Unknown charges appear on statements. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Put a note on the screen: 'Pop-up asking you to call? Close it and call me.'

A clear action works best.

TODAY

2

Change passwords and turn on two-factor authentication.

Especially email and banking.

THIS WEEK

3

Install spam filters and pop-up blockers.

Fewer scams reach them.

THIS WEEK

4

Consider a simple tablet with limited apps.

Less access, less risk.

THIS MONTH

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

13

Online, Email and Tech-Support Scams

continued

3

WHAT TO SAY To your loved one, the bank and your family

say
this

"Let me check this email for you."

"Real companies don't ask for passwords by email."

"Let's call the company using the number on your card."

+

DOCUMENTS YOU NEED

- | | |
|--|---|
| ☐ List of online accounts | ☐ Device login information |
| ☐ Password manager | ☐ Bank fraud department number |

4

FOLLOW UP

CHECK AGAIN EVERY MONTH

Check devices for new programs, strange emails or remote-access software.

CALL A PROFESSIONAL IF

They gave remote access or passwords. Change passwords, contact the bank and get the device checked.

Dr. Vera's tip

Put a sticky note on the screen: 'Pop-up asking you to call? Close it and call [your name].'



Door-to-Door and Contractor Scams

DO THIS MONTH

WARNING SIGNS

Strangers offering cheap roof repairs, driveway paving or 'inspections,' then asking for cash up front.

WHY IT HAPPENS

Scammers look for older adults living alone and use pressure to get quick cash.

1 QUICK CHECK Do you see these warning signs?

- | | |
|--|--|
| ☐ Strangers knock offering cheap repairs. | ☐ They signed contracts on the spot. |
| ☐ They've paid cash up front for work. | ☐ They live alone part of the day. |
| ☐ Work was never finished or done poorly. | ☐ There's no doorbell camera or sign. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Post a note inside the door: 'Don't sign or pay anything. Call me.'

A simple script to follow.

TODAY

2

Add a doorbell camera and a 'No soliciting' sign.

Many scammers skip homes with security.

THIS WEEK

3

Make a list of trusted repair people.

No need to hire strangers.

THIS WEEK

4

Ask neighbors to watch for strangers.

Extra eyes help.

ONGOING

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

14 Door-to-Door and Contractor Scams

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"I'll check with my daughter first."

"Please leave a card."

"We're not interested, thank you."

+ DOCUMENTS YOU NEED

- | | |
|---|---|
| ☐ Trusted repair contacts | ☐ Receipts for payments |
| ☐ Copies of any contracts signed | ☐ Contractor license information |

4 FOLLOW UP

CHECK AGAIN EVERY MONTH

Ask about visitors and check for new contracts or cash withdrawals.

CALL A PROFESSIONAL IF

They've paid for work that wasn't done, or feel pressured. Contact the police and your state attorney general.

Dr. Vera's tip

Put a note inside the front door: 'Don't sign or pay anything. Call [your name].'



Romance and "New Friend" Scams

DO THIS NOW

WARNING SIGNS

A new friend or romantic partner online or by phone who asks for money, gifts or secrecy.

WHY IT HAPPENS

Loneliness and memory loss make older adults targets for people pretending to care.

1 QUICK CHECK Do you see these warning signs?

- ☐ They talk about a new online or phone friend.
- ☐ They're secretive about the relationship.
- ☐ The friend asks for money or gifts.
- ☐ Large transfers or gift card purchases appear.
- ☐ They've never met this person in person.
- ☐ They seem lonely or isolated.

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Ask friendly questions about the new friend.
Curiosity keeps them talking to you.

TODAY

2

Watch bank accounts for transfers and gift cards.
Set up bank alerts.

THIS WEEK

3

Report the scammer to the FTC and FBI at IC3.gov.
And contact the bank right away.

THIS WEEK

4

Increase calls, visits and social activities.
Connection is the best protection.

ONGOING

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step
What to say and follow-up on the next page →

15 Romance and "New Friend" Scams

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"Have they asked you for money?"

"Have you met them in person?"

"Let's look them up together."

+ DOCUMENTS YOU NEED

- | | |
|---|---|
| ☐ Bank statements | ☐ Records of transfers |
| ☐ Messages or emails from the 'friend' | ☐ Bank fraud department number |

4 FOLLOW UP

CHECK AGAIN EVERY WEEK

Keep checking accounts and keep them connected with family and friends.

CALL A PROFESSIONAL IF

They're sending money to someone they haven't met. Contact the bank and report it right away.

Dr. Vera's tip

Scammers hate daylight. Asking friendly questions about a 'new friend' often breaks the spell.



Financial Abuse by People They Know

DO THIS NOW

WARNING SIGNS

Money missing, new 'friends' or relatives suddenly helping with finances, unusual checks or changes to wills.

WHY IT HAPPENS

Most financial abuse comes from people the person knows and trusts: family, friends, caregivers or neighbors.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|---|
| ☐ Money or valuables are missing. | ☐ Names were added to accounts. |
| ☐ A new helper, friend or relative is suddenly handling money. | ☐ Their will was changed recently. |
| ☐ Unusual checks or withdrawals appear. | ☐ They seem afraid of someone. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Gather statements and write down what you've noticed.

Facts first.

TODAY

2

Set up bank alerts and ask for statements to go to two people.

Transparency protects everyone.

THIS WEEK

3

Report suspected abuse to Adult Protective Services.

They investigate confidentially.

THIS WEEK

4

Talk to an elder law attorney about protecting accounts.

Act quickly.

THIS WEEK

TODAY · **THIS WEEK** · **THIS MONTH** · **ONGOING** = when to do each step

What to say and follow-up on the next page →

16 Financial Abuse by People They Know

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"Who's been helping you with money lately?"

"Did you mean to make this payment?"

"Let's look at the statements together."

+ DOCUMENTS YOU NEED

- | | |
|---|--|
| ☐ Bank statements | ☐ Copies of recent legal changes |
| ☐ Notes on suspicious activity | ☐ Adult Protective Services contact |

4 FOLLOW UP

CHECK AGAIN EVERY WEEK

Review accounts weekly until the situation is resolved.

CALL A PROFESSIONAL IF

You suspect abuse. Contact Adult Protective Services, the bank and, if needed, the police.

Dr. Vera's tip

*Ask the bank for monthly statements to go to two people.
Transparency protects everyone, including honest helpers.*

part four

Everyday Spending



Impulse buying, giving money away, lost wallets and new credit.

In this part

- | | | |
|-----------|---|-------|
| 17 | Impulse Buying, TV Shopping and Online Orders | p. 48 |
| 18 | Giving Money Away and Donations | p. 50 |
| 19 | Losing Cash, Wallets and Cards | p. 52 |
| 20 | Hiding Money and Accusing Others of Stealing | p. 54 |
| 21 | Credit Cards, Loans and New Accounts | p. 56 |
-

Remember L.O.C.K.

Legal papers first • **O**rganize accounts • **C**ontrol access • **K**eeep watch



Impulse Buying, TV Shopping and Online Orders

DO THIS MONTH

WARNING SIGNS

Boxes arriving daily, repeat orders of the same item, TV shopping charges or subscriptions they don't remember.

WHY IT HAPPENS

Dementia affects judgment and memory, and shopping channels and websites make buying very easy.

1 QUICK CHECK Do you see these warning signs?

- | | |
|--|---|
| ☐ Boxes arrive often. | ☐ Subscriptions they don't remember. |
| ☐ They order the same item again and again. | ☐ Cards are saved on shopping sites. |
| ☐ TV shopping charges appear. | ☐ Spending is rising each month. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Remove saved cards from shopping sites.

An extra step stops impulse buys.

TODAY

2

Call shopping channels and ask to block the account.

Many will.

THIS WEEK

3

Cancel unwanted subscriptions and return what you can.

Check each statement.

THIS WEEK

4

Give them a prepaid card with a limit.

They can still shop, safely.

THIS MONTH

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

17

Impulse Buying, TV Shopping and Online Orders

continued

3

WHAT TO SAY To your loved one, the bank and your family

say
this

"Let's make a shopping list."

"Can I help you order that?"

"Let's see if we already have one."

+

DOCUMENTS YOU NEED

- | | |
|--|--|
| ☐ Card statements | ☐ Shopping account logins |
| ☐ List of subscriptions | ☐ Prepaid card |

4

FOLLOW UP

CHECK AGAIN EVERY WEEK

Review card statements weekly for new orders or subscriptions.

CALL A PROFESSIONAL IF

Spending is out of control or putting their finances at risk. Talk to an attorney about safeguards.

Dr. Vera's tip

Call the shopping channel and explain. Many will block the account or accept returns.

18

Giving Money Away and Donations

DO THIS MONTH

WARNING SIGNS

Writing checks to charities, giving money to anyone who asks, or donating repeatedly to the same group.

WHY IT HAPPENS

Generosity stays, but judgment fades. Charities and scammers often keep asking.

1 QUICK CHECK Do you see these warning signs?

- | | |
|--|--|
| ☐ They write checks to many charities. | ☐ Requests arrive daily by mail or phone. |
| ☐ They give money to anyone who asks. | ☐ Giving is draining savings. |
| ☐ The same charity gets many donations. | ☐ Some 'charities' may not be real. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Pick their favorite charities together.

Honor their values.

THIS WEEK

2

Set a yearly giving budget.

Plan it once, at the end of the year.

THIS MONTH

3

Ask charities to remove them from mailing and call lists.

Fewer requests.

THIS MONTH

4

Check that charities are legitimate before giving.

Use charity rating websites.

ONGOING

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

18 Giving Money Away and Donations

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"Let's pick your top three charities."

"We'll give once, at the end of the year."

"I'll handle the donations."

+ DOCUMENTS YOU NEED

☐ List of approved charities

☐ Checkbook

☐ Recent donation receipts

☐ Yearly giving budget

4 FOLLOW UP

CHECK AGAIN EVERY MONTH

Watch for repeat checks or new charities on statements.

CALL A PROFESSIONAL IF

Donations are draining their savings.
Talk to an attorney about safeguards.

Dr. Vera's tip

Write a yearly 'giving letter' with them listing their charities. It's their generosity, planned.



Losing Cash, Wallets and Cards

DO THIS MONTH

WARNING SIGNS

Wallet missing again, cash gone, cards lost or left at stores.

WHY IT HAPPENS

Memory loss makes it hard to track where things are.

1 QUICK CHECK Do you see these warning signs?

- | | |
|--|---|
| ☐ Their wallet goes missing often. | ☐ They keep all cards and cash together. |
| ☐ Cash disappears. | ☐ You search the house often. |
| ☐ Cards are lost or left at stores. | ☐ Lost cards aren't reported quickly. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

- 1 Copy the front and back of every card and keep it safe.**
Easy to cancel if lost.

TODAY

- 2 Put a tracking tag in the wallet.**
Find it in minutes.

THIS WEEK

- 3 Keep only one limited card and a little cash in their wallet.**
Less to lose.

THIS WEEK

- 4 Report lost cards right away.**
Keep the bank number handy.

ONGOING

TODAY · THIS WEEK · THIS MONTH · ONGOING = when to do each step

What to say and follow-up on the next page →

19 Losing Cash, Wallets and Cards

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"Let's check your usual spots."

"Here's your wallet."

"I'll keep the extra card safe."

+ DOCUMENTS YOU NEED

- | | |
|---|--|
| ☐ Copies of cards | ☐ Tracking tag |
| ☐ Bank phone numbers | ☐ Spare 'everyday' wallet |

4 FOLLOW UP

CHECK AGAIN EVERY WEEK

Check card statements for any unusual charges.

CALL A PROFESSIONAL IF

Cards are missing and you see charges you don't recognize. Call the bank right away and ask for a new card.

Dr. Vera's tip

Put a tracking tag in the wallet. It's the fastest end to the daily search.

20

Hiding Money and Accusing Others of Stealing

DO THIS MONTH

WARNING SIGNS

Hiding cash in odd places, then accusing family or caregivers of stealing.

WHY IT HAPPENS

Hiding feels safe, but memory loss makes them forget where it is.

1 QUICK CHECK Do you see these warning signs?

- | | |
|--|--|
| ☐ They hide cash in odd places. | ☐ Large amounts of cash are kept at home. |
| ☐ They accuse family or caregivers of stealing. | ☐ Caregivers are upset by accusations. |
| ☐ Money turns up later in drawers or trash. | ☐ Accusations cause family conflict. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Help them look calmly: 'Let's look together.'

Helping ends the accusation faster.

TODAY

2

Keep a list of their hiding spots.

Check them first.

ONGOING

3

Keep only small amounts of cash at home.

Less cash, less panic.

THIS WEEK

4

Tell caregivers about the pattern ahead of time.

Protect helpers from hurt feelings.

THIS WEEK

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

20 Hiding Money and Accusing Others of Stealing *continued*

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"I'll help you look."

"Let's check your favorite spots."

"Your money is safe."

+ DOCUMENTS YOU NEED

☐ Lockbox for valuables

☐ List of hiding spots

☐ Small-cash wallet

4 FOLLOW UP

CHECK AGAIN EVERY MONTH

If accusations are frequent or severe, tell the doctor.

CALL A PROFESSIONAL IF

Accusations are damaging relationships or causing caregivers to quit. Talk to their doctor; paranoia can sometimes be treated.

Dr. Vera's tip

Check trash cans before emptying them. Money often turns up there.

21

Credit Cards, Loans and New Accounts

DO THIS NOW

WARNING SIGNS

New credit cards, store cards or loans they don't remember opening; mail about accounts you've never seen.

WHY IT HAPPENS

Poor judgment, pre-approved offers and identity thieves can all lead to new debt in their name.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|--|
| ☐ New cards or loans appear. | ☐ Their credit is not frozen. |
| ☐ They get mail about accounts you don't know. | ☐ No one has checked their credit report. |
| ☐ Pre-approved offers arrive often. | ☐ They've co-signed or applied for loans. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Freeze credit at Equifax, Experian and TransUnion.

It's free and takes minutes.

TODAY

2

Get their free credit reports at AnnualCreditReport.com.

Look for unknown accounts.

THIS WEEK

3

Opt out of pre-approved offers at OptOutPrescreen.com.

Fewer temptations.

THIS WEEK

4

Report unknown accounts at IdentityTheft.gov.

And contact the lenders.

ONGOING

TODAY • THIS WEEK • THIS MONTH • ONGOING = when to do each step

What to say and follow-up on the next page →

21 Credit Cards, Loans and New Accounts

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"Let's check your credit report together."

"We'll close the cards you don't use."

"I'll keep an eye on these for you."

+ DOCUMENTS YOU NEED

- | | |
|---|---|
| ☐ Their Social Security number | ☐ Credit reports |
| ☐ Date of birth and addresses | ☐ List of known accounts |

4 FOLLOW UP

CHECK AGAIN ONCE A YEAR

Pull credit reports every year and look for new accounts.

CALL A PROFESSIONAL IF

You find accounts or loans they didn't knowingly open. Report it at [IdentityTheft.gov](https://www.IdentityTheft.gov) and contact the lenders.

Dr. Vera's tip

Freezing credit is free and takes about 15 minutes online for all three bureaus. Do it today.

part five

Paying for Care



Budgets, Medicare, Medicaid, insurance and protecting the healthy spouse.

In this part

- | | | |
|-----------|--|-------|
| 22 | Budgeting for Dementia Care Costs | p. 60 |
| 23 | Medicare vs. Medicaid: Who Pays for Long-Term Care | p. 62 |
| 24 | Long-Term Care Insurance and Veterans Benefits | p. 64 |
| 25 | Protecting the Healthy Spouse | p. 66 |
-

Remember L.O.C.K.

Legal papers first • **O**rganize accounts • **C**ontrol access • **K**eeP watch



Budgeting for Dementia Care Costs

DO THIS MONTH

WARNING SIGNS

Unsure how much care will cost, how long savings will last, or how to plan for the years ahead.

WHY IT HAPPENS

Dementia care costs usually grow over time, from a few hours of help to full-time care.

1

QUICK CHECK Do you see these warning signs?

☐ You don't know how much care will cost.

☐ Care needs are increasing.

☐ You don't know how long savings will last.

☐ Family hasn't discussed paying for care.

☐ There's no written budget.

☐ No one has looked into benefits.

Checked even one? Start the action plan below.

2

ACTION PLAN Protect their money, step by step

- 1

List all income and savings.
Social Security, pensions, investments.

THIS WEEK
- 2

Get local prices for home care, adult day and memory care.
Real numbers help planning.

THIS WEEK
- 3

Meet with an elder law attorney or financial planner.
Someone who knows long-term care.

THIS MONTH
- 4

Look for benefits that help pay.
Call the Eldercare Locator at 1-800-677-1116 to find local programs.

THIS MONTH

TODAY · THIS WEEK · THIS MONTH · ONGOING = when to do each step
What to say and follow-up on the next page →

22 Budgeting for Dementia Care Costs

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"What's most important to you as care needs change?"

"Let's figure out what help is available."

"We'll make a plan together."

+ DOCUMENTS YOU NEED

- | | |
|--|---|
| ☐ Income records | ☐ Local care cost quotes |
| ☐ Savings and investment statements | ☐ Insurance policies |
| ☐ Monthly expenses | |

4 FOLLOW UP

CHECK AGAIN ONCE A YEAR

Update the budget every year and when care needs change.

CALL A PROFESSIONAL IF

Savings are running out, or you can't see how to pay for care. Talk to an elder law attorney or a benefits counselor.

Dr. Vera's tip

Budget for care, not just bills. When you see the real numbers, every other decision gets clearer.

23

Medicare vs. Medicaid: Who Pays for Long-Term Care

DO THIS MONTH

WARNING SIGNS

Confused about what Medicare pays for, or surprised to learn it won't cover a nursing home stay long term.

WHY IT HAPPENS

Medicare covers doctors, hospitals and short skilled stays, but not long-term custodial care. Medicaid may cover it for people who qualify.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|---|
| ☐ You think Medicare pays for nursing homes. | ☐ You haven't heard of the Medicaid look-back. |
| ☐ You don't know if they could qualify for Medicaid. | ☐ You're thinking of giving away assets. |
| | ☐ No one has talked to a SHIP counselor. |
| | ☐ Care needs are growing. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Call your State Health Insurance Assistance Program (SHIP).

Free, unbiased counseling.

THIS WEEK

2

Ask an elder law attorney about Medicaid planning.

Rules vary by state.

THIS MONTH

3

Keep five years of financial records.

Medicaid looks back at transfers.

ONGOING

4

Ask about Medicaid home and community programs.

Some help at home.

THIS MONTH

TODAY · THIS WEEK · THIS MONTH · ONGOING = when to do each step

What to say and follow-up on the next page →

23

Medicare vs. Medicaid: Who Pays for Long-Term Care

continued

3

WHAT TO SAY To your loved one, the bank and your family

say
this

"Does this cover custodial care, or only skilled care?"

"What's the Medicaid look-back period in our state?"

"What home and community programs are available?"

+

DOCUMENTS YOU NEED

- | | |
|--|--|
| ☐ Five years of bank statements | ☐ Asset list |
| ☐ Medicare card | ☐ Any gifts or transfers made |
| ☐ Income records | |

4

FOLLOW UP

CHECK AGAIN ONCE A YEAR

Review Medicaid planning each year and before any large gift or transfer.

CALL A PROFESSIONAL IF

They need long-term care and you can't see how to pay for it. Talk to an elder law attorney now.

Dr. Vera's tip

Call your State Health Insurance Assistance Program (SHIP). It's free, unbiased counseling about Medicare and related programs.

24

Long-Term Care Insurance and Veterans Benefits

DO THIS MONTH

WARNING SIGNS

Unsure if they have a long-term care policy, or if a veteran in the family could qualify for VA benefits.

WHY IT HAPPENS

Many families never file claims because they don't know a policy exists or don't know the benefits are available.

1 QUICK CHECK Do you see these warning signs?

- | | |
|---|--|
| ☐ You don't know if there's a long-term care policy. | ☐ Premium payments appear on statements. |
| ☐ A veteran in the family has never applied for VA benefits. | ☐ You don't know the waiting period. |
| ☐ No claim has been filed. | ☐ Someone offered to file a VA claim for a fee. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Search files and statements for policy premiums.

Find the policy and read it.

THIS WEEK

2

Call the insurer and ask for the claim packet.

Ask about benefit triggers and the waiting period.

THIS WEEK

3

Find the veteran's DD-214 discharge papers.

Almost every VA benefit starts here.

THIS WEEK

4

Contact a VA-accredited representative for free help.

Never pay to file an initial claim.

THIS MONTH

TODAY · THIS WEEK · THIS MONTH · ONGOING = when to do each step

What to say and follow-up on the next page →

24

Long-Term Care Insurance and Veterans Benefits

continued

3

WHAT TO SAY To your loved one, the bank and your family

say
this

"Is cognitive impairment a benefit trigger?"

"Does this cover home care?"

"What documents do you need from the doctor?"

+

DOCUMENTS YOU NEED

- | | |
|---|---|
| ☐ Long-term care policy | ☐ Marriage certificate (for spouses) |
| ☐ Doctor's documentation of dementia | ☐ Income and expense records |
| ☐ DD-214 discharge papers | |

4

FOLLOW UP

CHECK AGAIN EVERY MONTH

Track claims and follow up until you get a written decision.

CALL A PROFESSIONAL IF

A claim is denied or delayed. Ask about the appeal process, or contact an attorney or accredited VA representative.

Dr. Vera's tip

Never pay someone to file a first VA claim. VA-accredited representatives at veterans service organizations help for free.

25

Protecting the Healthy Spouse

DO THIS MONTH

WARNING SIGNS

Worried the healthy spouse will be left with nothing after paying for the other's care.

WHY IT HAPPENS

Care costs can be very high, but Medicaid has rules that protect some income and assets for the spouse at home.

1 QUICK CHECK Do you see these warning signs?

- | | |
|--|--|
| ☐ One spouse needs costly care. | ☐ You've thought about transferring the house. |
| ☐ The healthy spouse worries about losing everything. | ☐ The healthy spouse has no updated legal papers. |
| ☐ No one has explained spousal protections. | ☐ Care costs are rising. |

Checked even one? Start the action plan below.

2 ACTION PLAN Protect their money, step by step

1

Meet with an elder law attorney about spousal protections.

Rules can protect the home and some income.

THIS WEEK

2

Gather financial records for both spouses.

Needed for any planning.

THIS WEEK

3

Don't move or retitle assets without advice.

Mistakes can cost eligibility.

ONGOING

4

Update the healthy spouse's own will and POA.

Their plan matters too.

THIS MONTH

TODAY · THIS WEEK · THIS MONTH · ONGOING = when to do each step

What to say and follow-up on the next page →

25 Protecting the Healthy Spouse

continued

3 WHAT TO SAY To your loved one, the bank and your family

say
this

"What can the healthy spouse keep?"

"How does Medicaid treat married couples in our state?"

"What happens to our house?"

+ DOCUMENTS YOU NEED

- | | |
|---|--|
| ☐ Financial records for both spouses | ☐ Income records |
| ☐ Deeds and titles | ☐ Existing legal papers |
| ☐ Retirement accounts | |

4 FOLLOW UP

CHECK AGAIN ONCE A YEAR

Review the plan each year and before any big financial move.

CALL A PROFESSIONAL IF

You're facing large care costs or a nursing home admission. Get legal advice right away.

Dr. Vera's tip

Update the healthy spouse's legal papers too. If they get sick, the plan still needs to work.

Account & document inventory

List every account, policy and important document. Keep this page in a safe place and share it only with the people who need it.

Account or document	Bank / company	Phone number	Who has access	Notes

Tip: never write full account numbers or passwords on this page. Use the last four digits and keep passwords in a secure password manager.

One problem. One manual. Real answers.

Each book in the series takes on one of the hardest parts of dementia care, with the same clear, practical format: a checklist, a plan and the exact words to say.



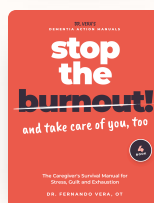
BOOK 1
Stop the Chaos!
What to Say and Do to Defuse 40 Challenging Dementia Behaviors



BOOK 2
Stop the 3 A.M. Madness!
What to Say and Do to End Sundowning, Night Wandering and Sleepless Nights



BOOK 3
Stop the Falls!
An OT's Room-by-Room Plan to Prevent Falls and Injuries at Home



BOOK 4
Stop the Burnout!
The Caregiver's Survival Manual for Stress, Guilt and Exhaustion



BOOK 5
Stop the Money Mistakes!
Scams, Impulsive Spending, Legal Papers and Taking Over the Finances

Find the whole series and more tools for your family.

StartEmpowering.com

about the author

Dr. Fernando Vera, OT



Dr. Fernando Vera is a licensed occupational therapist and the owner and clinical director of Empower Health, a clinic specializing in dementia care. He and his team help families find support, reduce caregiver burnout and unlock benefits most never discover, including enrollment in Medicare's GUIDE Program for people living with dementia.

His work is personal. His mother, Virginia, was healthy and active when she was diagnosed with Creutzfeldt-Jakob disease, a rapidly progressing form of dementia. Caring for her taught him what no textbook could: caregivers need clear, practical answers they can use in the moment.

He is also the creator of the Dementia Behavior Coach app, The Activity Idea Book and The Sundown Plan.

More tools, support and next
steps for your family

StartEmpowering.com