

Five numbers, gathered in one place, revisited as things change. A financial planner still has a role here. This worksheet means that conversation starts from facts rather than guesses.

TALK TO AN ATTORNEY ABOUT THIS

Bring an elder law attorney into this before moving money, retitling anything, or adding a name to an account. Steps that look sensible in isolation can create a Medicaid penalty period later, and most of them cannot be undone once done.

Category	Current amount	Notes
Monthly care costs, current		
Available savings and investments		
Monthly income		
Insurance coverage: what is covered, what is not		
Expected future costs as needs increase		

Reviewed on: