



Your “What’s Next” Toolkit

Future-Proofing Your Loved One’s Independence



homeinstead.ca





Making hard conversations a little easier.

Growing older isn't always easy. And for some of us, talking to our loved ones about life changes as they age can be nearly as difficult. But does it have to be? And should you wait for an emergency to be the reason to start talking?

We don't think so. Making decisions, understanding choices, and sharing wishes are all important for your loved one and for you. In this toolkit, you'll find helpful tips for starting those conversations and tools to help you and your loved ones plan for a better "what's next."

Begin with their needs in mind.

Talking to older loved ones can be challenging, but remember that these conversations are about helping them maintain their independence and quality of life. Whether discussing in-home help or finances, the goal is to empower them to stay safe, healthy, and in control as they age.

When is the right time to talk?

The standard rule of thumb is to start having conversations when your parents are around

70 YEARS OLD.

Your roadmap to a meaningful discussion.



When you choose to have the conversation, try these tips to help you conduct it with confidence:

01 **Make a plan.**

- Review what you need to discuss beforehand to help you stay focused during the conversation. See our Action Plans for more.
- Involve the right people, such as siblings, grandchildren, and anyone involved in their care.
- Focus on the positives and how the right care can enhance their quality of life.

02 **Pick the right time and place.**

- Select a location that creates a relaxed atmosphere.
- Choose a day and hour that gives you time to talk without distractions.
- Be flexible. You might need to have more than one conversation.

03 **Listen with an open mind.**

- Be patient and encourage them to chat.
- Take the time to really listen, restating what you hear.
- Don't interrupt or cut them off.

04 **Make it about them.**

- Be clear that the conversation is about supporting their independence.
 - Ask how they're managing and what they're feeling.
 - Take their wishes into consideration.
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The Benefits of Home Instead

Accepting help can be hard for our loved ones, but if you go into the conversation equipped with solutions that can actually enhance quality of life, the outcomes may be better than you hoped. In-home care options from Home Instead are designed to do just that.



COMFORT

They can remain at home, surrounded by their own possessions and memories.



COMPANIONSHIP

Our Care Pros build meaningful connections, helping reduce loneliness and isolation.



PERSONALIZED SUPPORT

We establish care that's unique to their needs and challenges.



INDEPENDENCE

From a ride to card night to help with dinner, their daily routines stay routine.

Our Home Care Services

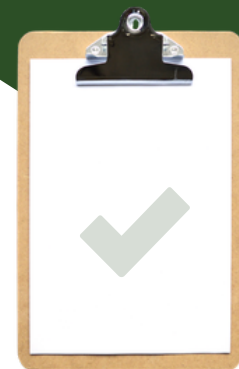
Home Instead offers a wide range of care services tailored to meet your unique needs.

- Personal Care
- Alzheimer's and Dementia Support
- Chronic Condition Support
- 24-Hour Care
- Hospital-to-Home Care
- End-of-Life Care
- Respite Care
- Companion Care



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Action Plans for Successful Aging[®]

These Action Plans were thoughtfully created to help you plan for the future. They can also be used to help you have open, meaningful conversations with the people who care about you. Inside, you'll find conversation starters, helpful tips, and useful tools to support planning for the future—on your terms and at your pace.



Living Choices



Relationships and Dating



Finances



Driving



Health



End-of-Life



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ACTION PLAN

Living Choices

Your home is more than just a place. It's often where your best memories were made and where traditions are kept. But as we grow older, everyday tasks and home upkeep can become more challenging. So, what's next? How can you balance comfort and care while maintaining your independence? Let's find a way.



Questions to Ask Yourself

- ☐ What do you love most about your home?
- ☐ If you couldn't live at home, what's your ideal living situation?
- ☐ Are there activities or tasks that have become more challenging?
- ☐ Could you live with your adult children? Why or why not?

Additional Considerations

HOME UPDATES

Making your house safer and more accessible is essential to aging in place. Thanks to several advances in home technology, this is easier than ever.

[Home Safety Guide and Checklist](#)

AGING IN PLACE

Aging in place means having the health and social supports and services you need to live safely and independently in your home or your community for as long as you wish and are able.

[Resources for Aging in Place](#)

AGE-FRIENDLY COMMUNITIES

Making communities "age-friendly" is believed to be one of the best ways to help aging adults lead healthy and active lives in the areas and neighborhoods in which they live.

[Creating Age-Friendly Communities](#)



Helpful Resources

- Understanding Care Options - HomelInstead.ca
- Home Care Support for Veterans - [Veterans Independence Program](#)



ACTION PLAN

Finances

Planning ahead gives you the freedom to shape your future while easing worries about healthcare and long-term costs. Even in retirement, there are ways to make the most of your income. With the right guidance, you can create a plan that brings confidence and peace of mind.



Questions to Ask Yourself

- ☐ If you still work, when do you plan to retire?
- ☐ How important is maintaining your current standard of living?
- ☐ How often do you hope to travel?
- ☐ How much do your hobbies or leisure activities cost per month?

Additional Considerations

DISABILITY TAX CREDIT

The disability tax credit (DTC) is a non-refundable tax credit that helps people with disabilities (including seniors) reduce their income tax

[Disability Tax Credit](#)

CANADIAN PENSION PLAN

The Canada Pension Plan (CPP) provides a monthly, taxable pension that replaces part of your income in retirement and is covered for life if you qualify.

[Canadian Pension Plan](#)

ESTATE & LEGACY PLANNING

Ensure you have up-to-date will, trust, and power of attorney documents.

[Final Years Planning](#)

FRAUD & FINANCIAL PROTECTION

Millions of older adults fall victim to some type of fraud each year. Familiarize yourself with common scams and how to protect yourself.

[Elder Fraud Prevention](#)

DEBT & EXPENSES

Paying down high-interest debt can help reduce financial strain. Regularly monitoring monthly expenses can also help you track your spending and find ways to save.

[10 Ways to Stretch Your Dollars](#)



Helpful
Resources

- Retirement Financial Checklist from CARP - [Check List](#)



ACTION PLAN

Health

A healthy body, mind, and spirit are key to thriving as you age. The choices you make today shape your future—where you live, how you connect, and the independence you maintain. Prioritizing your well-being can open the door to a vibrant and fulfilling life.



Questions to Ask Yourself



- ☐ Would you consider yourself physically healthy?
 - If not, what areas can you improve upon?
- ☐ How important is your spiritual health?
- ☐ Are there any hobbies you'd like to try to keep yourself active?
- ☐ How do you keep your mind active?

Additional Considerations

REGULAR CHECK-UPS

Routine health checks and preventative screenings are increasingly important as you age. Schedule them regularly and keep a log to add to your health records.

[Benefits of Annual Checkups](#)

DIET & NUTRITION

Just like when you were a child, a balanced diet with plenty of fruits and vegetables is key to staying healthy. But as you age, your diet may need to change, too.

[Healthy Eating for Seniors](#)

MENTAL & EMOTIONAL HEALTH

One of the easiest ways to improve mental health is to find time to practice relaxation techniques.

[Mayo Clinic Stress Management](#)

MEDICATIONS

Keeping an accurate list of medications and supplements helps your healthcare provider better manage your health and avoid negative drug interactions.

[LetsTalkAboutRx.ca](#)

COGNITIVE STIMULATION

Activities like puzzles, reading, and learning new skills or hobbies have been shown to help older adults maintain cognitive health and experience less decline.

[National Institute on Aging Study](#)

COMMUNITY & CONNECTION

Playing an active role in your community or maintaining social connections not only helps with loneliness but also exercises your brain.

[Benefits of Strong Social Connections](#)



Helpful
Resources

- 8 Nutrition Tips for Older Adults - [Article](#)
- Benefits of Staying Physical - [Canada.ca](#)



ACTION PLAN

Relationship and Dating

As life changes and family dynamics shift, relationships take on new meaning—especially dating. You might feel excited but unsure about how to discuss it with others. Navigating love and family at this stage can be tricky, but having an honest conversation can strengthen the relationships that matter most.



Questions to Ask Yourself



- ☐ How important are romantic relationships to you?
- ☐ Is companionship a big part of your life?
- ☐ How would you go about building new relationships and/or friendships?
- ☐ What would be the ideal reaction from your family if you started dating?
- ☐ Would you consider online dating?

Additional Considerations

IMPORTANCE OF FRIENDSHIPS

Maintaining the friendships you have and cultivating new friendships has been shown to support health and well-being.

HealthyAgingPoll.org

YOUR RELATIONSHIP WITH YOURSELF

As we get older, life brings many transitions—retirement, moving homes, changes in health, or shifting family roles. Staying socially active through these changes helps make transitions smoother, keeps routines meaningful, and adds enjoyment to everyday life.

[The Importance of Mental Health](#)



Helpful
Resources

- Older Adults and the Benefits of Sex - HomeInstead.ca
- Making New Friends After 60 - [Senior Lifestyle](#)



ACTION PLAN

Driving



Driving symbolizes freedom and independence, so giving it up can be difficult. Aging doesn't mean you must stop driving, but staying safe means recognizing changes and adapting as needed. This section can help you assess when it's time to adjust your driving while staying independent as long as possible.

Questions to Ask Yourself



- ☐ How important is driving to you? How would you feel if you had to give it up?
- ☐ Has a driving situation caused you concern in the past 6 months?
- ☐ Do you feel safe behind the wheel of your car?
- ☐ Would modern safety features increase your sense of safety?
- ☐ If you could no longer drive, how would you get around town?

Additional Considerations

MEDICAL ISSUES AND DRIVING

As we age and experience more medical issues, it's important to know how they can affect our driving.

[Safewise.com](https://www.safewise.com)

DRIVING SAFETY TOOLKIT

It's never too late to become a better driver. Helpful courses available to older adults can help you stay safer on the roads and improve your driving skills.

[CAA Driving Safety Toolkit](https://www.caa.ca/driving-safety-toolkit)

TRANSPORTATION ALTERNATIVES

From public transportation to volunteer drivers, there are plenty of options for those who can no longer drive.

[HealthInAging.org](https://www.healthinaging.org)



Helpful
Resources

- Age and Driving - [HelpGuide.org](https://www.helpguide.org)



ACTION PLAN

End-of-Life

While one of the harder conversations to have, end-of-life planning is about ensuring your wishes are honored and easing the burden on your loved ones. When your plans are clear, your family can focus on supporting each other and celebrating your life rather than making difficult decisions in times of uncertainty.



Questions to Ask Yourself

- ☐ What are some defining moments of your life?
- ☐ What are you most proud of and why?
- ☐ Describe your ideal passing. Where would it be? Who do you want around you?
- ☐ What would your ideal memorial or funeral consist of?

Additional Considerations

MAKING A BUCKET LIST

Whether it's visiting Europe or learning a new language, making a list of things you still want to do and issues you'd like to resolve can be helpful and motivating.

[Bucket List Ideas](#)

FUNERAL PRE-PLANNING

Deciding on your funeral details ahead of time can help bring peace of mind to you and your loved ones.

[Pre-Planning Tips](#)

AGING RESOURCES

Learn more about financial security, equitable healthcare, and protection from ageism for older Canadians.

[CARP Senior Resources](#)



Helpful
Resources

- Palliative Care - [Canada.ca](https://canada.ca)

