

10 Critical Questions You Need To Ask Your Aging Parents

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Some of these questions depend on whether your aging loved one is married or single, a widow or widower and where they are in the aging process.

Here are some sample questions covering necessary topics every adult child needs to know.

Preface: It is important to “warm up” the subject with a preface. Choose a good time for the approach. Pick your parent’s good time of day and if you can, plan it for when he or she is likely to be in a good mood.

Warmup:

Mom/Dad, If you were to become ill and could not communicate, I would not know how to help you. I would feel bad and probably be very frustrated. I want what’s best for you. Are you willing to provide me with some guidance on some concerns I have?

With luck the parent will agree to at least start the discussion. Do not attempt all of these subjects in one conversation. It could be a series of talks.

1- Do you have a will and/or trust ? Who has it and how would I find it if I needed it? Did you appoint me to have any responsibility if you were unable to function for any reason?

2- Did you ever create a living will or an advance health care directive? (a document that spells out their last wishes). If so, where can I find it? If you do not have these documents, would you be willing to sign one? It is free and I can get the form for you (it’s on the internet).

3- If you were in a hospital and were unable to communicate, what doctor would know the most about your health? Have you ever given

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the doctor permission to communicate with anyone in our family if we needed to help you?

4- If you ever were incapacitated by something like a fall or stroke, would you have the financial means to pay for help at home?

5- Do you have a financial advisor? (If yes) Would you give that person permission to talk with me if you got knocked out and could not speak?

6- If both parents are still living, ask:
If either of you became sick and needed care at home and the other parent could not do it, have you made any plans for who would provide the caregiving?

7- What are your current insurance policies that you pay premiums for? (Medicare supplement, long-term care, life, auto, home, etc.)

8- If your aging loved one uses online banking: Ask
If there were an emergency and someone needed to pay for things from your bank account, how would anyone access your account?
Where do you store all your passwords?
If no online banking, same question as to how to access the account, where it is and whether the parent will allow you access?

9- If you lost your physical independence, what would you want to happen then?

10- If the older parent is still driving:
Is there anything you can think of that would tell you that it was time to stop driving a car?

At AgingInvestor.com and AgingParents.com we are in the conflict resolution business. We devised this checklist from working with families and financial professionals over time, seeing how things go awry with your clients. We offer this as a way for your clients to keep the peace as much as possible. You as a trusted professional are in a unique position to help them. This goes beyond managing money to serving your client and keeping that client relationship strong. They may not do everything you suggest here but they will likely appreciate having a list to work from, aiding a smooth transition to elderhood and responsible retirement.

AgingInvestor.com was founded by Carolyn Rosenblatt, RN, elder law attorney and Dr. Mikol Davis, geriatric psychologist. We provide aging expertise to financial services professionals.

Brief Bios of founders



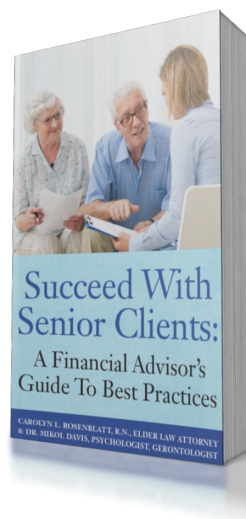
Dr. Davis has over 45 years of clinical experience in mental health. He frequently assesses capacity for decision making in aging adults. He creates many online courses and products to assist professionals and the public with understanding aging issues. He has extensive experience in treating anxiety and depression for persons of all ages with special focus on geriatrics. He helps financial professionals with difficult client conversations and communication issues with impaired clients. He volunteers as a settlement panelist for Marin County Courts in high conflict family matters. He is an active Rotarian. Dr. Davis and Ms. Rosenblatt share a passion for elder abuse prevention.



Carolyn Rosenblatt has over 45 years of experience in her combined professions of nursing and legal practice. Together with her partner and husband, geriatric psychologist Dr. Mikol Davis, she founded AgingParents.com, a resource for families, and AgingInvestor.com offering training about aging issues for professionals.

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She is a consultant in aging and has been quoted in the Wall Street Journal, the New York Times, Reuters, On Wall Street, Next Avenue, Financial Advisor, and many other sources. Ms. Rosenblatt blogs at *Aging Parents*, on **Forbes.com**. She is the author of ***The Family Guide to Aging Parents***, and the ABA's ***Working With Aging Clients: A Guide for Lawyers, Business and Financial Professionals***. She and Dr. Davis co-authored ***Succeed With Senior Clients, A Financial Advisor's Guide to Best Practices*** (2016). Take a deeper dive into the “how to’s in our practical book [CLICK HERE](#) or on the **book** to order your copy now!



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