



THE USAA
EDUCATIONAL
FOUNDATION®

Good Information for Good Decisions.®

FAMILY

ELDER CARE DECISIONS



OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



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2 WHAT YOU SHOULD KNOW

With improvements in medicine, public health, science and technology, today's elders live longer, healthier lives than previous generations. Still, at some point most seniors depend on others for help with daily activities. Some receive this help from family members or service providers who visit them at home; others move to a relative's house or a residential care facility.

The transition from self-sufficiency to dependence is the most difficult issue older adults face. Listen to your loved one's wishes for their own future. Unless those decisions become harmful, do your best to accommodate them. Your elder's quality of life will depend on making appropriate and timely adjustments as abilities decline.

Caring for an elder can be one of the most significant jobs you will ever undertake — an opportunity to enrich your relationship with your loved one. With preparation and an understanding of what is involved, you, your family and your loved one can make the most of your remaining time together.

You Are Not Alone

If you already care for an elder or expect to do so in the future, you are not alone. The number of individuals who care for an elder has risen dramatically as life expectancy has increased. In fact, many adults care for a senior longer than they do for their own children. The following individuals and groups are available to provide you support and advice.

- A family physician can explain your elder's medical needs and provide referrals.
- Friends and neighbors who have faced similar circumstances and caregiver support groups can help you learn from their experiences.
- A trusted clergy member may offer counseling or referrals to ministries for seniors.
- A professional geriatric care manager can explain in-home and other support services, as well as organize care from various providers.
- Employee assistance programs may offer information on elder housing and care.
- Local government and social service agencies may offer information, education and referrals.

Plan Ahead

Begin making elder care decisions early, while your loved one is healthy and can share wishes and concerns. Not only will everyone feel better planning for the future when things are going well, but you will be better prepared for a transition when the time comes.

Talk with your elder about health issues, capabilities and desires for the future. This conversation will help you accomplish the following goals:

- Express your interest in maintaining your loved one's long-term well-being.
- Understand your elder's priorities, hopes and concerns.
- Give your elder a measure of control over future circumstances.
- Gather practical medical and financial information.

Because personal, financial and health situations will change with time, it is a good idea to have this conversation frequently as the years pass.

Choose The Right Time

Approaching the subject of future care can be sensitive.

- Select a time when you will not be interrupted and everyone is relaxed.
- Wait for openings. Discussing an upcoming medical appointment, for example, can lead to further conversation.
- Consider giving your elder a list of questions in advance. Then schedule time to talk about each point.
- Do not feel pressured to discuss everything at once. If your elder clearly wants to avoid a subject, try another approach later.

Discuss Key Topics

You, your elder and other family members should discuss the following topics as appropriate for your loved one's situation.

TOPIC	WHAT TO ASK
Preferences/ Concerns	<ul style="list-style-type: none"> • What is your biggest concern for the future? • How do you feel about the possibility of leaving your home? • What level of care would you prefer and could you afford should it become necessary? • What are your preferences in the event of a medical emergency?
Home	<ul style="list-style-type: none"> • Should you become incapacitated or need regular help, do you want to stay in your home? • Would you consider a nursing home, assisted living or moving in with a relative?

Discuss Key Topics *(continued)*

TOPIC	WHAT TO ASK
Everyday Activities	<ul style="list-style-type: none"> • Do you need help with household chores, such as cleaning, preparing meals or maintaining the house and yard? • Does poor hearing or eyesight interfere with activities such as answering the telephone or the doorbell?
Transportation	<ul style="list-style-type: none"> • Is driving becoming difficult or stressful? • Do you have difficulty driving at night? • Do you have access to reliable transportation for medical appointments, grocery shopping, religious services and visiting with family and friends?
Health	<ul style="list-style-type: none"> • What is your physical condition? • What prescriptions are you taking and are they current? • Do you need help remembering what pills to take and when to take them? • When was your last medical appointment and did the physician review your medications?
Health Care Provisions	<ul style="list-style-type: none"> • What kind of health or long-term care insurance do you have? • Does it provide adequate coverage for needed medical visits and prescriptions?
Finances	<ul style="list-style-type: none"> • Do you need help with current expenses? If so, have you looked into supplemental financial sources? • Do you have a will, living will, trust, power of attorney and durable power of attorney for health care? • Is your financial information written and where is it located (safe deposit box, bedroom, with an attorney)?
Fraud Protection	<ul style="list-style-type: none"> • Have you received unsolicited offers from strangers? • Have you been asked to give money, property or confidential personal information to strangers posing as legitimate business representatives? <p><i>Note: Elders are often targeted for fraud and may avoid reporting a scam for fear of losing their independence. Make sure your loved one understands how to identify and report fraud.</i></p>

THE USAA EDUCATIONAL FOUNDATION PUBLICATIONS, *ESTATE PLANNING AND IDENTITY THEFT*, OFFER MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER FREE COPIES.

Record Important Information

A sudden illness or emergency could require you to provide your loved one's medical information to a physician or health care provider. Gather important information using the form provided. Remember to review and update the form every three to six months.

This information is confidential and can be misused in the wrong hands. Keep original documents where you can easily locate them. An attorney's office or other secure location away from your residence is a better choice than a safe deposit box at your financial institution, which in many states is sealed upon the death of the owner.

PERSONAL INFORMATION

Legal name _____

Home phone number _____ Other phone _____

Street address _____

City _____ State _____ Zip _____

Social Security number _____ Driver's license number _____

HEALTH INSURANCE

Insurance provider _____ Policy number _____

Location of health insurance cards _____

PHYSICIANS' INFORMATION

Note: Include the names and phone numbers for all medical professionals who provide care or prescriptions for you, including all specialists and your dentist.

Name	Specialty or type of physician	Phone number
_____	_____	_____
_____	_____	_____
_____	_____	_____

MEDICAL INFORMATION

Health issues (such as diabetes or heart condition) and related instructions

Allergies and adverse reactions _____

PRESCRIPTION INFORMATION

Pharmacy phone _____

Medication/Purpose

Dosage

Prescribing physician

_____	_____	_____
_____	_____	_____
_____	_____	_____

MEDICATION SIDE EFFECTS

Medication

Reaction

_____	_____
_____	_____
_____	_____

IMPORTANT DOCUMENTS

Item

Location

_____	_____
_____	_____
_____	_____

To make sure your loved one receives the right care at the right time as abilities decline, you, your elder and other family members should consider available care and housing options carefully. Then, plan suitable living arrangements given your loved one's health, preferences and finances. If your elder already requires significant help with daily activities or has suffered a health crisis, the decision-making process will be more urgent. Because living arrangements are life changing and sometimes irreversible, resist making a hurried choice.

Determine Capabilities

Use the following list to assess your elder's capabilities. Check all that apply.

MY LOVED ONE:	
<input type="checkbox"/>	Has difficulty moving around the home safely. For example, using stairs and getting in and out of the tub.
<input type="checkbox"/>	Complains of dizziness or fatigue.
<input type="checkbox"/>	Sleeps for long periods.
<input type="checkbox"/>	Does not practice adequate hygiene, including bathing, hair washing, shaving and oral care.
<input type="checkbox"/>	Does not change clothes daily.
<input type="checkbox"/>	Does not prepare and eat regular meals, sometimes missing them altogether.
<input type="checkbox"/>	Does not take medications or refill prescriptions as scheduled.
<input type="checkbox"/>	Has been hospitalized after taking an improper dosage of medication.
<input type="checkbox"/>	Is easily threatened by or suspicious of others.
<input type="checkbox"/>	Has become lost.
<input type="checkbox"/>	Is reluctant or unwilling to leave home to run errands or visit friends and family.
<input type="checkbox"/>	Has lost interest in usual hobbies or activities.
<input type="checkbox"/>	Occasionally forgets personal information, such as address or phone number.
<input type="checkbox"/>	Occasionally forgets common safety procedures, such as turning off the stove.
<input type="checkbox"/>	May be unable to recognize an emergency or take appropriate steps, such as calling 9-1-1.

If you checked any of these items, discuss your concerns with your elder. Urge your loved one to see a family physician or geriatrician (a medical physician specially trained to address older adults' health concerns). Your elder may need in-home assistance or relocation to a care facility.

Consider Options

Many living options, offering varying levels of care, are available to today's seniors.

IN-HOME CARE	
Types Of Care	<ul style="list-style-type: none"> • Daily living and personal care — housecleaning, laundry, bathing, dressing and other non-medical services. • Companionship — daily phone calls, visitors or 24-hour companionship. • Personal medical alarm — 24-hour access to medical assistance. • Medical services — nurse or physician appointments at home, from weekly visits to 24-hour care. • Activity groups — games, trips, shopping and other outings for small groups of seniors. • Transportation — trips to medical appointments, grocery shopping or other errands. • Adult day-care — programs for elders needing daytime monitoring or companionship. • Support groups — meetings for elders facing common circumstances. • Hospice — in-home medical care for the terminally ill.
Choosing A Provider	<p>If a company cannot or will not answer these questions to your satisfaction, do not use its services:</p> <ul style="list-style-type: none"> • How long has this company been in business? • Are workers bonded and insured? • How are employees screened and selected? • How experienced are your employees? • Is there a Licensed Vocational Nurse (LVN) or Registered Nurse (RN) on staff? • Can you provide a detailed list of services and fees? • Will you replace a caregiver if I am dissatisfied after a trial period? • Are rates negotiable? • Will you provide references? • Is a company representative willing to visit my elder's home before I sign a contract?

IN-HOME CARE (CONTINUED)

Things To Consider

If the answer to any of the following questions is “no,” remaining at home may not be an option for your elder:

- Are nearby relatives or friends available to help when needed?
- Is the home in a safe location?
- Do safety hazards need to be addressed?
- Is the home’s layout appropriate or can it be altered for your elder’s abilities?
- Does your elder have access to reliable transportation?
- Are emergency services readily available if your elder becomes incapacitated?

In-home care requires time-consuming management and can be expensive. If it is the best option, ask other family members for help and find out if your elder’s insurance policy will cover some or all of the expenses. Also consider Medicare and Medicaid.

LIVING WITH A RELATIVE

Things To Consider

If your elder is considering living with you, a relative or other caregiver, everyone involved should think through the following questions:

- Does your elder enjoy open and honest relationships with the caregiver and other family members?
- Do unresolved conflicts exist? If so, can they be addressed in a constructive manner?
- How do family members feel about sharing their home? Can your elder adjust to the family’s lifestyle?
- Is the home large enough for an added resident?
- Will the home accommodate your elder’s physical limitations?
- Can family members or the caregiver provide the level of care your elder requires?
- Where will your elder live if this living arrangement becomes unfeasible?

Sharing your home with an elderly loved one can be rewarding. However, a loving and trusting relationship does not always translate into a happy living arrangement. Your elder’s choice of living arrangements should be based on positive considerations — not on guilt or other negative emotions.

RESIDENTIAL CARE FACILITY

<p>Types Of Facilities</p>	<ul style="list-style-type: none"> • Independent living community — housing, meals, recreation, transportation and other amenities for self-sufficient elders. Most are private pay only. • Continuing care retirement community (CCRC) — continuum of care from independent living to skilled nursing care in one residential campus setting. Various payment methods and contracts offered. • Assisted living — personalized non-medical services and often meals, housekeeping, recreation, transportation and other amenities. • Nursing homes or skilled nursing facility — nursing and rehabilitative services for elders needing 24-hour medical care. Most are private pay with insurance assistance. • Hospice care — comprehensive palliative care for the terminally ill. Medicare- and Medicaid-eligible.
<p>Choosing A Facility</p>	<p>When evaluating a facility, you should be able to answer yes to the following questions:</p> <ul style="list-style-type: none"> • Is it easy to schedule a tour within a few days? • Does facility management allow you to talk with staff, residents and family members without supervision? • Are visiting hours flexible? Are other visitors present and do they appear welcome? • Are unscheduled visits encouraged? • Does the staff, when unaware of your presence, demonstrate respect for residents? • Is a daily schedule of activities posted? • Do residents appear busy and engaged in worthwhile activities? • Is the facility licensed? • Is the most recent state inspection report posted (if in a nursing home)?

A residential care facility should do more than address your elder's physical and medical needs. The most effective providers understand that the elders they serve are vibrant, whole individuals, who want and need purpose in their daily activities.

Evaluate Resources

There are various ways to pay for your elder's in-home care or daily living assistance.

PAYMENT OPTIONS	
Personal Resources	<ul style="list-style-type: none"> • Most elders pay for care using current income, savings and investments, or income from the sale of personal assets, such as a home. • Compare elder care costs to your loved one's current living expenses. Depending on the level of care required, there may be little difference — especially when compared to the potential social, medical and emotional advantages of formal care.
Medicare/ Medicaid	<ul style="list-style-type: none"> • Medicare, a federal health insurance program for those aged 65 and older and certain disabled individuals, offers limited payment for in-home care, inpatient hospital care, non-custodial nursing home care (with certain conditions) and hospice care. • Medicaid, a joint federal and state government health insurance program for low-income individuals, may provide payment for some services. Benefits and eligibility vary by state and are subject to federal guidelines.
Other Options	<ul style="list-style-type: none"> • Most health insurance policies exclude coverage for custodial care provided in the home, a residential care facility or nursing home. Some policies may pay for necessary durable medical equipment and medical treatment. • Long-term care insurance policies provide coverage for most custodial care and skilled nursing expenses. Some also include care coordination benefits that pay for expenses related to developing an appropriate plan of care. Notify the provider when care is needed. • If your elder is a veteran, ask the Department of Veterans Affairs about eligibility for assistance.

THE USAA EDUCATIONAL FOUNDATION PUBLICATIONS, *MAKING MEDICARE CHOICES* AND *LONG-TERM CARE*, OFFER MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER FREE COPIES.

12 DRIVING DECISIONS

For most adults, driving is a necessary part of life often taken for granted. For the elderly, driving represents freedom, independence and even competence. It offers a way to visit friends, go out to eat, attend religious services or just get out of the house without relying on someone else.

The problem is, driving skills inevitably deteriorate with age. For elders as a group, declining skills correspond to increasing accidents. Although many elders maintain safe driving habits well into their 80s, others must learn to rely on other modes of transportation.

As a caregiver, you should help your elder prepare for limiting or stopping driving in the future. Discuss this topic gently and compassionately. If you worry your elder is already unable to drive safely, take action now. Remember that giving up driving can be very difficult. Everyone involved should approach this matter with patience and sensitivity.

How Aging Affects Driving

By themselves, none of the following changes or conditions automatically indicate that an individual should stop driving. They do require paying more attention to driving safety, staying alert to changing capabilities and seeking the advice of a qualified physician.

The following age-related changes and conditions increase the risk of unsafe driving.

Physical Changes	<ul style="list-style-type: none">• Slowing reaction time, which diminishes further with the number and complexity of choices.• Decreasing flexibility and limited range of motion in the neck, shoulders, wrists and elbows.• Deteriorating vision, often caused by cataract, glaucoma, macular degeneration or diabetic eye disease.• Fading hearing sensitivity, especially to high-pitched tones such as sirens, horns and railroad warnings.• Weakening muscle strength, especially grip strength.• Getting lost while driving.
Medical Conditions	<ul style="list-style-type: none">• High blood pressure.• Arthritis.• Alzheimer's disease, dementia or memory loss.• Heart disease.• Diabetes.• Parkinson's disease.

How Aging Affects Driving *(continued)*

Medications

Many over-the-counter and prescription medications cause drowsiness, sap energy, slow reaction times and affect vision. These include but are not limited to the following.

- Some antihistamines.
- Benzodiazepines (a class of sedatives including Valium and Xanax).
- Antidepressants.
- Glaucoma medications.
- Muscle relaxants.

When taking a new medication, your elder should avoid driving for 1–2 days to make sure no adverse effects occur.

THE USAA EDUCATIONAL FOUNDATION PUBLICATION, *THE EFFECTS OF AGING ON DRIVING SKILLS*, OFFERS MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER A FREE COPY.

Discuss Your Concerns

If you worry your loved one is no longer able to drive safely, talk with your elder about your observations and concerns.

- Express your desire for your loved one’s well-being and independence.
- Be very clear about specific problems you have observed.
- Actively listen to your elder’s concerns.
- Assure your loved one that giving up driving does not mean giving up activities and outings. Share your willingness to arrange alternate means of transportation.
- Emphasize that the right to drive is a safety issue for your elder and others. Your loved one will more willingly cooperate if they understand their driving could put others at risk.

Assess Driving Skills

Ride with your elder and watch for signs of unsafe driving. Consider a safe driving course offered by an adult education program, local rehabilitation center or the American Association of Retired Persons (AARP). As driving abilities decline, many elders limit their driving to daytime and familiar routes.

Schedule Physical Exams

A physician can assess your elder's driving ability by testing reflexes, strength and other factors. Regular eye and hearing exams can determine whether your elder's eyesight meets your state's visual requirements for driving and whether there is a decrease in hearing ability. Talk with the physician about your concerns while your loved one is present.

Report Your Concerns

Some states have a process for reporting diminished driving capabilities to the Department of Motor Vehicles (DMV) and will take action according to your state's regulations and your elder's disabilities. Your physician may be required to report to the DMV if there is an issue of public safety. Even if your state's DMV does nothing more than send a letter, it may convince your elder to stop driving.

A Last Resort

If your elder is clearly unsafe on the road and all other measures have failed, a family member with a power of attorney or a court-appointed guardian may have the right to take the keys or sell the vehicle. This measure is drastic and should be taken only as a last resort. However, it may be necessary to preserve the safety of your loved one, other drivers and pedestrians. Assure your elder that you will help arrange alternate modes of transportation.

Driving Alternatives

Giving up driving does not mean giving up activities and outings. Determine your loved one's transportation needs and plan ways to meet them. Local hospitals, community service agencies, community centers, places of worship and other organizations may offer transportation programs for seniors. Hiring a driver or taxi may be less expensive than the cost of gas, maintenance and insurance for a vehicle.

Your goal as a caregiver is to help your loved one maintain as much independence as circumstances permit. Inevitably though, your elder's abilities will deteriorate. You and your family members may have to help your loved one give up important activities, such as driving and make major lifestyle changes, such as moving to a relative's home or a senior care facility. Everyone involved will need to approach these matters with patience and understanding.

Your Emotions

You may experience anxiety, anger, guilt and even fear about making decisions that affect your loved one. These feelings may be compounded by disagreement or tension among other family members — and resistance from your elder.

Your Elder's Reaction

The issues involved with aging are deeply personal. Despite your best efforts to avoid confrontation, your elder may become emotional, defensive or angry and even lash out at you for forcing change upon them.

Handling Resistance

Understand that negative reactions are to be expected and should be addressed with patience and consideration. Remember the factors that led you, your elder and other family members to a particular solution and remind yourself of the reasons change was necessary. If disagreements become unmanageable, consider the following:

- Talk with a trusted friend or other individual who can provide you with personal support.
- Ask an individual your elder respects to speak with your elder about the need for change.
- Carry out an intervention if your elder's resistance continues. At separate times, family members, a respected clergy member, a nurse or physician and anyone else your elder respects should spend time talking with your elder. Firmly but with compassion, each individual should attempt to overcome your elder's denial.

16 CAREGIVERS' NEEDS

While rewarding, caring for an elder requires compromise and sacrifice. You may face difficult personal, emotional, financial and social challenges, especially if you provide care over a long duration or for a loved one with serious health problems. These challenges may be especially burdensome if you are raising children, maintaining a career or both. It is important to take care of your own needs, so you can be at your best for your elder and other family members.

Understand The Commitment

Caregiving will affect your relationships, finances, career and personal activities.

RELATIONSHIPS	
How They Are Affected	What You Can Do
<ul style="list-style-type: none">• You will have less time with your spouse, children, other family members and friends.• The pressure of added responsibilities may affect your behavior toward your loved ones.• Making decisions on your elder's behalf can be difficult and stressful, especially when family members disagree on the best choices for care.	<ul style="list-style-type: none">• Remember disputes will occur and are normal.• Handle problems openly and honestly. Do not ignore them.• Consider asking a trusted friend, physician, clergy member, social worker or professional counselor for help if you cannot resolve important issues.
FINANCES	
How They Are Affected	What You Can Do
<ul style="list-style-type: none">• The costs of medical treatment, personal care services, residential care and nursing aid can be overwhelming.• Elder care expenses may delay progress toward your own savings, investments or other financial goals.	<ul style="list-style-type: none">• Plan ahead. Assess your elder's financial situation and determine how to manage expenses.• Learn which expenditures, such as prescription drug or transportation costs, are deductible for federal income tax purposes.• Ask a CERTIFIED FINANCIAL PLANNER™ practitioner or elder law attorney for advice on paying for caregiving without depleting income and savings.

Understand The Commitment *(continued)*

CAREER

How It Is Affected

- You may have to use vacation time or paid time off to assist your elder.
- You may need to forego promotions, transfers or training opportunities.
- You may need to limit hours of work, take a leave of absence, change positions or companies or take early retirement.

What You Can Do

- Learn your employer's caregiving policies and provisions.
- Demonstrate respect for your employer's schedule by giving as much advance notice as possible when you need time off to care for your elder.
- Talk with your manager or supervisor about possible options for your situation.

PERSONAL ACTIVITIES

How They Are Affected

- You will have less leisure time.
- You may need to postpone or give up goals and hobbies important to you.
- Caregiving may infringe on social engagements and time with friends.

What You Can Do

- Think about which activities you are willing to eliminate if necessary.
- Avoid isolation. Make time for friends who provide needed support.
- Allow time for breaks from caregiving responsibilities.

IT IS IMPORTANT TO TAKE CARE OF YOUR OWN NEEDS, SO YOU CAN BE AT YOUR BEST FOR YOUR ELDER AND OTHER FAMILY MEMBERS.

Involve Others

Share caregiving duties among multiple family members and others as appropriate. You cannot meet all of your loved one's needs on your own. Also, your elder should not view you as the only individual capable of providing adequate care. The caregiving experience will be more positive and less overwhelming when approached as a team effort.

- Conduct regular family meetings and talk frequently with one another to share ideas, make plans and delegate tasks.
- List necessary tasks and allow family members or friends to select the ones they are most comfortable with.
- Involve long-distance family members in bill paying and record keeping activities.
- Talk with friends and neighbors who have been through similar situations.
- Consider professional help if you cannot turn to family members or friends. The following individuals, organizations and agencies understand and provide services for caregivers and elders.
 - Your family physician.
 - Your company's employee assistance program or benefits specialists.
 - Caregiver support groups.
 - Community resources, such as social service agencies.
 - Clergy members, social workers, psychologists and nurses trained to provide counseling.
 - Local religious and private organizations.
 - Local government agencies.

Stay Organized

- Distribute a list of emergency numbers, family contact numbers and other important information.
- Keep family members informed of your elder's changing needs, schedule, and condition, with weekly or bi-weekly phone calls or e-mail messages.
- Take detailed notes of conversations with physicians, attorneys, insurance providers, service agencies, government offices or community organizations. Record the name of the individual, date of the conversation, contact information and content of the discussion.
- Maintain files of your loved one's medical, financial, legal and insurance information.

Take Care Of Yourself

The responsibility, emotion and stress of caregiving can put you at risk of exhaustion and illness. Feelings of loneliness and frustration are normal. Some days will be better than others and you should not be concerned by temporary feelings of sadness or fatigue.

However, if you experience more extreme symptoms — such as overwhelming sadness, self-criticism, apathy or hopelessness — you may be suffering from depression. If these symptoms persist, schedule an appointment with your physician.

To maintain energy and emotional strength:

- Exercise regularly.
- Maintain a healthy diet.
- Sleep seven to nine hours every night.
- Ask for help so you can take longer breaks periodically.
- Take one day at a time and try not to worry about the future.
- Maintain your sense of humor and focus on the positive aspects of your situation.

THE USAA EDUCATIONAL FOUNDATION PUBLICATION, *CHOOSING A HEALTHY LIFESTYLE*, OFFERS MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER A FREE COPY.

Stay Positive

There is no question that caregiving is hard work, but it brings many rewards. When providing care becomes difficult, you can reflect on the significance of what you are doing for your elder. Your efforts can enrich your relationships with your loved one and other family members, drawing you closer than you have ever been.

20 NOTES

RESOURCES



The USAA Educational Foundation offers the following publications.

CHOOSING A HEALTHY LIFESTYLE
(#546)

BALANCING FAMILY AND CAREER
(#529)

ESTATE PLANNING (#518)

MANAGING YOUR PERSONAL RECORDS
(#506)

LONG-TERM CARE (#537)

MAKING MEDICARE CHOICES (#582)

THE EFFECTS OF AGING ON DRIVING SKILLS (#535)

IDENTITY THEFT (#520)

A GUIDE FOR YOUR SURVIVORS (#579)

To order a free copy of any of these and other publications, visit www.usaaedfoundation.org or call (800) 531-6196.

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