



# What You Need To Know: The Adult Child's Guide to Being a Financial Caregiver

*David W Russell CFP*

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David W. Russell, a veteran financial planner and financial caregiver to his own parents, explains what adult children need to know about their aging parents' financial affairs. An estimated 22.4 million U.S. households, nearly one in four, now are providing care to a relative or friend aged 50 or older or have provided care during the previous 12 months. So says a recent survey by the National Alliance for Caregiving and AARP. Other surveys suggest that today's Baby Boomers likely will spend more years caring for a parent than for their own children. If you're 40 or older, you may be among this new generation of caregivers, which is dedicating enormous time, energy and spirit to ensure that their aging parents are safe and secure, and that their financial resources continue to provide dignity and quality of life during their sunset years. And chances are you know firsthand the meaning of the term "Sandwich Generation," used to describe the growing number of adult children feeling squeezed between the needs of an aging parent, and the demands of their own children, spouses and careers. The book provides practical tools on how to initiate a conversation with your parents before you see warning signs about their ability to manage finances; then provides a thorough discussion about the "Four P's" - People, Property, Programs, and Plans - and what you need to know about each in order to be an effective financial caregiver to your parents. Also included, are a comprehensive estate organizer, as well as a memorial planner.

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