

# Heaven Isn't On Schedule

Elder Care  
For  
Mere Mortals

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**Audiobook Supplement:**  
**Elder Care Checklists**

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## **Table of Contents**

<b>Elder Care Checklist .....</b>	<b>1</b>
<b>Documents Checklist .....</b>	<b>5</b>
<b>Caregiver Checklist .....</b>	<b>6</b>
<b>Nursing Home Checklist .....</b>	<b>7</b>
<b>Living Arrangements: Pros and Cons .....</b>	<b>8</b>
<b>Eternity Planning .....</b>	<b>10</b>
<b>Paying for Elder Care .....</b>	<b>11</b>

# Elder Care Checklist

Sara and I don't have children. We have nieces and children of other family members to whom we've given instructions for our care in old age.

We've set up powers of attorney, for both property and healthcare, living wills and trusts, and then wills with executors and successor executors. We have complete lists of all our banking and investment accounts and added other family members as joint owners.

Then, of course, we've purchased pre-needs and cemetery plots for ourselves.

The following is a summary of everything covered in this book that can serve as a checklist for both caring for your elderly parents and preparing an elder care plan for yourselves:

## Legal Documents

1. Powers of attorney (POA)
  - a. Property
  - b. Health Care
    - i. Living Will
    - ii. Do Not Resuscitate (DNR)
2. Contact information for estate attorney
3. Will and trust documents
  - a. Name of executor and successors
4. Location of the following documents
  - a. List of all assets
  - b. Set up joint ownership and beneficiaries
  - c. Checking, savings, bank accounts
  - d. Investment accounts
  - e. IRAs and 401Ks
  - f. Pensions
  - g. Real estate
  - h. Life insurance policies
  - i. Social Security card
5. Death certificate

### Living Arrangements

1. Home care or outside facility
2. If home care, DIY or a caregiver
  - a. Retrofit the house
    - i. Guardrails
    - ii. Stairlifts
3. If hire a caregiver, independent or through an agency
  - a. Check agency
  - b. Registered with the state
  - c. Complaints with the state
  - d. Bonded and insured
  - e. References for caregivers
  - f. Cost of caregiver
  - g. Remove from home
    - i. Valuables
    - ii. Financial documents
4. Assisted living or nursing home
  - a. Walk through facility
    - i. Meet management and staff
    - ii. Check if facility is clean
    - iii. Check if there is enough staff
    - iv. Location of nursing stations
    - v. Staff/resident atmosphere
    - vi. Check the rooms
    - vii. Guardrails: bed and bath
  - b. Agree on price and payment plan
    - i. Complete paperwork
    - ii. Get medical records
  - c. Contact numbers at nursing home

### Eternity Planning

1. Purchase a pre-need plan based on
  - a. Whether burial or cremation
  - b. Type of service and visitation
    - i. Traditional
    - ii. Gravesite
    - iii. Celebration of Life
2. Buy cemetery plots
  - a. Prepay burial charges
  - b. Design and pay for headstone

### Paying for Elder Care

1. Savings
2. Pensions
3. Social Security
4. Life insurance
5. Medicare
  - a. Supplemental or Advantage
6. IRA/401K
7. Assets
  - a. Investments
  - b. Stocks/Bonds
  - c. Real Estate
8. Sale of home
9. Medicaid

## Documents Checklist

- Powers of Attorney (POA)
  - Property
  - Health Care
  - Name of principal
  - Name of agent and successors
- Living Will
- Do Not Resuscitate (DNR)
- List of bank accounts
- List of assets
  - Pensions
  - IRAs/401Ks and their beneficiaries
  - Investment/brokerage accounts
  - Real estate
- Life insurance
- Wills and trust
  - Name of executor and successors
  - Names of heirs
- Name of estate attorney
- Death certificate
- Probate documents
  - Letter of Testamentary
  - Letter of Administration (if intestate)

## Caregiver Checklist

- Private/independent or through agency
- Find agency via ads, search, social media
- Check agency's records with the state
  - Is the agency bonded and insured?
  - Does the agency train caregivers?
  - Does the agency supervise caregivers?
  - Check references and online reviews
- Agree on price and draft work agreement
- Issue 1099s to independent caregivers
- Agree on hours and days of week
- Remove important papers from house
- Remove valuables from house
- Visit regularly to check care, cleanliness
- Record of all expenses and credit cards

## Nursing Home Checklist

- Decide on the type of facility
  - Assisted living
  - Memory care
  - Skilled nursing
- Visit the facility
  - Meet management
  - Cleanliness
  - Adequate staffing
  - General atmosphere
  - Location of nursing stations
  - Availability of doctors
  - Daily activities and exercise
  - Quality of food and menu
  - Guardrails in bathrooms and beds
  - Call buttons/direct phone to room
  - Security guards to block wandering
- Complete application
  - Medical records
  - Application package (100+ pages)
  - Living will and DNR
  - Funeral home information
- Your contact information
- Payment arrangements
- Emergency contacts at facility
- Palliative and hospice care

# Living Arrangements: Pros and Cons

## DIY

### ***Pros:***

- Cheaper
- More quality time with elderly family member
- More control over care
- Familiar home environment

### ***Cons:***

- Time consuming
- Juggling work and child care
- Retrofitting house with guardrails and stairlifts
- Emotional exhaustion
- Burden of care if something happens

## Caregiver

### ***Pros:***

- Family member gets to stay home in familiar setting
- Takes burden of elder care off your shoulders
- Doesn't interfere with work or other family duties
- Handles cooking and cleaning for mom and dad
- You don't have to live with your elderly family

### ***Cons:***

- Expensive
- Have to still pay both for caregiver and living expenses, like groceries
- Finding a caregiver
- Supervising the care provided
- Managing an employee
- Paying them on time
- Checking cleanliness and care of house

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## Nursing Home

### ***Pros:***

- Elderly family are being taken care of
- Elderly parent's house is empty and can be cleaned out or sold
- No cooking, meals are taken care of
- Less lonely with planned activities and built-in social circle
- Doesn't interfere with work and family duties
- One payment for room and board together

### ***Cons:***

- Expensive
- Need to supervise mom and dad are getting adequate care and attention
- Checking quality of food
- Have to visit regularly
- Dealing with management, staff and bureaucracy
- Tons of paperwork
- Emotionally difficult to see parents in an institution

## Eternity Planning

- Decide on burial or cremation
- Decide which type of service
  - Traditional
  - Graveside
  - Celebration of Life later
- Purchase a Pre-Need
  - Purchase cemetery plot
  - Design and pay for headstone
- Call funeral home at time of passing
- Funeral home services
  - Obituary
  - Finding clergy to officiate
  - Death certificates

## Paying for Elder Care

- Savings
- Pensions
- Social Security
- Life insurance
- Medicare
- IRA/401K
- Assets
  - Investment/brokerage accounts
  - Real Estate/sale of home
- Medicaid