



Senior Living Guide

How to find a Senior Living Facility that is best suited for you and your needs.



Step 1: Determine your budget

- Consider the following to determine how much you can comfortably spend on senior living.** Senior living facilities can be expensive, so it's important to have a clear understanding of your financial situation and limitations.
 - your income (including Social Security)
 - savings
 - age/life expectancy (yes, we know this is a difficult one)

Step 2: Decide on a timeline

- Decide on a timeline that makes sense for your needs.**
 - What are you looking for? Immediate, Less than 3 months, 3+ months?
 - Some facilities have limited spacing, and waitlists could be involved if looking for specific amenities to open up (ex. 2 Br/1 bath), 1st floor units, etc.
 - It never hurts to look in advance to have a plan in place for if and when you or your loved one will need care.

Step 3: Research facilities

- Determine the kind of facility you need. There are 3 main types of facilities:**
 - **Independent retirement community**
 - a housing community designed for seniors that provides independent living options
 - typically provides residents with access to healthcare professionals and support services such as health screenings or physical therapy
 - offers residents a range of services, such as housekeeping, meals and transportation, as well as activities and social events
 - **Assisted living**
 - a residential facility designed to help those that need assistance with activities of daily living, such as bathing, dressing and eating
 - residents usually have their own private rooms or apartments and can engage in social activities with other residents
 - residents are given access to healthcare professionals who can provide them with the medical attention they require

Research facilities (continued)

- **Nursing home (skilled nursing home, long-term care)**
 - a facility that provides round-the-clock medical care and assistance with activities of daily living for seniors who are no longer able to care for themselves independently
 - has a team of doctors, nurses, and other healthcare professionals available to provide medical supervision and services including, physical therapy, occupational therapy, speech-language pathology, rehabilitation services, restorative care, as well as support for individuals suffering from chronic illnesses or conditions such as dementia or Alzheimer's disease

- Research the cost of senior living facilities.** The cost can vary depending on the following:
 - type of facility
 - location
 - level of care provided

- Check with your local government or health department** to obtain a list of licensed senior living facilities in your area. This can be a helpful resource, as it provides the most updated and accurate information about senior living facilities.
 - AARP.org
 - SeniorLiving.org

- Ask for recommendations** from family members, friends, or healthcare professionals who have first-hand experience with senior living facilities in your area.

- Research each facility thoroughly** by reading reviews, visiting the facility's website, and calling the facility to ask any questions you may have.

- Inquire about the cost of living at each facility** and ask what services are included in the monthly fee plus the prices for additional services/amenities.

- Don't forget to factor in any additional fees or charges** for services such as:
 - transportation
 - personal care
 - medication management

- Ask if there is a waitlist and what the typical wait time is.**

Step 4: Schedule tours of each facility

- Inquire about the following:**
 - staff-to-resident ratio
 - ask if they provide specialized care for residents with specific needs, such as dementia or Alzheimer's disease.
- Ask about the qualifications and experience of the staff.** Look for a facility that has trained and licensed professionals, such as registered nurses, who can provide quality medical care.
- Ask to see the resident rooms and common areas,** such as lounges, dining areas, and activity rooms. Check to see if the rooms and bathrooms are clean, well-maintained, and adequately furnished.
- Pay attention to the amenities** offered, such as:
 - on-site dining
 - fitness center
 - transportation services
- Take note of the facility's rules and regulations.** For example, some facilities have specific hours for visitors, while others may restrict certain types of activities or pets.
- Talk to current residents and their families.** This will give you a feel for the atmosphere and culture of the facility and help you make an informed decision.
- Don't be afraid to ask plenty of questions** and advocate for the needs of yourself or your loved one - finding the right senior living facility is an important decision that requires careful consideration and planning.

Step 5: Ask about financial assistance programs or discounts

- Ask the facility if they offer any financial assistance programs or discounts** and if you or your loved one may be eligible.
 - Some senior living facilities offer these programs for veterans, low-income seniors, and other groups.

Step 6: Consider long-term care insurance

- Look into getting long-term care insurance.** Long-term care insurance can help cover the costs of senior living facilities, but it's important to purchase this type of insurance before you need it.
 - If you or your loved one already has long-term care insurance, review the policy to better understand the scope of coverage.

Step 7: Plan for unexpected expenses

- Make sure to factor in potential expenses when determining your budget and savings plan.**
 - It's important to have a financial cushion in case of unexpected expenses, such as a change in health status or a sudden increase in the cost of living.

Step 8: Don't be afraid to negotiate

- Don't be afraid to ask for discounts or to negotiate on the cost of care.**
 - Senior living facilities may be willing to negotiate on the cost of care or offer additional services at a reduced cost.

Step 9: Questions? Contact us!

Email: info@afsfinancialgroup.com

Phone: 301-961-8407



Senior Living Checklist

Facility Info.

Name: _____ Contact: _____
Facility Type: _____ Phone: _____
Address: _____ Email: _____
_____ Website: _____

Fees

Monthly Fee: _____ Entrance Fee: _____
Additional Fees: _____ Community Fee: _____
(- Monthly Discount): _____
Total: _____

Amenities

Common Assisted Living Amenities

- Linen service (cleaning & changing)
- Medication management
- Housekeeping
- Laundry Service (many will usually do it for you)
- Beauty salon & barber shop *ask about fees
- Massage therapists
- Private dining rooms (for residents who want to entertain family and friends)
- Library/Computers
- Game room
- Entertainment
- _____
- _____

Amenities (continued)

Common Retirement Community

Amenities

- Fitness center/group exercise
- Activity room (activity coordinator typically onsite)
- Beauty salon *ask about fees
- Full Independent Kitchen
- Internet service *ask about fees
- Swimming Pool
- Security services
- _____
- _____
- _____

Common Nursing Home Amenities

- Common social room to be used for games & entertainment
- Group trips to local events *ask about fees
- Laundry & housekeeping services
- Art classes *ask about fees
- Library/Reading Room
- Chapel
- Beauty salon/Barber shop *ask about fees
- _____
- _____
- _____

Additional Considerations

Staff-to-Resident Ratio: _____

Staff Qualifications: _____

Facility Ratings: _____

Visitor Policy: _____

Pet Policy: _____

Rules & Regulations: _____

Notes
