

Planning for the future

Everyone's dementia journey is different, but there are some practical steps you can take to help make it a little easier. Get these top five in place sooner rather than later so everyone can face the future with confidence.

1 Financial support



Research shows 63% of people who care for a loved one are extremely worried about their monthly outgoings.* In a cost-of-living crisis, your finances may feel even tighter, but you may be able to access certain benefits that could help:

- **Attendance Allowance** – a weekly payment for people who need extra help looking after themselves due to an illness or disability, including dementia
- **Carer's Allowance** – if you look after someone who receives other benefits for at least 35 hours a week, you could claim Carer's Allowance
- **NHS continuing healthcare funding (CHC)** – for adults with long-term complex health needs to cover the cost of care fees. The application process can be difficult, so get specialist advice before you apply – you can call our Helpline
- **Other benefits** – you could also apply for Pension Credit, Council Tax Reduction or Personal Independence Payment. Find out how with these [benefits calculators](#)



“Our free Helpline can help you navigate the practicalities of dementia. If you're struggling to work out your finances, plan for the future or have important conversations, call **0800 888 6678** to speak to one of our specialist nurses. We're here for you.”

Dementia specialist Admiral Nurse Kerry

2 Making decisions



One of the best ways for your loved one to feel more secure is to set up a lasting power of attorney (LPA). This is a legal process where they appoint someone they trust (known as an attorney) to make decisions about their health, social care or finances if they become unable to do so. The attorney's decisions must be in the person's best interests.

To make an LPA, see a solicitor or [apply online](#).

3 Accessing information



If something happens to the person with dementia, can you get into their computer? Or their bank account? Where do they keep their Will? Together, agree on a safe and secure place to store all their important information, like insurance documents or health records.

You could also ask them to write down passwords for their utility and bank accounts, email and mobile phone, then keep these in a secure place that other people can't access. They could give them to the person who has lasting power of attorney, too.

4 Future care plans



Planning for the future also means keeping a record of your loved one's wishes – you can do this with an advance care plan (ACP). This sets out how they want to be cared for, including end-of-life care and any medical treatment they do or don't want to receive, such as CPR. It might also cover their funeral plans.

Having an ACP is important because the person may find it harder to make these decisions as their dementia progresses.

[Download our ACP template](#).

5 Difficult conversations



Caring for a person with dementia can lead to some difficult conversations – with family members or the person themselves. Tell others what you want to talk about in advance, then write down the key points you want to cover. Choose a quiet place to talk, or go for a walk, and agree you'll try to listen to each other.

If you start feeling overwhelmed, can you talk again later? You don't have to agree on everything right now but do agree another time to chat.



Download more [bite-size guides](#) and our [expert guide to living with dementia](#).

*Carers UK, State of Caring Report 2022