

Protect Yourself: Care-giving child

Make sure you're adequately reimbursed for expenses and not held liable for your parent's debts. Below are three steps to protect yourself, according to Brandon Johnson, an attorney with Fillmore Spencer in Provo.

1. **Communicate.** "Sit down and talk with Mom or Dad about financial considerations or other things you're worried about," he says. "Have an open dialogue."
2. **Be careful when you sign something.** "Make sure you don't sign something that makes you financially responsible," he says.
3. **Consider a P.O. Box.** "Collections agencies can get confused if you have the same address — especially if you have the same name — so consider keeping a separate mailing address for mom or dad," he says.

less financial and more physical and emotional. Nadene turns 80 this month and has suffered from back pain for years. Plus, Carolyn didn't like the thought of her mother in Southern California alone.

"It's not good for people to live alone," Carolyn says. "She was overwhelmed with the property and overwhelmed with being alone."

Understanding where they were at helped them design a situation that meets Nadene's needs while working for Dale and Carolyn at the same time.

What's everybody thinking?

Communication — mom with children and children with children — is imperative. Everyone should agree on a solution.

"The best thing to do is sit down as a family and ask, 'What do we do?'" says Brandon Johnson, an attorney with Fillmore Spencer in Provo. "If a parent moves in with someone, there are usually feelings there. If you don't talk beforehand, there can be problems later."

Besides understanding where everyone is coming from, it's also important to understand that mom is in charge of her life.

"Mom's still in charge," Carolyn says. "She

still makes her own decisions."

Carolyn and her siblings divided responsibilities related to Nadene's move and continue to share the workload on larger issues.

"We've been open, and each of us has taken time to make sure we're working together for mom's benefit," Carolyn says.

What's the plan?

Hosting mom can be a challenge.

Mom is challenged by her new stage of life that lacks freedom and independence.

The hosting child sacrifices privacy and free time.

Other children have opinions.

Often, all parties require financial adjustments.

Make sure to lessen challenges by getting a plan on paper.

"At the very least, have a will," Brandon says. "For people with more assets or to avoid probate, a trust should be set up."

A will is useful because it clearly outlines mom's wishes for her assets after she dies.

"Decisions made in advance are mom's or dad's decisions," David says. **UV**

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