

# Planning for your future Checklist



# Think about tomorrow today to plan to live the life you want

**We all want to live in the place we call home, with the people and things that we love, in communities where we look out for one another, doing the things that matter to us.**

Sometimes, we, or people we care about, may need some extra support to achieve this, because of a health condition, disability, mental health issue or substance misuse problem. That's the role of social care, to support people to live their best lives. Social care support can be provided by loved ones, friends, neighbours, local charities, care providers or local councils.



**It's never too early to start planning for your future or helping your loved ones to plan.**

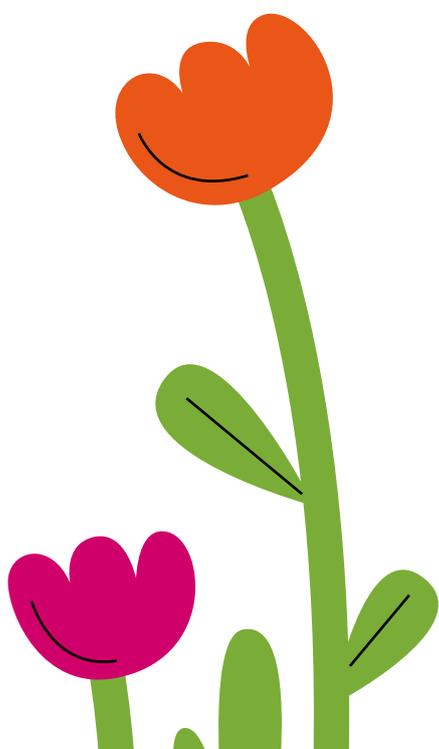
Planning ahead and knowing what your care options are, can help you to make informed decisions and help you, or your loved ones, be more prepared for when you may need care and support.

Surrey County Council in partnership with Age UK Surrey is encouraging people to start a conversation that matters.

This will prevent decisions being made in a crisis that may not then be right for you or your loved one, and may not be sustainable long term.

There are also changes you can make to your lifestyle that can have a positive impact and delay the need for care and support.

**We've compiled some tips to help you plan for the future. Once a plan is in place, you can get on with living the life you want to.**





## Look after yourself and remain independent

**There are some simple things you can do to help you age well and can help prevent or delay care and support needs according to many medical studies.**

**These include:**

- Keep moving
- Stay connected with people socially
- Keep your brain active and challenged
- Relaxing and reducing stress.

Eating well and moving more can help you improve your wellbeing, manage your weight and reduce your risk of developing diseases. For further information about nutrition and physical activity, please visit: [www.healthysurrey.org.uk/nutrition-and-physical-activity](http://www.healthysurrey.org.uk/nutrition-and-physical-activity)



88% of local people are moderately or really concerned about remaining independent. 85% are concerned about relying on others. As your circumstances and abilities change, doing things on your own can become more difficult. However, there are lots of things you can do to keep your independence.

There is a wealth of information about staying independent online, including help at home and help with meals. Please visit: [www.surreycc.gov.uk/stayingindependent](http://www.surreycc.gov.uk/stayingindependent)

Simple equipment, new technology or small changes to your home can make the difference between living independently and needing someone to help you. Please visit: [www.surreycc.gov.uk/adultequipmentandtechnology](http://www.surreycc.gov.uk/adultequipmentandtechnology)

If you look after a family member, a partner, or friends in need of help because they are ill, frail, struggle with mental health or substance abuse, or have a disability, and you are unpaid, then you are considered to be a carer. When you look after someone who cannot cope without your support, there may be times when you need help too. There is lots of local support to help you have a life beyond caring. Please visit: [www.surreycc.gov.uk/carers](http://www.surreycc.gov.uk/carers)



## Have a conversation with loved ones or someone you trust

**It's important to have conversations with your family about what happens when you are not going to be as able or independent as you once were.**

It's still a bit of a taboo subject in the UK, but it could be a positive step for you to think what's important to you if things change, making your particular wishes known when it comes to care arrangements.

Your family may also not be aware of how social care is provided, which makes it even more important to have a conversation and plan ahead. They may need to research options and how to access support on your behalf. This information is equally important to share with them.

A local survey in 2022 highlighted that 82% of people would rely on practical support relating to their care coming from family and 22% said they would rely on financial support from family. 85% are concerned about relying on others.

**If you have no family, speak to someone you trust.**

**Or you could contact Age UK Surrey on:**



**Telephone:** 01483 446627



**Text (SMS):** 07593 139560



**Email:** [planningforyourfuture@ageuksurrey.org.uk](mailto:planningforyourfuture@ageuksurrey.org.uk)



**Website:** [www.ageuk.org.uk/surrey/planningforyourfuture](http://www.ageuk.org.uk/surrey/planningforyourfuture)





## Find out about options and support in your community

**Most people don't know about the range of support options available. When a crisis occurs and they suddenly need care, they start seeking information. However, the health and social care environment is complex and not always easy to navigate.**

**It's better to have the information in advance so you can make an informed decision earlier on.**

For families who normally rely on each other to care for loved ones, they can take comfort in knowing there is extra support in communities with people willing and able to help.

The Surrey Care Services Directory is a comprehensive guide to adult care services and related information for Surrey. Please visit: [www.carechoices.co.uk/publication/surrey-care-services-directory/](http://www.carechoices.co.uk/publication/surrey-care-services-directory/)

To stay connected in your community and to find local support to help you stay independent, search Connect to Support Surrey, an online directory of support. Search for the wealth of support available where you live, such as food deliveries to your home, transport options, help to stay active or feel less isolated, support for people looking after someone, home care and much more. Please visit: [www.connecttosupportsurrey.org.uk](http://www.connecttosupportsurrey.org.uk)





## Think about how you will pay for your care

**Before you develop care needs, you should think about how you are going to pay towards your care costs or even pay for it all yourself for the duration of time that you may need it.**

In a survey in 2022, 73% of local people were moderately or really concerned about paying for care.

Social care is not free. The Government has set limits which mean that, as a general rule, you will need to pay for your own care in a care home for instance, if you have more than £23,250 worth of assets. Assets are items you own that have a financial value. They can include your income, savings, investments and property.

Even if you have less than £23,250, you must be assessed under a legal duty by the county council to work out if you have eligible care and support needs, and you may still need to contribute to the cost of your care. You may need to find out more information if you own your home and understand the implications of reducing assets such as gifting money to someone to avoid social care charges. Please visit: [www.surreycc.gov.uk/careandmyhome](http://www.surreycc.gov.uk/careandmyhome)

Planning for care gives you more choice, better support options and, most importantly, more control over the care you or a family member may need in the future.

### Seek independent financial advice

Independent financial advice can help when you are choosing how to finance your care and if it will be affordable over the long term. People often underestimate the costs of lots of support at home, for example, from a home care agency visiting several times a day or staying in a residential care home over a long period. It's also important to understand what happens when your money runs out. The Society of Later Life Advisers (SOLLA) can help you find a local independent financial adviser. They can provide advice on retirement planning, care funding (both care homes and care in your own home), equity release and other property options, saving and investment planning, tax matters, and estate and wealth planning. Please visit: [www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk)

 **Telephone:** 0333 2020 454

 **Textphone (via Relay UK):**  
18001 0333 2020 454



## Check online to see if you're eligible for support

You can complete a quick and easy online checklist to see if you are likely to be eligible for social care support and what you may need to pay. A family member or friend could help if you're not confident online. Or you can visit a local library where staff can help with digital forms. Please visit:

[www.surreycc.gov.uk/adultsocialcareonline](http://www.surreycc.gov.uk/adultsocialcareonline) and [www.surreycc.gov.uk/adultsocialcareassessments](http://www.surreycc.gov.uk/adultsocialcareassessments)

## Alternatively, contact the Adult Social Care Information and Advice Service:

(Availability: 9am to 5pm, Monday to Friday)



**Telephone:** 0300 200 1005



**Textphone (via Relay UK):**  
18001 0300 200 1005



**Text (SMS):** 07527 182 861  
(for the deaf or hard of hearing)



**British Sign Language:**  
[www.surreycc.gov.uk/bsl](http://www.surreycc.gov.uk/bsl)



**Email:** [asc.infoandadvice@surreycc.gov.uk](mailto:asc.infoandadvice@surreycc.gov.uk)



**Website:** [www.surreycc.gov.uk/contactadultcare](http://www.surreycc.gov.uk/contactadultcare)  
(live chat is available online)

## Arranging and paying for care yourself

If you do need to contribute to some or all of the cost of your care, there is a wealth of information about paying for care on the Surrey County Council website. It includes information about paying for care in your home, as well as residential care. Please visit: [www.surreycc.gov.uk/adultspayingforcare](http://www.surreycc.gov.uk/adultspayingforcare)

There is also a dedicated arranging and paying for care yourself section which includes a Considering a care home? Checklist and information about what will happen to your home.

If you are not confident online, you can request a copy of the Paying for Care and Deferred Payment Scheme leaflets by contacting the Adult Social Care Information and Advice Service (contact details earlier on this page). You can also ask them for information about local support. Please visit: [www.surreycc.gov.uk/arrangingyourowncare](http://www.surreycc.gov.uk/arrangingyourowncare) and [www.surreycc.gov.uk/carehomechecklist](http://www.surreycc.gov.uk/carehomechecklist)





# Plan ahead for when you can't manage your money or manage your own care

**Think ahead about what will happen if you can no longer make your own financial decisions or manage your own care. This could be because of a health condition such as dementia or simply because it's too overwhelming for you.**

## **Lasting power of attorney**

A lasting power of attorney (LPA) is a legal document that lets you (the 'donor') appoint one or more people (known as 'attorneys') to help you make decisions or to make decisions on your behalf. This gives you more control over what happens to you if you have an accident or an illness and cannot make your own decisions (you 'lack mental capacity').

It is possible to make a lasting power of attorney yourself following the instructions on the government website. Please visit: [www.gov.uk/power-of-attorney](http://www.gov.uk/power-of-attorney)

73% of local people have not put an LPA in place.

## **Making a will**

Making a will makes things easier for family and loved ones, as it can be a very long and expensive process when people die intestate.

It lets you decide what happens to your money, property and possessions after your death. Please visit: [www.gov.uk/make-will](http://www.gov.uk/make-will)

## **Advocacy**

You may benefit from an advocate who can speak on your behalf if you are unable to speak for yourself. They will help you understand what advocacy support you are eligible to receive and will put you in touch with an advocate. If you are not eligible, you will be signposted to other services that can help you.

For more information on advocacy services in Surrey, please visit: [www.surreycc.gov.uk/adultadvocacy](http://www.surreycc.gov.uk/adultadvocacy)





## Think about how you could increase your income or raise funds

### Check what welfare benefits you are entitled to. It's important to make sure that you get all the help that you're entitled to.

If you are over state pension age and have had a disability for over six months that is severe enough that you would benefit from someone to help look after you, you may be entitled to claim Attendance Allowance. This is a non-means tested benefit and is paid at two different rates. How much you get depends on the level of care that you need. This could be £68.10 or £101.75 a week (2023/24) to help with personal support. Please visit:

[www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance)

If you are under the state pension age and have both a long-term physical or mental health condition or disability and experience difficulty doing certain everyday tasks or getting around because of your condition, you may be entitled to claim Personal Independence Payment (PIP). This is a non-means tested benefit. You can be awarded PIP even if you're working, have savings or are getting most other benefits. Please visit: [www.gov.uk/pip](http://www.gov.uk/pip)

Find out more about other benefits, please visit: [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)

To understand more about means testing and entitlements, contact Age UK Surrey to request a benefits check:



**Telephone:** 01483 446627



**Text (SMS):** 07593 139560



**Email:** [planningforyourfuture@ageuksurrey.org.uk](mailto:planningforyourfuture@ageuksurrey.org.uk)

### Consider downsizing

Moving to a more manageable and accessible property can make life easier and it is recommended to do it while you can make decisions for yourself. The Money Helper website contains useful information about downsizing your home. Please visit: [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk) and search for downsizing your home.





## Have a conversation with Age UK Surrey

Age UK Surrey is commissioned by Surrey County Council and local NHS organisations to provide information and advice about care and support to local people over 50 and carers.

The team of expert advisors can help you with your particular enquiries and signpost you to local support.

You can also contact them if you would like this information in an alternative format or language.

**You can contact Age UK Surrey on:**



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**Website:** [www.ageuk.org.uk/surrey/planningforyourfuture](http://www.ageuk.org.uk/surrey/planningforyourfuture)



## Thinking ahead is important

**Planning ahead** may mean you can go for longer without needing care – or prevent you needing it at all.

**Planning ahead** can stop you having to make decisions in a crisis and regretting them later.

**Planning ahead** can mean the difference between staying in a care home you like and having to leave because you run out of funds.

**Planning ahead** can mean your retirement funds going further.

**Planning ahead** can mean peace of mind for those closest to you.

(Survey information from Surrey Heartlands Citizen Panel May 2022).

# Living the life I want **My to-do list**

**Use this guide to create your own to-do list.**

If you need help, have a conversation with Age UK Surrey  
[www.ageuk.org.uk/surrey/planningforyourfuture](http://www.ageuk.org.uk/surrey/planningforyourfuture)

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