

DAY TO DAY DEMENTIA · FIRST PERSON

The Decisions That Are Still Yours

A dementia diagnosis is a medical finding. It is not a legal one, and by itself it takes nothing away from you.

This is a working checklist. Tick things off, write on it, take it to appointments.

You do not have to do it in order, and you do not have to do all of it. Anything signed is better than everything planned.

HOW TO USE IT

Page two is the five documents, with room to note where each one ended up and who has a copy. Page three is the two items that have a deadline attached. Page four is for the things only you can answer.

If somebody is helping you with this, they can hold the pen. The decisions on it are still yours.

THE ONE TO DO FIRST

Advance Designation with Social Security. It takes about ten minutes, and a power of attorney will not cover it. Page three explains why.

Free to print, copy, and share. This one is yours — take it with you.

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Peer support and education — not medical or legal advice. Rules vary by state. Confirm the specifics where you live.

The five documents

Roughly in the order worth doing them. The first two matter most and ask the least of you.

☐ Healthcare proxy

Names the person who makes medical decisions if you cannot. One page, one signature.

PERSON NAMED

WHERE IT IS KEPT

☐ Durable power of attorney for finances

Ask for it to be written so that it does not need a court to switch it on.

PERSON NAMED

WHERE IT IS KEPT

☐ Advance directive, with a dementia supplement

Most states publish the form free. The standard version was written for a sudden crisis; a dementia supplement lets you say what you want at each stage instead.

DATE SIGNED

DOCTOR HAS A COPY

☐ Advance Designation with Social Security

Separate from everything above, and not covered by your power of attorney. See page three.

PEOPLE NAMED

DATE DONE

☐ Will, and a check of your beneficiary forms

Beneficiary designations on retirement accounts and life insurance override what the will says. Read them rather than assume them.

BENEFICIARIES CHECKED

WHERE THE WILL IS

You can change any of these while you have capacity. Naming somebody is not handing yourself over — it is deciding who, instead of leaving it to a court.

The two with a clock on them

ONE · THE FORM A POWER OF ATTORNEY CANNOT COVER

The Treasury does not accept power of attorney for federal payments. However carefully yours is drafted, it gives your person authority over your bank and your house and **no authority at all** over your Social Security.

What works instead is **Advance Designation**. You name up to three people you would want managing your benefits if Social Security ever decides you need a representative payee. It is free, it is done at ssa.gov or through your local office, and it takes minutes.

It has to be done while you have capacity. That is the whole reason it is on this page.

WORTH KNOWING

It is a recorded preference, not an appointment. It only takes effect if Social Security decides a payee is needed, and the person still has to pass a suitability review.

TWO · DRIVING, AND WHY SELF-ASSESSMENT FAILS

76% / 41%

76% of people with mild dementia pass an on-road driving test.

Among those who rate *themselves* as safe drivers, **41%** pass.

Most people with mild dementia can still drive. Self-assessment is the part that fails, and it fails for careful people with clean records. It is a feature of the illness, not a character flaw.

- Ask for a formal on-road evaluation, usually through an occupational therapist certified in driver rehabilitation.
- Ask for reassessment every six months if you keep driving.
- Find out what your state requires. Four states have the doctor report the diagnosis; fourteen more ask you to.

What I have decided

Nobody else can fill this in. Written down, it stops being a guess later.

IF I CANNOT SPEAK FOR MYSELF, THE PERSON I WANT DECIDING IS

THE TREATMENT I WOULD WANT, AND THE TREATMENT I WOULD REFUSE

I WILL STOP DRIVING WHEN

THE PEOPLE I WANT TOLD, AND THE ONES I WOULD RATHER TELL MYSELF

WHERE MY DOCUMENTS ARE, AND WHO ELSE KNOWS

WHO TO ASK

An elder law attorney licensed where you live, for the money and property side.

Your state health department or Area Agency on Aging, for the free advance directive form.

Ask whether your state recognizes **supported decision-making** — an agreement where you keep legal authority and choose who helps you use it. Thirteen states do, and more courts now have to consider it before granting a guardianship.

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Peer support and education — not medical or legal advice. Capacity standards, driving rules and benefit criteria vary by state and change over time.