

# Preparing for your future:

A guide to help you  
plan an older age  
that's right for you.

A conversation guide



# Acknowledgements

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Justice Connect acknowledges the Wurundjeri and Boon Wurrung peoples of the Kulin Nation, and the Gadigal peoples of the Eora Nation as the Traditional Owners of the land in which we meet and work. We acknowledge that sovereignty was never ceded and pay our respects to Elders past and present.



# Introduction

Planning ahead for older age can be hard – but it is an important and empowering process.



**Planning now means that you take the steps you need so you can live the life you want as you age. It can help you clarify what matters most to you, and communicate your wishes and decisions to people around you. This can help the people around you understand and respect what you want from your life as you age, and help make sure they don't accidentally override your decisions later in life.**

Talking about older age and end of life plans can be very challenging. Some people find it difficult to have these types of conversations. Other people might feel they are burdening the people in their lives by asking for help to plan ahead.

Some people feel that they don't have anyone in their life to help them plan ahead, or aren't sure how to ask.

This guide will help you address some of these challenges, and plan ahead for an older age that is safe, and right for you. We recommend working through this guide in a group, or with someone you trust.

If anything in this guide causes you discomfort or distress, there is information about organisations that can help you on the final page.



# What does this guide do?

**Future planning – or planning ahead for older age – is a four-step process:**

**Step one:** Thinking about what you want your older age to be like.

**Step two:** Talking to people you trust about what you want for your older age.

**Step three:** Writing down what you want so that there is a record of your wishes and decisions.

**Step four:** Formalising your arrangements in legal documents.

This guide will help you with the **first three steps:** thinking about, talking about, and writing down what you want for your future. In particular, it will help you work out:

- What is most important to you in your older age,
- What you want your life to be like in your older age, and
- Who you would trust to make decisions for you if you couldn't make decisions anymore.

As a **fourth step**, when you've finished this guide, we recommend you formalise your arrangements in legal documents, such as an Enduring Power of Attorney. This guide is not a legal document and does not provide detailed legal information.



# How do I use it and how long does it take?

**There are three parts to this guide – planning for everyday life, planning how to manage your finances, and planning end-of-life healthcare. You don't have to do all of the parts, and you can do them in any order. It usually takes at least 30 minutes to complete each part.**

This guide works best with a facilitator and a group of your peers. For example, you could ask your community group, social group, or seniors group to do a session with you. But you can also use this guide with one person you trust, or by yourself.

However you choose to use it, take your time! Don't worry – you don't need to know all the answers straight away. And remember, you can always change your answers if you change your mind. It's important to check your answers every 1-2 years to see if they still reflect what you want.

## **I'm using this guide in a group with a facilitator:**

The facilitator will print out copies of this guide and give one to every person in the group. The facilitator can start with a brief education session about future planning. They will then read the questions out loud. You'll have time to write down your answer to each question. The facilitator will encourage the group to ask questions and discuss ideas together.

## **I'm using this guide with someone I trust:**

You can get a pen and sit down with someone you trust (such as a friend or family member). Either ask the other person to read the questions out to you, or read them yourself. Then you can write down your answers, or say them out loud and ask the other person to write them down for you.

## **I'm using this guide by myself:**

Find a quiet place, get a pen, and sit down. Read through the questions and write down your answers as you go.



# What do I do when I'm finished?

**When you've finished writing down all your answers, think about what next steps you'd like to take.**

Keep a copy of this guide somewhere safe, or give it to someone you trust, so that others have a record of what you want for your future.

This is not a legal document. We recommend that you complete formal legal documents to formalise your plans for the future. In Victoria, this includes the following documents:

- Enduring Power of Attorney (personal)
- Enduring Power of Attorney (financial)
- Appointment of Medical Treatment Decision Maker
- Advance Care Directive.

There are similar documents in other states and territories.



# Part one:

## Planning for everyday life in your older age

**Start by choosing 1-3 topics from this list that interest you. Then, work through the questions with each of your chosen topics in mind. You can do them one topic at a time, or one question at a time; whatever works for you.**

Some people will only choose a few topics, other people might print multiple copies of Part 1 and repeat the process for all the topics. Everybody is different, and there is no right or wrong for how many you wish to do.



Choose your topics from this list:

Friendships



Family



Purpose

The things that give your life meaning



Religion or spirituality



Activities or hobbies



Special events

(e.g. birthdays, other cultural events)



Places to go



Where you live



Services

(e.g. your favourite doctors, mental health clinicians, or support workers)



**Tip:** Write your chosen topic in the blank spaces in each question.

Personal care





1 When you think ahead to yourself in older age, what age do you think of yourself being?

[Empty text box for response to question 1]

2 When you reach that age, what is important to you about [your chosen topic]?  
What don't you want about [your chosen topic]?

Topic 1:

[Empty text box for response to question 2, Topic 1]

Topic 2:

[Empty text box for response to question 2, Topic 2]

Topic 3:

[Empty text box for response to question 2, Topic 3]



**3** At your current age, how do you feel about [your chosen topic]?

Topic 1:

Topic 2:

Topic 3:



**4** Have you taken any steps to achieve what you want to in the future with [your chosen topic]? If yes, what are they?

Topic 1:

Topic 2:

Topic 3:



**5** What can you do in the next 12 months to help you achieve what you want to achieve with [your chosen topic]?

Topic 1:

Topic 2:

Topic 3:



6 What can you do in the next 5-10 years to help you achieve what you want with [your chosen topic]?

Topic 1:

Topic 2:

Topic 3:



7 Imagine if you became sick in your older age, and you couldn't make your own decisions about [your chosen topic] anymore. Is there anyone you trust who could help you achieve what you want to achieve in relation to [your chosen topic]?

Topic 1:

Topic 2:

Topic 3:



Tip: It could be one person or multiple people. Think about your friends or family. Remember, this is your decision – not anyone else's. When you are deciding, think about who you would trust to respect the way you want to live and be true to yourself as you age.



8 Have you/how would you communicate what you want to achieve in relation to [your chosen topic] to that person or people?

Topic 1:

Topic 2:

Topic 3:

9 Have you/would you want to do a formal legal document to give that person or people authority to make decisions on your behalf about your everyday life?



**Tip:** In Victoria, this document is called an 'Enduring Power of Attorney (personal)'. In the document, you can give one person, or multiple people, authority to make decisions on your behalf. You can also say what decisions they are allowed, or not allowed, to make. There are similar legal documents in other states and territories.



## Part two: Planning how to manage your finances in the future

Imagine if you got sick in your older age, or found it hard to make decisions, and you couldn't manage your money anymore. You might need help paying your rent or mortgage, paying your bills, or making other financial decisions.





**1** What are some things you could do now to prepare for the possibility you might not be able to manage your money in future?

[Empty text area for response]

**2** Could you do any of the following things to help you prepare? Remember you can ask someone for help to do these things.

Tick the boxes that apply. These are some suggestions, and there are other things that you might want to do that suit you and your circumstances.

Set up automatic payments of your bills from your bank account (this is called a direct debit).

If you get Centrelink payments (e.g. a pension), set up automatic payments of your bills from Centrelink.

Call your service providers (e.g. electricity, gas, mobile phone, and internet providers) and authorise someone else to speak to them on your behalf.



3 Imagine if you were going to take the big step of asking someone else to manage your money for you, or manage valuable things you own (e.g. buying or selling your property, car, or shares). What sort of characteristics or personality traits would you want that person to have?

4 Is there anyone in your life who has these characteristics or personality traits?

Yes	No	Unsure
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**i** Tip: This person could be anyone you trust, including your partner, friend, sibling, child, niece or nephew, or neighbour.



**5** If you said 'no' or 'unsure', what are some things you could do to prepare for a future where you might need help managing your finances?

Tick the boxes that apply.

Talk to some of the people you are unsure about to see if you could trust them to manage your finances for you.

Talk to a lawyer or a financial counsellor and ask them what other options you have (e.g. getting an accountant or a lawyer to manage your finances for you).

Talk to a government body and ask for advice or help (such as State Trustees in Victoria or Public Trustee in NSW).

**6** Are there specific things you would want them to spend your money on (e.g. donations to charity, money for birthday presents)?

[Empty text area for response]



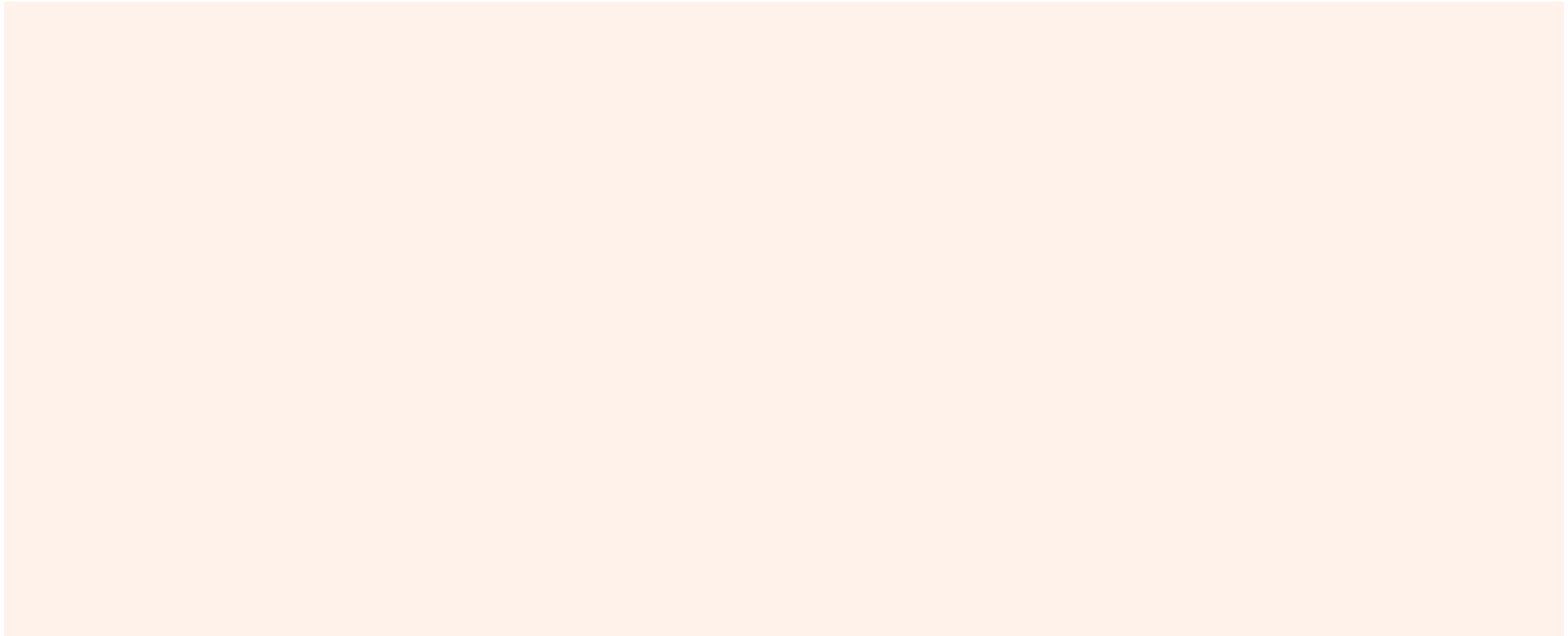
**7** If someone was managing your finances for you, is there anything you wouldn't want them to do (e.g. sell your house)?

**8** Almost everybody who is appointed to help someone manage their money takes on the role for free, but sometimes a small payment can be made to cover expenses. What do you think about this? Would you want to pay them?

**9** Have you/how would you ask someone to manage your finances for you?



**10** Would you want to do a formal legal document to give that person or people authority to manage your finances? How would you go about this?



**Tip:** In Victoria, this document is called an 'Enduring Power of Attorney (financial)'. In the document, you can give one person, or multiple people, authority to manage your money and make financial decisions on your behalf. You can also say what decisions they are allowed, or not allowed, to make. There are similar legal documents in other states and territories. [This resource from Compass can help you learn which legal documents are right for you.](#)



## Part three: Planning for your end-of-life healthcare

Imagine the future when you are nearing the end of your life, either due to old age, illness, or an accident.



**1** What matters to you most when you're nearing the end of your life?

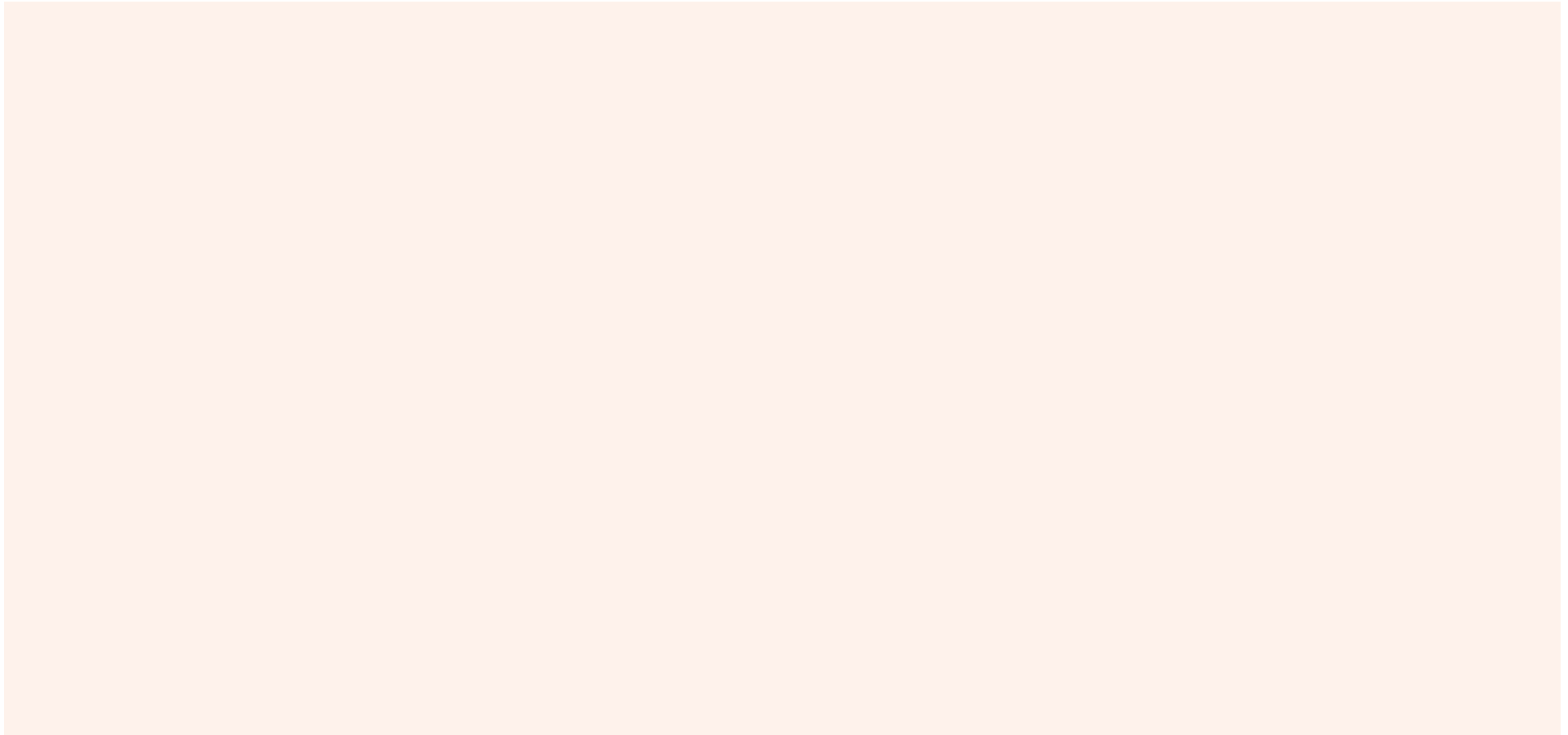
Empty text area for response to question 1.

**2** If you needed more healthcare or support from loved ones or carers, where would you want to be located?

Empty text area for response to question 2.



### 3 Who (if anyone) would you want to be with you?



**Tip:** you may prefer to be alone at the end of your life, or be with people you love. It is important to tell people in your life what you want so that they understand and respect your wishes.





4 Is there anyone you don't want to be with you at the end of your life?

Empty response area for question 4.

5 Are there any things that you'd want with you? (For example, something that has sentimental or religious significance to you.)

Empty response area for question 5.



6 How much information would you like to know about your health condition if you were very sick?

Empty response area for question 6.

7 How much information about your health would you want others in your life to know?

Empty response area for question 7.



- 8 Do you think your current doctor would respect your wishes and give you what you want? If not, what could you do to find another doctor who respects your decisions, and what you want?

- 9 Are there cultural, religious, or family traditions that are important to you at the end of your life?



**10** Do you have any fears or concerns about the end of your life or dying?

[Empty text box for response]

**11** Do you feel strongly about any medical decisions or drugs that you do or don't want?

[Empty text box for response]



Now imagine if later in life you couldn't communicate or make decisions (for example, if you were unconscious in hospital, or experiencing confusion) and your doctor needed someone to make medical treatment decisions for you.

## 12 Is there anyone you trust to make medical decisions for you?



**Tip:** It could be one person or multiple people. Think about your friends or family members.



**13** Have you told anyone about what's important to you for your end-of-life healthcare?

Empty text area for response to question 13.

**14** If not, what could you do in the next month to communicate this to someone?

Empty text area for response to question 14.



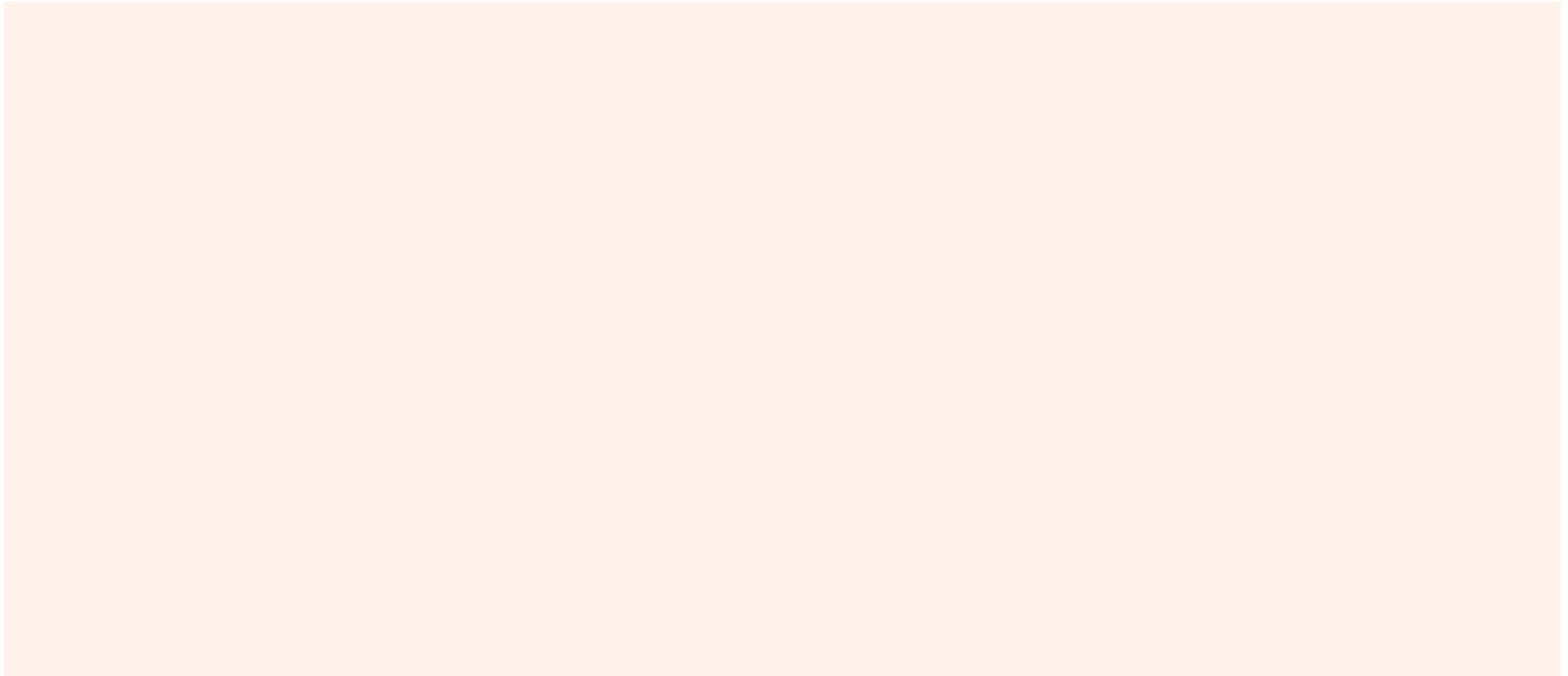
**15** Have you/would you want to do a formal legal document to give someone (or more than one person) the authority to make healthcare decisions on your behalf?



**Tip:** In Victoria, this document is called 'Appointment of a Medical Treatment Decision Maker'. If you don't complete this document, the doctor is obliged to try to contact the following people to make medical decisions for you (in order and if applicable): your guardian, your spouse or domestic partner, your primary carer, your oldest adult child, your eldest parent, your eldest sibling. If you do complete the document, the doctor must try to contact the person or people that you've chosen.



**16** Have you/would you want to do a document with your doctor telling them what's important to you about your end-of-life healthcare?

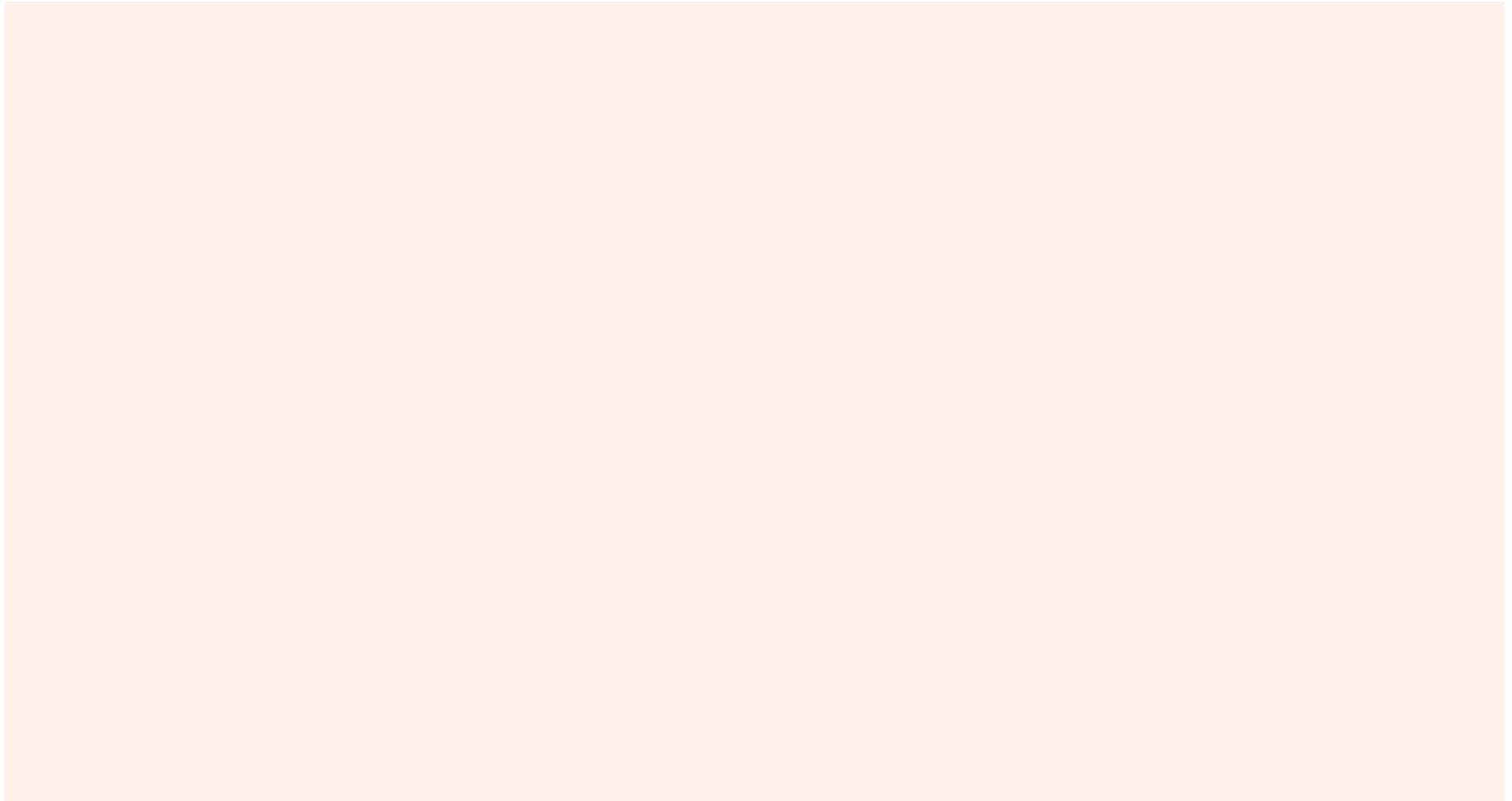


Tip: In Victoria, this document is called an 'Advance Care Directive'. You usually complete it with your doctor. In the document, you can say what is important to you, and what medical treatments you do or do not want. There are similar legal documents in other states and territories.





**17** Is there anything else you would like to plan for in relation to the end of your life?



# Congratulations – you made it!

**It takes courage to think ahead and plan the older age you want. We hope that working through this guide has helped you clarify what is most important to you, and communicate to the people around you what you want in your older age.**

Now that you've finished this guide, we encourage you to consider completing legal documents to formalise your plans. If you would like more information about future planning, please visit the Justice Connect website: [justiceconnect.org.au](https://justiceconnect.org.au).

If anything in this guide has made you feel uncomfortable or distressed, please contact:

**Lifeline:** a free support service for Australians experiencing emotional distress. Open 24 hours a day.

- **Call:** 13 11 14

**Older Persons Advocacy Network:** free independent and confidential support and information to older people.

- **Call:** 1800 700 600