

Thinking about where you will live in later life?



Home Care

Many people choose to live at home as they get older. It is a good idea to access financial information and advice services when you are deciding whether living at home is a good option for you. You will want to check your eligibility for government subsidies, care package costs and consider whether you need financial or legal advice. There are free and low-cost financial information services you can use when considering home care.

The Financial Literacy Service (1300 765 050) is a free financial information service provided to members of National Seniors. The Financial Literacy Service information officers can help you understand the costs, processes and options when deciding if home care is right for you.

My Aged Care (1800 200 422) is the entry point to government-funded home care packages and maintains a list of home care providers. You can call My Aged Care or use the online fee estimator to get an idea of the fees you may be asked to pay (www.myagedcare.gov.au).

The National Aged Care Advocacy Line (1800 700 600) can provide information, support and advocacy in relation to government-funded home care assessments and services.

You can speak to your accountant about the costs of home care when you are getting budgeting, tax or cash-flow advice for your retirement. You should also consider legal advice before making any significant decisions such as selling your house or moving in with a family member.



1

Read the National Seniors' *Ageing and Remaining at Home* publication for an overview of the process.



2

Contact My Aged Care or use the My Aged Care online fee estimator to get an idea of costs.



3

Consider taking up a National Seniors membership for access to the Financial Literacy Service.



4

Consider financial and legal advice before making any major decisions.

Referrals: