

Keep Your Money and Property Safe!

- **Plan for your future, now.** When it comes to making decisions about your life, you are in control. If you plan for your future now, you will get to choose who will help you manage your money or provide your care when you can no longer do it alone. You need the right person for this job. It needs to be someone you trust with your money and your well-being. Talk to an attorney **before** you sign a Power of Attorney. If you are unhappy with your Power of Attorney, you can make a change at any time.

Check out “Planning for the Future” for information on how to select and appoint someone to help you.

- **Protect your home.** Do not give your home to someone, even in exchange for a promise to care for you or to be allowed to stay there as long as you live. These kinds of promises are broken every day and the stakes are high for you. If things don't work out, you could find yourself without a home or the help you need. Don't be persuaded by family members who say that you need to give your home away to protect it from the state.

If you need help to stay in your home, contact your local Area Agency on Aging at 1-877-353-3771 to find out more about services in your area.

If someone is telling you that you have to give away your home to protect it from the state, call Legal Services for the Elderly at 1-877-353-3771 for free and confidential legal help. You can also read “Common Questions about MaineCare” in the MaineCare and Long Term Care chapter for more information.

- **Get help from trusted professionals.** When you are getting help with important things, get it from the right person. For example, don't ask your car mechanic Joe how to save your home from the state if you need nursing home care. If you have a problem or concern, talk to an attorney or other trusted professional. What worked for Joe might not work for you.

To find out how to get help from an attorney, check out “Getting Legal Help”.

- **Talk to your bank before changing accounts.** Are you thinking about putting someone's name on your bank account so they can help you pay your bills or manage your money? This is called a “joint account.” Joint accounts are very risky. There are safer ways to do what you are trying to do. Talk to someone at your bank about some safer options. If you need help managing your money, free help is available. Contact your local Area Agency on Aging at 1-877-353-3771.

Read about the dangers of joint accounts in “Planning for the Future”.

- **Do not let anyone rush you into signing a document, purchasing a service, or giving away your money or property.** Take your time and consult with others. Only sign contracts or documents when you understand what they say and agree to the terms. Be especially careful if someone, even a trusted family member, is pressuring you to sign something. If you feel rushed or pressured to act, don’t act. Instead, talk to others including trusted friends and family members, your banker, attorney, or other professionals such as a clergy member or social worker.

To find out how to get help from an attorney, check out “Getting Legal Help”.

- **Trust your gut and use common sense.** If something sounds too good to be true, it probably is. If you have a bad feeling about something that’s happening, trust that feeling and proceed with caution. It is always a good idea to talk to a trusted family member or friend if something is worrying you.

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