



Step 1: How much will services cost when you need them?

Total estimated service costs (adjusted for future cost if possible)	\$ <input type="text"/>
You can use the figure from the “How much will services cost” worksheet on page 11 of the toolkit or you can use the online calculator at http://longtermcare.gov/costs-how-to-pay/costs-of-care-in-your-state/ to estimate adjusted future service costs.	
(x) multiplied by	<input type="text"/> years
Total estimated cost=	\$ _____

Step 2: How will you pay for services?

Estimate the financial resources you will have when you may need long-term services and supports. Be sure to adjust these numbers for inflation and the increased value of resources such as home equity or personal savings. Consult a financial professional if you need help with this.

Anticipated resources available for long-term services and supports	Current value What do you think the value is right now?	Future value What do you think the value will be?
Personal savings	\$ <input type="text"/>	\$ <input type="text"/>
Life insurance benefit	\$ <input type="text"/>	\$ <input type="text"/>
Annuity contracts	\$ <input type="text"/>	\$ <input type="text"/>
Home equity	\$ <input type="text"/>	\$ <input type="text"/>
Other funding sources	\$ <input type="text"/>	\$ <input type="text"/>
Total resources available=	\$ _____	\$ _____

Step 3: Will you have enough resources to buy services?

Estimated service costs, adjusted for future cost (from Step 1)	\$ _____ ←
-(minus)	
Total resources available, adjusted for future value (from Step 2)	\$ _____ ←
Difference=	\$ _____

Are your estimated costs greater than your total resources available? If so, consider the steps you can take to plan for the future cost of services. Consult a financial advisor or talk with an ADRC of Oregon options counselor to explore your options and create a plan.

We do not guarantee this worksheet’s results or their application to your financial situation. You should seek a qualified professional’s advice on financial decisions.