



# SOLO AGING - HOW TO PREPARE FOR IT

FEBRUARY 19, 2025 · LEAH NICHAMAN

Solo aging means that a person is aging without the built-in support system that a spouse and children usually provide.



Solo Aging is quite common, sometimes because a previously partnered person lost their partner through death or divorce. Other times a person was never partnered in the first place.

The key to safe and successful aging for a person without immediate family is to prepare well, ideally before any crises occur. Here are some tips for how to get prepared for solo aging:

## 1. Identify your “micro board” – this is a term that aging



include extended family, friends, and professionals. She has a great blog on this subject.

2. **Make a list of the important information** about your financial life, your medical history, and your household management. Everyday Money Management's Whole Life List is a good place to start.

Alternatively, there are several books (Get it Together, Memorybank, Peace of Mind Planner) and online services (Everplans, Trustworthy and Familial) that can help you put this list together.

3. **Get your legal house in order.** Make sure you have a will and two powers-of-attorney: one for health and one for finances. Make sure to name agents who are, ideally:

younger than you

healthier than you

willing to serve in this role.

Make sure to name successor agents in case the first ones you named can't serve.

4. **Communicate, communicate, communicate!** Start talking to some or all of the members of your micro board. Let them know what you want. When that changes for you, let them know things have changed.



non-family member if they have to guess what you would have wanted. Make it easy for them by telling them directly – what care you want if you are ill or dying, where you want to live before you die, how you want to be remembered after you die, what to do with Fluffy after you die. And many more things they will wish you had told them.

5. **Consider hiring a care manager or a daily money manager in advance of any crisis.** A Maryland-based care management company, Aging Well Eldercare, has a program called [WellSenior](#) that helps people plan their aging journey and essentially ensures that a care manager will be there for them when the need arises.

If you are interested in being proactive about your aging journey, [contact Everyday Money Management](#). We will help you be ready for life to unfold.



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