



Talking to Your Parents About Money, Care & the Future

Conversation scripts for the talks every family postpones — without a fight, without tears.

General guidance for Ontario families, prepared 2026. Programs, rules, and rates change — confirm current details with a qualified professional before acting.

The hardest part of senior planning is not the paperwork — it is starting the conversation. These scripts and rules come from families who got it right (usually after getting it wrong first).

The five rules

- Start EARLY, before a crisis — the best conversations happen when nothing is wrong.
- One topic per conversation. "Money, the house, AND the will" in one sitting guarantees shutdown.
- Ask, don't tell. Your parent is the decision-maker; you are the researcher.
- Pick the right messenger — sometimes it's the other sibling, the family doctor, or an outside advisor.
- Follow through visibly. If Dad asks for information, bring it next visit. Trust compounds.

Openers that work (steal these)

The indirect opener: "Mom, my friend's family had a mess when her dad got sick because nothing was written down. It made me realize I don't know what you'd want. Could we talk sometime — not today — about what matters to you?"

The self-disclosure opener: "I just did my own will and powers of attorney, and it made me wonder if yours are up to date. Who did you use?"

The values opener (easiest first talk): "If the time came when the house was too much, what would matter most to you — staying near your friends? The garden? Your church? I want to know what to protect."

When you hit resistance

"I'm fine, stop fussing" usually means "I'm scared of losing control." Respond by GIVING control: "You're right, you're doing great. I just want to know your wishes so that if anything ever changes, we do it YOUR way, not our best guess." Then drop it. Seeds beat sieges. Revisit in a month.

The four conversations, in the easiest order

- 1. Wishes and values — what does a good life look like at 85? (No documents, no numbers.)
- 2. The paperwork — is there a will? POAs? Where do they live? (You don't need contents, just existence and location.)
- 3. The home — what would make staying possible longer? What would make moving acceptable?
- 4. The money — enough or not enough for the plan? Offer a neutral third party if this one is tense.

For siblings: fight the problem, not each other

- Share notes after every conversation — surprises breed suspicion.
- Agree the decision-maker is the PARENT while capable; kids are advisors.
- Split roles by strength (money, health, house) instead of everyone doing everything.

CASL tip: a neutral third party changes everything. Families tell us the same sentence lands differently coming from an outside advisor. A free CASL consultation can be that first step.