



# What to Know Before Hiring In-Home Care

We recently received a message from a client in response to a flyer we sent out about hiring a caregiver. What they shared wasn't just feedback—it was a story. A story that powerfully underscores why we go beyond traditional financial planning— offering not just financial advice, but real-life guidance and resources for the transitions and decisions that shape our clients' lives.

*"This is a great article. We had a very bad experience with home care with Laura's\* mom and dad..."*

It began, as many caregiving stories do, with urgency and trust. Laura's family needed live-in care for her aging parents and went with a local agency recommended by a friend. But what followed was a cascade of missteps—legal oversights, under-the-table dealings, and misclassification of caregivers as independent contractors.

Hours were underpaid, regulations ignored, and when serious red flags emerged—including suspicious substances discovered in the home—the family made the difficult decision to let one caregiver go. That caregiver connected with a law firm, and both the family and the agency were sued. Despite having evidence of the agency's wrongdoing, the family ultimately chose to settle quietly for nearly \$100,000—to avoid drawing further legal attention from the remaining caregivers.

Their reflection? *"Have an attorney review the contract before signing."* It was an expensive lesson—one they're now determined to share with others.

Their story affirmed something we've seen growing steadily over time: many of our clients are navigating major life changes that include, but go far beyond just finances—like caring for aging parents, choosing long-term care options, or managing estate responsibilities.

That's why we created the caregiver flyer in the first place. At Life By Design, we're not just here to manage your investments. We're here to walk alongside you through every chapter of your journey—offering insights, tools, and perspective for the complex and deeply personal decisions that shape your future.

Whether it's a checklist for hiring in-home care, developing and effectively communicating your living care plan, or building an estate plan that supports your values, our mission is the same: to help you live intentionally, confidently, and well—by design, not by default.

If you or someone you know is in the process of hiring a caregiver, we encourage you to review the flyer that inspired this story. It includes a practical checklist of what to look for, questions to ask, and red flags to avoid. Whether you're just starting the process or reevaluating existing care, this resource is designed to empower you with clarity and confidence.

[\[Click here to view, download, or share the flyer →\]](#)

If you're facing caregiving decisions—or want to make sure your future plan accounts for them—know that we're here to support the whole picture.

\*Name has been changed

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