THE FAMILY READY GUIDES · BOOK 3

The Sibling Agreement

Companion Resources: printable worksheets, scripts and tools

Everything in this pack matches a chapter of the book. Print what you need, write on it, and keep it with your agreement and your Family File. Each page shows the chapter it belongs to.

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> **Please note.** This pack gives general tools for family planning and communication. It is not legal, financial, tax, medical or other professional advice. Laws, programs and terms (for example, the name of the person who holds a power of attorney) differ by province, territory and state and change over time. Where the law matters, ask a lawyer or accountant licensed where your parents live.

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How to Use This Pack

Start here

You do not need everything. Most families need about a third of this pack. Use the path below, and pick up the other pages when a chapter sends you to them.

The seven-step path

1. Get the facts: Resource 1 (Care Snapshot).
2. Take stock: Resource 2 (Capacity Inventory), one per sibling. Resource 3 helps if you are unsure what the work includes.
3. Meet: Resources 5 and 6 (invitation, ground rules, agenda and notes).
4. Divide the work: Resource 7 (Responsibility Map).
5. Divide the money: Resource 8 (Money Plan, Expense Log, reports).
6. Divide the decisions and agree how to talk: Resources 9 and 10.
7. Write it down, sign it, review it: Resources 11 and 16.

A companion workbook (Excel) holds the Responsibility Map hours, Expense Log, contribution planner, quarterly report and review calendar with the arithmetic done for you. Use it if your family prefers a shared spreadsheet; use these pages if you prefer paper.

Contents

No.	Resource	Book chapter	Approx. pages
1	Care Snapshot	Ch. 4	2
2	Capacity Inventory (one per sibling)	Ch. 5	2 each
3	Four Kinds of Work: Task Inventory and Hours	Ch. 2, 7	2
4	Fairness: My Definition and the Fairness Test	Ch. 3	1
5	Meeting Invitation, Ground Rules and Opening Lines	Ch. 6	2
6	Meeting Agenda and Notes	Ch. 6	2
7	Responsibility Map (worked example and blank)	Ch. 7	2
8	Money Plan: pools, Expense Log, contributions, quarterly report, loans and gifts, care payment checklist	Ch. 8	6
9	Decision Guide and Disagreement Record	Ch. 9	2
10	Communication Plan, Weekly Update and Wording Swaps	Ch. 10	2
11	The Sibling Agreement (fill-in) and One-Page Short Form	Ch. 11	6
12	Conversation Scripts	Ch. 12–15	3
13	Care Circle List	Ch. 13	1
14	Keepsake Wish List and Fair-Choice Sheet	Ch. 14	2
15	Parent Conversation Prep	Ch. 15	1
16	Check-In Record, Quarterly Review, Handover Sheet and Review Calendar	Ch. 16	5
17	First-Week Assignment Sheet and Closing Meeting	Ch. 17	2
18	Questions for Professionals	Ch. 4, 8, 11, 14	2

No.	Resource	Book chapter	Approx. pages
19	Caregiver Self-Check	Ch. 12, 16	1

Resource 1 · Care Snapshot

Chapter 4 · Aim for two pages. One person drafts; everyone corrects. Update every 3–6 months or after any major change.

Parent(s) / person(s) this is about	Date and prepared by

A. How are our parents doing right now?

Question	Notes
Health: conditions, mobility, memory, vision, hearing, recent hospital stays	
Daily living: meals, bathing, dressing, medications, housekeeping, shopping	
Safety: falls, wandering, stove accidents, driving, scams or unusual calls	
Social life: isolation, loneliness, mood	
In their own words: how do they say they are doing?	

Resource 1 · Care Snapshot (continued)

Chapter 4

B. Help they get now

Who or what	What they do	How often	Cost / month

Include family, paid services, community programs, neighbours and friends.

C. What they want

Question	Notes
Where do they want to live, and for how long?	
What will they accept? What do they refuse?	
Who do they trust to speak for them?	
What do they say they fear most?	

D. What is likely to change in 1–3 years?

Ask the family doctor or a social worker. Plans built only for today get overwhelmed.

E. Monthly cost

Item	Per month	Paid from
Housing		
Food		
Medications		
Home care / help		
Transport		

Item	Per month	Paid from
Equipment / supplies		
Other		
TOTAL (and gap between income and costs)		

Resource 2 · Capacity Inventory

Chapter 5 · One per sibling. Complete it on your own, honestly, before the meeting. It is a description, not a defence.

Name	Date

Question	Notes
TIME: hours per week or month I can realistically give. Best days and times. Hard days and times.	
Work flexibility: fixed hours or flexible? Can I take paid or unpaid leave?	
DISTANCE: how far do I live? How long and how costly is a trip, and how often could I go?	
MONEY: regularly, occasionally, only in emergencies, or not now? (You do not have to share amounts.)	
What I am already paying for (mortgage, children, debts), and anything I would rather not share	

Resource 2 · Capacity Inventory (continued)

Chapter 5

Question	Notes
SKILLS: what I am good at (paperwork, medical language, cooking, repairs, patience, research, technology, negotiation, calm in a crisis)	
What I find very hard (hospitals, money, confrontation, seeing a parent unwell, personal care)	
HEALTH AND ENERGY: anything I am managing that limits what I can do? Do I need rest or support now?	
OTHER RESPONSIBILITIES: children, partner, business, other relatives, job. Anything changing in the next year?	
Two things I would be willing to do	
Two things I really cannot do	
I can’t do _____, but I can do _____.	
What would make this sustainable for me is…	

Resource 3 · The Four Kinds of Work: Task Inventory and Hours

Chapters 2 and 7 · List what is done now, what is not being done, and rough hours. Tick the tasks that apply, add your own.

Task	Who does it now	Hrs / month	Not done?	Notes
1. Hands-on care				
☐ Driving to appointments, shopping, errands				
☐ Meals, cleaning, laundry				
☐ Personal care (bathing, dressing, medication help)				
☐ Companionship, visits, calls				
☐ Overnight stays (hospital or home)				
☐ Home repairs, yard work, snow removal				
2. Logistics and administration				
☐ Booking and tracking appointments				
☐ Talking to doctors, nurses, social workers, agencies				
☐ Prescriptions and pharmacy pickups				
☐ Applying for services, benefits, programs				
☐ Insurers, banks, government				
☐ Keeping the Family File up to date				
☐ Arranging, hiring and supervising home care				
3. Money				
☐ Paying bills and tracking spending				
☐ Managing accounts (as attorney or supporting a parent who manages their own)				
☐ Taxes, benefits, reporting				
☐ Researching costs and options				
☐ Keeping receipts and records				
4. Emotional and decision-making				
☐ Being the person the parent calls when scared or lonely				
☐ Staying calm in a crisis				
☐ Holding information about everyone’s wishes				
☐ Making hard calls (hire help, move, stop driving)				
☐ Keeping the peace between siblings				

Task	Who does it now	Hrs / month	Not done?	Notes
☐ Remembering, tracking and worrying				
☐ (add your own)				
☐ (add your own)				
☐ (add your own)				

Invisible work check: Look at categories 2 to 4. Whose name is on them? Work that has no name cannot be shared.

Resource 4 · Fairness: My Definition and the Fairness Test

Chapter 3

My one-sentence definition of “fair”

Question	Notes
What would feel fair to me?	
What would feel unfair to me?	
Three contributions other than time my siblings could make	

The Fairness Test: score any proposed division

Mark Yes, Not sure or No for each question. Every “No” or “Not sure” is something to talk about before you agree.

Question	Yes	Not sure	No	Fix
1. Is it clear? Can everyone say in one sentence who does what?	☐	☐	☐	
2. Is it visible? Will everyone see the work being done?	☐	☐	☐	
3. Is it sustainable? Can the person doing the most keep going for two years?	☐	☐	☐	
4. Is it flexible? Can it change when life changes?	☐	☐	☐	
5. Does everyone have a say? Did each person agree, or was it imposed?	☐	☐	☐	
6. Would I accept this role if I were in my sibling’s shoes?	☐	☐	☐	

If the answer to question 6 is “no”, keep talking.

Resource 5 · Meeting Invitation, Ground Rules and Opening Lines

Chapter 6 · Send the invitation, the Care Snapshot, the Capacity Inventory and the ground rules a week ahead.

Invitation (email or message). Edit to sound like you.

> **Subject:** Working out how we share what Mom and Dad need

Hi [names],

I'd like us to meet for about two hours to work out how we share what [Mom / Dad / Mom and Dad] need, so that no one is carrying too much. I'll send the facts ahead of time. Everyone gets heard, and nobody gets blamed.

Could we meet on [date options], by [video / at neutral place]? Before then, could you each read the attached Care Snapshot, fill in the Capacity Inventory on your own, and send back any corrections?

Whatever we decide, I want us to still be talking in five years.

[Your name]

Meeting set-up checklist

☐ Date, time and format chosen (neutral place or video; not at a holiday; not in the parent's home)
☐ At least two hours blocked, with a break
☐ Care Snapshot, Capacity Inventories and ground rules sent a week ahead
☐ Decided in advance: parents, partners and any facilitator (siblings make the plan)
☐ Facilitator chosen: _____ Note-taker chosen: _____
☐ Phones away, children cared for, nothing urgent in the next hour

Resource 5 · Ground Rules and Opening Lines

Chapter 6 · Print this page large and put it where everyone can see it.

Our ground rules

1. One person speaks at a time.
2. No interrupting, no name-calling. We talk about the problem, not each other's character.
3. Use "I" statements: "I feel overwhelmed when…" rather than "You never…"
4. The past is off the table today. If an old hurt needs attention, we set a separate time.
5. Everyone gets heard. We go around the circle before decisions are made.
6. What's said stays here, unless we agree to share it.
7. We aim for a plan, not perfection. We can adjust it later.
8. Our parents' wishes come first.

Opening lines that help

- "I want to start by saying that I love you both, and I think we all want the best for Mom."
- "I don't think any of us has been doing this wrong. I think we've been doing it without a plan."
- "I'd like to hear what each of you is dealing with, because I may not know."
- "Whatever we decide, I want us to still be talking in five years."

If tempers flare

- Call a break: fifteen minutes, a walk, a glass of water.
- Restate the purpose: "We're here for Dad."
- Narrow the topic: "Let's just agree on this month's appointments, and come back to the rest."
- End kindly and plan to try again, possibly with a facilitator. A failed meeting is not a failed family.

Resource 6 · Meeting Agenda and Notes

Chapter 6 · About two hours. Date: _____ Attending: _____

Time	Item	Notes and decisions	Who	By when
0:00–0:10	Welcome. Read ground rules. State the purpose: to agree how we'll share the care of our parents.			
0:10–0:30	The facts. Review the Care Snapshot, correct it, agree on what is true.			
0:30–0:55	Capacity. Each sibling shares in turn, uninterrupted. Others ask only clarifying questions.			
0:55–1:05	Break			
1:05–1:35	First draft of main roles (Responsibility Map on a whiteboard or shared document)			
1:35–1:50	Money and decisions. List questions to settle; assign who drafts proposals.			
1:50–2:00	Wrap-up. Next steps, next meeting date, thank each other.			

Parking lot: topics for another day (including past hurts that need their own conversation)

Resource 6 · Meeting Agenda and Notes (continued)

Chapter 6

Decisions made today

Decision	Owner	Date

Next meeting

Date and time	Format / place	Facilitator and note-taker

How it went (a minute at the end)

Each person finishes the sentence: “One thing I appreciated today was…”

Resource 7 · Responsibility Map: Worked Example

Chapter 7 · A filled-in map for three siblings. Every task has a lead and a backup. No task is “everyone’s job.”

Task	Lead	Backup	How often	Hrs / month
Driving to medical appointments	Denise	Paul	Monthly or as needed	6
Booking and tracking appointments	Anita	Denise	Ongoing	4
Pharmacy and medication list	Denise	Anita	Monthly	2
Paying bills, tracking expenses	Paul	Anita	Monthly	3
Insurance, benefits, government forms	Anita	Paul	As needed	3
Weekly visit and groceries	Denise	Paul	Weekly	12
Daily phone call	Anita	Paul	Daily	8
Home repairs and yard work	Paul (hires help)	Denise	As needed	2
Weekly update to the family	Denise	Anita	Weekly	2
Respite weekends for the main carer	Paul and Anita	—	Every two months	4

Reading the map. In this example Denise leads four tasks and carries the most visible work, while Anita and Paul carry the thinking and the paperwork. The limit rule, such as “no more than six hours a week of driving and errands; more triggers a conversation,” is what stops the default role from growing quietly.

Step by step

1. List every task (add hospital emergencies, holidays, and transport when the lead is away).
2. Match tasks to strengths using the Capacity Inventories.
3. Balance the load: add rough hours per sibling. Does one person carry far more? Adjust or add compensating contributions.
4. Name backups, and tell backups they are backups.
5. Set the emergency rule: who is called, who goes first, how others support.
6. Try it for three months, then check in and adjust.

Resource 7 · Responsibility Map: Blank

Chapter 7 · Date: _____ Next review (3 months): _____

Task	Lead	Backup	How often	Hrs / month

Total hrs / month: Sibling A ____	Sibling B ____	Sibling C ____	Sibling D ____
Time limit set?	Time limit set?	Time limit set?	Time limit set?

Tasks with no taker (decide: hire help, share it, or lower the standard):

_____

Resource 8A · Money Plan: The Three Pools

Chapter 8 · Keep these three pools separate. Mixing them is the biggest source of confusion and suspicion.

Pool	What it is	Our rules
1. Our parents' money	Pays for their own care and expenses (and sibling travel, if the parent agrees).	Who pays bills: _____ Records kept in: _____ Shared with all siblings every: _____ Parents' money never mixed with a sibling's own.
2. Out-of-pocket expenses	Small amounts siblings pay on a parent's behalf (groceries, taxi, prescription, parking).	Reimbursed from: _____ Record in the Expense Log with receipt. Settle up: _____ (monthly is common) Pre-approval over: $_____ Gifts (not reimbursed): _____
3. Sibling contributions	Money siblings choose to give when a parent's money is not enough.	Contributing? ☐ Yes ☐ No Method: ☐ Equal ☐ Proportional ☐ By role ☐ Voluntary with a minimum Covers: _____ Paid to: _____ (parent's account or provider; avoid cash) Review date: _____

Large decisions

"Large" in our family means anything over $_____ that is not routine. We agree before spending. Any sibling can ask to see the records at any time.

> **Watch out.** If a sibling resists any records, or says "it's none of your business," slow down, ask a lawyer and, if needed, bring in a neutral third party. The same records that protect honest siblings expose dishonest ones.

Resource 8B · Expense Log

Chapter 8 · One line per expense, with a photo or copy of the receipt. Settle up on the agreed day.

Date	Paid by	Item or purpose	Amount	Receipt?	From parent's funds?	Reimbursed (date)
2026-03-04	Paul	Walker (example)	$180.00	☑	☑	2026-03-31
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	
				☐	☐	

Row 1 is an example. Month: _____ Total this page: $_____

Resource 8C · Sibling Contribution Planner

Chapter 8 · Use only if your parents' money does not cover their costs. There is no universal obligation, and some siblings cannot afford to contribute.

Step	Our answer	Notes
Monthly shortfall (costs minus parents' income) $		
What it pays for (agency, residence, modifications, travel)		
Division method (equal / proportional / by role / voluntary with a minimum)		
How it is paid (monthly transfer to a dedicated account in the parent's name, or direct to provider)		
Who tracks it		
What happens if a sibling can no longer continue (review date)		

Sibling	Share (% or $)	Method of payment	Starts / reviewed

Proportional sharing: share = (your income ÷ total of all siblings' incomes) × monthly shortfall. Sharing incomes is optional. A trusted third party, such as an accountant, can calculate shares without revealing figures. The companion workbook does this arithmetic.

Resource 8D · Quarterly Financial Report

Chapter 8 · One page, shared with all siblings. Quarter: _____ Prepared by: _____

Item	This quarter	Notes
PARENTS' MONEY		
Income received		
Regular costs paid		
Large or unusual payments		
Balance change		
OUT-OF-POCKET		
Total spent by siblings		
Reimbursed to date		
Still owed (to whom)		
SIBLING CONTRIBUTIONS		
Contributed this quarter		
Pledged vs. paid		
ACCOUNT CHANGES		
New payees, new signers, changes to accounts		

Resource 8E · Loans, Gifts and Advances Record

Chapter 8 · Never leave these ambiguous. Share the record with all siblings. It matters later, especially in estates.

Date	From	To	Amount	Loan or gift?	Terms (repayment, notes)
				☐ L ☐ G	
				☐ L ☐ G	
				☐ L ☐ G	
				☐ L ☐ G	
				☐ L ☐ G	
				☐ L ☐ G	
				☐ L ☐ G	
				☐ L ☐ G	
				☐ L ☐ G	
				☐ L ☐ G	

Checklist: if a sibling will be paid for care

☐ Parent has decided (it is their money, their decision)
☐ Written personal care or caregiver agreement drafted by a lawyer: services, payment, terms
☐ All siblings told; no hidden payments
☐ Accountant consulted on tax and benefit effects for payer and recipient
☐ Estate considered (undocumented cash can look like a gift or loan)
☐ Review date set

Resource 9 · Decision Guide

Chapter 9 · Adjust dollar amounts to your family. Put the finished guide in the agreement and the Family File.

Level	Examples for our family	Who decides	Who is told
1 Everyday	What to buy, which day to visit, handling a minor problem. Example: _____	The task lead	Others, if it matters
2 Routine (up to $_____)	Booking an appointment, hiring a regular cleaner, buying a walker. Example: _____	The relevant lead, after checking with the parent	All siblings, after
3 Significant (over $_____)	Spending over the amount, changing the care plan, hiring an agency, starting or changing medication at the family's initiative.	Lead proposes; siblings consulted; legal decision-maker decides, with the parent's agreement if possible	All siblings, before
4 Major	Moving to a residence, selling a home, long-term care, major surgery, ending care, funeral arrangements.	The parent if able; otherwise the legal decision-maker with family input. Aim for consensus.	All siblings, with time to think

Our legal decision-makers	Name and document
Attorney for property / financial POA	
Substitute decision-maker / health-care proxy	
Tie-breaker (who has the final say, by area)	
Mediation plan (who we call, who pays)	

Use the legal term for your province, territory or state. Book 2, Chapter 7 explains these documents.

Resource 9 · Disagreement Record

Chapter 9 · Work down the steps. Do not skip to the tie-breaker.

Step	Our notes
1. State the issue in one sentence	
2. Is it a disagreement about facts (“Is it safe?”) or values (“Is independence worth the risk?”)	
3. Return to the parent’s wishes: what have they said or written?	
4. Outside input (doctor, social worker, care assessor, lawyer)	
5. Time allowed (unless urgent)	
6. Tie-breaker applied	
7. If still stuck: mediation. Who and when?	

Information-sharing agreements: The decision-maker shares key information promptly. Any sibling can ask for records. No sibling overrides another’s decision by contacting doctors or providers. Major conversations with the parent are shared with the group, with the parent’s permission.

Resource 10 · Communication Plan

Chapter 10

Question	Our agreement
Urgent matters are handled by…	
Routine questions go to… (channel) and are answered within…	
Quiet hours (nobody is expected to reply)	
The communicator (weekly update) and the day it is sent	
Where documents, calendar and records live (shared folder / calendar)	
What does NOT go in the group chat (venting, accusing, relitigating)	
Monthly check-in: day, time, who hosts	
First monthly check-in date	

Weekly update template (three lines)

What happened this week:
What's next:
What help is needed (task, who, by when):

Resource 10 · Wording Swaps and Communication Traps

Chapter 10 · Describe the situation, say how it affects you, make a clear request, ask what they think.

Instead of…	Try…
“You never help.”	“I’m feeling overloaded this month, and I’d like to talk about sharing the driving.”
“You’re being controlling.”	“I’d like to be part of this decision. Can we talk before it’s final?”
“It’s all up to me.”	“I’m at my limit with the appointments. Can we look at the map and adjust?”
“You don’t get it.”	“Let me tell you what a typical Tuesday looks like for me.”

Listening: four moves

- Let them finish.
- Repeat what you heard: “So you’re saying…”
- Ask a question before you answer.
- Acknowledge the feeling, even if you disagree: “That sounds really hard.”

Common traps and what to do

Trap	Try this
The silent sibling	Check in privately and gently. Ask what would make it easier to take part.
The fire-hose sibling	Agree on a format, such as a short weekly note, and offer a time for a deeper conversation.
The triangle	“It sounds like you should talk to her directly. Would it help if I came with you?”
The parent as messenger	Never use a parent to carry messages or take sides.
Keeping score	Use the map and the log, and let them speak for themselves.

> **Thank each other.** “Thank you for taking Dad on Thursday. I know it was hard.” It costs nothing. Make it a habit.

The Sibling Agreement

Resource 11 · Chapter 11 · Replace the bracketed words, delete what doesn't apply, and have each sibling read and edit it before signing. If it involves caregiver payments, property or large sums, have a lawyer review it.

For the care of: [parent names]

Between: [sibling names]

Date: [date] **Next review:** [date]

1. Why we are doing this

We love our parents and each other. We are making this agreement so that our parents' needs are met, so that no one of us carries more than they can sustain, and so that we stay close. Our parents' wishes come first.

2. Our principles

- We will be honest, kind and specific with each other.
- We will not make decisions behind each other's backs.
- We will assume good intentions.
- We will keep records and share them.
- We will change this agreement when life changes.

3. The situation today

[Attach or summarize the Care Snapshot: health, daily living, current help, our parents' wishes, what we expect to change, and the costs.]

4. Roles and responsibilities

[Attach the Responsibility Map (Resource 7): a lead and a backup for every task.]

5. Time limits

No sibling will be expected to give more than [number] hours a week on average. If a task regularly needs more, the lead will tell the group and we will change the plan or add paid help.

6. Money

Our parents' money. Our parents' costs will be paid from our parents' money wherever possible. [Name] will pay bills, keep records and share them with all siblings every [month / quarter]. Our parents' money will never be mixed with any sibling's own money.

Out-of-pocket expenses. Anyone who pays for our parents will record the date, amount and purpose in the Expense Log, with a receipt. We will reimburse these costs [monthly] from [our parents' account / the shared contribution]. Spending over $[amount] needs agreement first.

Sibling contributions. [We have / have not] agreed to contribute money. If we have: each will contribute [amount or method] to [purpose] by [date or schedule].

Payment for care. [No sibling will be paid for care. / Our parents have agreed that [name] will be paid [amount] for [services], under a written care agreement reviewed by a lawyer, and all siblings have been told.]

Loans and gifts. Any loan or gift to or from our parents will be written down and shared with all of us.

7. Decisions

We will use the four decision levels. Level 2 decisions are up to $[amount]. Level 3 decisions are over $[amount] or involve a change in the care plan. Level 4 decisions are major changes such as moving, selling a home, long-term care and end-of-life care.

Legal decision-makers. [Name] holds our parents' [power of attorney for property]. [Name] is our parents' [substitute decision-maker for personal care]. They will act in line with our parents' wishes and the law, consult the rest of us, and keep us informed.

If we disagree. We will state the issue, check the facts, return to our parents' wishes, get outside advice and allow time. If we remain stuck, [name] will decide, as our parents' legal decision-maker, or we will use a mediator.

8. Communication

- Urgent matters: phone call.
- Routine matters: our group chat, with replies within [24 hours].
- Weekly update from [name] every [day].
- Monthly check-in on [day / time]. Quarterly review in [months].
- Hard conversations happen by phone or video, not in the group chat.

9. Emergencies

In a medical emergency, the first call goes to [name], then [name]. [Name] is our communicator and will update everyone at [times]. [Name] will go to the hospital and speak to staff with our parents' legal decision-maker. We will keep the Emergency One-Pager and Family File current (see Before They Need You).

10. If there is a problem

If someone is unhappy with how this is working, they will say so, privately and kindly, to the person involved. If it isn't resolved, they will bring it to the group. We will not use our parents to carry messages.

11. Stepping back

Any of us may need to step back. We will say so early, hand over our tasks carefully, and review the plan without blame.

12. Review and change

We will review this agreement every [three] months and after any major event. Any change needs the agreement of all of us, and will be dated and shared.

13. Our parents

Our parents have been told about this agreement [and have reviewed it / and have asked not to see it]. Nothing here overrides their wishes, their legal documents or the law.

Signatures

Name	Signature	Date

A signature is a sign of commitment, not enforcement. This is a family document, not a contract for a court, unless a lawyer drafts it as one.

Resource 11 · One-Page Short Form

Chapter 11 · For families who want the essentials on a single sheet. Use it as a first agreement, then grow into the full version.

	The Sibling Agreement (short form)
For the care of	
Between	
Date / next review	
Our principles	Honest, kind and specific. No decisions behind each other's backs. Records kept and shared. Parents' wishes first. Change when life changes.
Who does what	See attached Responsibility Map.
Time limit	No more than ____ hours/week per sibling on average; more triggers a conversation.
Money	Parents' money pays first. Bills paid by _____. Records shared every _____. Expenses repaid _____. Pre-approval over $_____.
Decisions	Level 2 up to $_____; Level 3 over $_____; Level 4 is major. Tie-breaker: _____. Mediation: _____.
Communication	Urgent: phone. Routine: chat, reply in _____. Weekly update: _____ (day). Monthly check-in: _____.
Emergencies	First call: _____. Hospital: _____. Updates to everyone: _____.
Review	Every ____ months and after major events.

Name	Signature	Date

Resource 12 · Conversation Scripts (1 of 3)

Chapters 12 and 13 · Starting points. Change the words until they sound like you.

To a sibling who isn’t helping (private, kind, curious)

> **Open:** “I’ve been thinking about how we’re sharing Mom’s care, and I want to understand where you are with it. Can we talk?”

Then listen. Questions to ask yourself first: Do they know what’s needed? Have they been asked clearly? Is something else going on? Do they feel shut out? Are they afraid? Is it a pattern?

Specific requests (a start, an end, a clear result)

- “Could you handle Dad’s pharmacy refills for the next three months?”
- “Could you call Mom every Sunday?”
- “Could you pay for a cleaner twice a month?”
- “Could you take two weeks in August so I can go away?”
- “It’s not too late. Here’s a place to start.”

If the answer is no

> **Say:** “I understand. I’m going to plan on you not taking on tasks, and I’ll let you know if that changes.”

Then: keep the door open, keep them informed, keep records, do not keep a ledger of resentment, and cut your own commitments to what you can sustain.

If you are the sibling doing too much

> **Say:** “I want to do this with you, not instead of you. Here’s what I’m carrying right now. Which of these could you take on?”

Bring numbers: “I did twenty-two hours this month. Here’s the breakdown.”

If you are the sibling watching

- “I can see how much you’re carrying. Thank you.”
- “I’m coming for two weeks in August. You’re going away.”
- Offer something concrete, not “let me know if you need anything.”

Resource 12 · Conversation Scripts (2 of 3)

Chapters 13 and 14

Inviting a step-parent into the plan

> **Say:** “You’ve done so much. We’d like to help, in whatever way you’d find easiest. Would it be OK if I came on Tuesdays?”

Reaching out to an estranged sibling (offer, don’t insist)

> **Message:** “Mom is not well. I wanted you to know. Please tell me if you would like updates, and how.”

Respect the answer. Do not speak for them. If contact is harmful, you can inform without involving.

Asking about a power of attorney’s records (politely)

> **Say:** “I’d like to understand how things are going with Dad’s accounts. Could we look at the quarterly summary together at the next check-in?”

Raise concerns with the group, not as an accusation. Many suspicions come from missing information. If concerns persist, see a lawyer.

Asking a parent about their will (without needing details)

> **Say:** “Mom, we don’t need to know the details of your will. But would you be willing to tell all of us, together, who you’ve chosen as executor, and whether there’s anything you’d like us to know about how you want things handled? It would prevent a lot of guessing.”

Separating caregiving from inheritance

> **Say:** “Before we go further, let’s decide whether extra care will be recognized in any way, and how. Either answer is fine, as long as we say it out loud and write it down.”

Agreeing on keepsakes in advance

> **Say:** “Can we agree now on a fair way to choose, so that none of us has to argue about it when we’re grieving?”

Resource 12 · Conversation Scripts (3 of 3)

Chapters 15 and 17

Asking why a parent refuses help

> **Ask:** “What worries you about having someone help?”

Common reasons: pride, cost, strangers in the home, fear of what comes next, family values, denial or memory loss, past bad experiences.

Easing it

- “It would give me peace of mind.” (frame it as help for you)
- “Which would you prefer, this one or that one?” (let them choose; offer two)
- “Let’s try it for a month.” (limited time)
- Start small: a weekly cleaner, meal delivery, a ride service.

When a parent tells you something different from your sibling

- Share within the group, with the parent’s knowledge: “Dad mentioned he’s worried about money. Did he say the same to you?”
- Don’t take bait. If a parent criticizes a sibling, listen without joining in.
- Gently set a boundary: “I love you, and I’m not comfortable keeping secrets from Denise.”
- Check facts directly with the sibling before reacting.

When a parent’s wishes may be changing, or capacity is a worry

Do not confront with accusations. Ask questions, express care, and bring concerns to the siblings together. If you worry about capacity or pressure, see a lawyer or the family doctor.

Near the end of life

- “Who will speak to the care team, and will everyone get the same information?”
- “Some of us want to be at the bedside and some of us can’t bear it. Neither means less love.”
- “Let’s take shifts so we can all rest.”

Resource 13 · Care Circle List

Chapter 13 · Everyone who is, or might be, part of your parents' care: siblings, step-relatives, partners, friends, neighbours, community groups.

Name	Relationship	Role they might want	Their limits	Informed how / by whom

Question	Notes
Who is part of the agreement, and who is informed only? (Decide with your parent.)	
Is there an estranged relative? How, and whether, will they be informed (decide with your parent)?	
For an only child: who forms the small care circle (friend, cousin, neighbour, community group)?	

Resource 14 · Keepsake Wish List

Chapter 14 · Ask each parent to say who should have what. Ask a lawyer whether and how a list can be binding where they live.

Item	Where it is	Who should have it	Its story (photo taken? ☐)

Parent's name: _____ Date: _____ Shared with: _____

Resource 14 · Fair-Choice Sheet (Keepsake Rotation)

Chapter 14 · Do not clear a house in the first weeks after a death. Grief affects judgment.

The method

1. Agree a rule for veto items (items someone feels deeply attached to) and talk through why.
2. Draw for order (numbers in a hat, or a coin and card draw).
3. Round 1: each sibling in turn chooses one item.
4. Round 2: the order reverses. Repeat, alternating direction.
5. Whatever none of you wants: share, donate or sell. Don’t leave one person to clear it alone.
6. If it gets heated: take a break, bring in a mediator.

Round	Draw order	Chooses	Item chosen
1			
1			
1			
1			
2			
2			
2			
2			
3			
3			
3			
3			

Veto items and why: _____

Resource 15 · Parent Conversation Prep

Chapter 15 · Your parent has the right to make their own decisions. Your role is to inform, offer options, reduce risk and stay close.

Question	Notes
What I am worried about (specific, one sentence)	
What I think my parent’s reason for refusing may be (pride, cost, strangers, fear, values, denial, past experience)	
Question I will ask, with curiosity: “What worries you about…?”	
One small, low-risk service to offer as a trial (for how long?)	
Two options they can choose between	
A trusted voice who could help (doctor, faith leader, friend)	
What we siblings have agreed to share afterward (no secrets from the group)	
Their answer, and what we will try next	

Resource 16A · Monthly Check-In Record

Chapters 10 and 16 · Thirty minutes. Date: _____ Present: _____

Question	Notes
How is our parent doing?	
What went well? What was hard?	
Responsibility Map: anything to adjust?	
Money: Expense Log up to date? Any surprises?	
Decisions made or coming up	
How are we doing? Anyone close to burnout?	
Changes to the agreement	
Anything coming up?	
Date of next check-in	

Resource 16B · Quarterly Review

Chapter 16 · One hour. Quarter: _____ Update the agreement, date it and re-share it.

Area	Questions	Notes / action
1. Our parents	How are they doing? What has changed? What have they said they want? Is the Care Snapshot up to date?	
2. The work	Is each task still being done? Is anyone overloaded? Is anything slipping?	
3. The money	Are the records complete? Are contributions working? Any surprises coming?	
4. The decisions	Have any decisions been made that we should discuss? Was the Decision Guide followed?	
5. Communication	Do we feel informed? Is anything creating friction?	
6. Us	How is each of us doing personally? Is anyone close to burnout?	
7. Changes	What should we change in the agreement?	

Events that trigger an early review

☐ A hospital stay, fall or new diagnosis
☐ A move to a residence, or a change in who lives with your parent
☐ A sibling’s change of job, health, family or location
☐ A change in your parents’ finances
☐ A death in the family
☐ A feeling of resentment that doesn’t go away
☐ A scam attempt on your parents (Book 1 explains how to respond)

Resource 16C · Handover Sheet (When a Sibling Steps Back)

Chapter 16 · Make it safe to say “I can’t do this role anymore.” Reply: “Thank you for telling us. Let’s work out what changes.”

Question	Notes
Role being handed over	
What the role involves (weekly / monthly / yearly)	
Where the information is (logins held by the family file, contacts, calendar, paperwork)	
Who is taking it on, and from when	
Contacts who need to be told (doctor, pharmacy, agency, bank)	
Does the whole map need review? Is paid help the answer?	
Date shared with all siblings	

Resource 16D · Review Calendar (12 Months)

Chapter 16 · Put these in everyone's calendar. Write on the first page of the agreement: "Next review: [date]."

Month	Weekly update (day)	Monthly check-in (date / time)	Quarterly review (date)
			—
			—
			—
			—
			—
			—
			—
			—

Fill the Month column with your actual months. Quarterly review rows are blank in every third month.

Pair check-ins with something pleasant: a shared meal, a favourite call time, a few minutes of news that isn't about care. You are siblings first, caregivers second.

Resource 17 · First-Week Assignment Sheet

Chapter 17 · Agree now who will manage which tasks. Everyone is tired and grieving; most harsh words in these days are about pain. Book 2, Chapter 14 has a First-Week Checklist.

Task	Lead	Backup	Done
Notify immediate family and close friends			☐
Call the funeral home / arrange the service (follow the parent's written wishes)			☐
Write the notice or obituary			☐
Look after the surviving parent			☐
Manage guests, food, lodging			☐
Speak with the executor / estate trustee and lawyer			☐
Keep a log of who spent what (costs agreed together)			☐
Secure the home; pause deliveries; check mail			☐
Pause or notify accounts as the executor directs			☐

Parent's funeral or end-of-life wishes recorded in the Family File: ☐ Yes ☐ Not yet (ask)

Resource 17 · Closing Meeting

Chapter 17 · Your agreement has done its job. Mark its end.

- ☐ Thank each other. Name one thing each person did that mattered.
- ☐ Share the records so everyone has what they need for the estate.
- ☐ Agree how to divide or handle any shared costs left over.
- ☐ Be patient with the estate: it takes many months, sometimes longer. The executor’s duties are legal duties; siblings who are not executors can expect honesty and information within the law.
- ☐ Decide how you will stay in touch. The relationship doesn’t have to end when the care does.

Question	Notes
How do we want to stay close? (a birthday lunch, a yearly call, a shared album)	
Anything unresolved that needs a mediator or counsellor?	

Resource 18 · Questions for Professionals (1 of 2)

Chapters 4, 8, 11 and 14 · Write answers in the space. Professionals must be licensed where your parents live.

Family doctor, social worker or discharge planner (Chapter 4)

What should we expect over the next one to three years, given these conditions?
What help does my parent need now, and what will they need next?
What services or programs are available, and how do we apply?
What are the warning signs that the plan needs to change?

Lawyer (Chapters 8, 11, 14)

What are the duties of an attorney for property and a substitute decision-maker here, and how can others ask for information?
How should a personal care or caregiver agreement be set up? What does it need to say?
Is a list of personal items binding as part of a will here, and how should it be recorded?
Does an adult child have a legal duty to support a parent here?
What should we know about the house: co-ownership, buy-outs, selling?
What are the executor’s / estate trustee’s duties, compensation and timelines?

Resource 18 · Questions for Professionals (2 of 2)

Chapters 8 and 12

Accountant (Chapter 8)

Which caregiving, disability and medical credits or benefits might apply to our family, and which sibling can claim what?
What are the tax and benefit effects of paying a sibling for care, for the payer and the recipient?
If parents have assets in more than one country, what do we need to report?
What records should we keep for tax purposes?

Mediator or counsellor (Chapters 6, 9, 12)

Do you work with elder-care or family disputes? Fees and format (video or in person)?
Who can attend, and can parents take part?
How many sessions do families usually need?

> **Finding help.** See “Where to Find Help” at the back of the book: family and elder-care mediation services, your law society’s lawyer referral service, home and community care programs, caregiver support groups, 211 and seniors’ abuse helplines. Check each organization’s official website by typing the address yourself.

Resource 19 · Caregiver Self-Check

Chapters 12 and 16 · This is not a medical or psychological test. It is a prompt to notice and ask for help.

In the past month, have you noticed any of these? Tick all that apply.

☐ Constant exhaustion, poor sleep or frequent illness
☐ Cancelling your own plans, friendships or health appointments
☐ Irritability, anger or hopelessness
☐ Resentment, mixed with guilt for feeling it
☐ Refusing help, or feeling only you can do it right
☐ Making decisions without consulting anyone
☐ Withdrawing from people

If you ticked several: say so out loud to your siblings, with specifics. Use the Responsibility Map to hand something over. Book a real break (a full day or weekend where someone else is in charge). Talk to your doctor, a counsellor or a caregiver support group. Taking care of yourself is not selfish. It is what makes continued care possible.

Question	Notes
One task I will hand over this month	
My respite date (within two months)	
Who I will tell	

If you or someone you care for is in danger or needs urgent help, call 911 or your local emergency number.