



HearthRow

Monthly Care Budget Worksheet

A plain way to see what an adult family home may cost each month, and how Medicaid or other help might lower it.



Money coming in each month

- Social Security or pension
- Savings you can use each month
- Family contributions
- VA benefits, if any (these are never guaranteed)



Likely monthly costs

- Room and board (usually paid privately)
- Personal care (Medicaid waivers often help here)
- Extras: supplies, outings, personal spending
- A small cushion for surprises



Help that may lower the cost

- Medicaid waiver for personal care (rules vary by state)
- State or county aging programs
- Veterans benefits, if eligible
- Note: Medicaid information is independent and never tied to a referral



Talk it through

- Ask each home which programs they accept
- Confirm what room-and-board covers in writing
- Plan for what happens if savings run low over time