

When Your Loved One Dies

A list of things to do

As difficult as it may be to attend to details, there are some things that must be completed right away. Other things can wait. This list will help you prioritize the things that are essential. Find a loved one or a friend who can help you.

Today or Tomorrow:

- Notify family members & friends
- Contact your pastor/clergy
- Notify employer(s)
- Notify school/teacher if there are children who are grieving this death
- Choose a funeral home
- Arrange for care of pets
- Choose a date for funeral or memorial service
- Choose a charity to which friends and family can donate in honor of your loved one, if desired

Within a Week

- Plan funeral or memorial service
- Write obituary
- Notify the post office to hold or forward mail
- Notify doctor/cancel prescriptions
- Locate safety deposit box
- Contact a lawyer about the will or estate
- If your loved one was a veteran, call Department of Veteran Affairs 1-800-827-1000
- Notify the Social Security Office to stop monthly checks and to see about possible death benefit 1-800-772-1213
- Notify Medicare 800-633-4227
- Contact pension plan administrator to stop checks and obtain claim form
- Notify any religious, civic or community organizations of which loved one was a member
- Remove valuables from the home and help make the home appear occupied (light timers)
- Arrange for disposal of perishables in the home and make arrangements for trash pick up
- Locate the following: will, birth certificate, social security card, marriage license, divorce papers, military papers, deed to burial property, copy of pre-arranged funeral arrangements

Within a month

- Get copies of death certificates from the funeral home (this will often take 2-3 weeks). You will need one for each financial account and legal transaction. Get at least 12
- File claim with life insurance
- Notify health insurance
- Notify car insurance

- Notify homeowners or rental insurance
- Notify registrar of voters
- Notify credit card companies
- If home is unoccupied, arrange to discontinue unnecessary services (cable, newspaper, cell phone. Do not cancel utilities)
- Contact the DMV to cancel driver's license and transfer title of vehicle
- Contact employer about any 401k plans
- Notify all three credit reporting agencies: Equifax 800-685-1111; Trans Union 800-888-4213; Experian 888-397-3742
- Check for any life insurance benefits through credit cards, loans or place of employment
- File outstanding claims for health insurance or Medicare
- Obtain copies of outstanding bills
- Locate any real estate deeds & titles
- Locate stock certificates
- Locate loan paperwork
- Locate bank and retirement account statements
- Locate last four years of tax returns
- Advise all creditors of death, in writing via registered mail
- Change ownership of assets and lines of credit
- Update your will
- Update beneficiaries on your life insurance
- Remove loved one from marketing and mailing lists
- Organize and distribute personal property
- Close on-line accounts
- Check on property tax payments if your loved one owned a home

How family or friends can help:

- Clean the house
- Mow the lawn
- Do laundry
- Wash the cars
- Prepare meals/organize others to provide meals
- Get groceries
- Polish shoes for funeral
- Get a guestbook to have at your home
- Record the names of those who send flowers or food
- Prepare a photo album, collage of pictures, or slide presentation for funeral or memorial service
- Prepare a book in which family/friends can write memories of your loved one
- Take children on an outing or care of them in your home
- Take care of flowers after the funeral or memorial service
- Stay at your loved one's home during the funeral