



WHAT TO DO AFTER A LOVED ONE DIES

CHECKLIST

FIRST STEPS

GET A LEGAL PRONOUNCEMENT OF DEATH

Do this immediately after someone dies (**within 48 hours**). This can be provided by Hospital, Nursing Home, or Hospice staff. If at home, call 911 and a medical professional can make the declaration.

This must be done in order to receive a **Death Certificate** and proceed with the other items on the checklist.

TELL LOVED ONES

- Call and tell immediate family members on the phone
- Tell close friends and extended family via phone call or text message

NOTIFY

- Their Employer
- Their Military Unit (if applicable)
- Their Church or Organizations

Only tell others on Social Media if that is appropriate for you and your family.

DETERMINE IF AFTER-DEATH ARRANGEMENTS EXIST OR MAKE A PLAN

The deceased may have made prearrangements and prepaid for their plot, cremation, etc. If they did not, discuss with the family regarding any wishes they may have had.

- Call the Funeral Home
- Order a Casket or Plan for Cremation
- Make arrangements for transporting the body
 - Crematorium for cremation
 - Funeral Home for burial
 - Medical Institution (if an organ donor or donating their body to science)

PROVIDE OR ARRANGE CARE FOR CHILDREN AND PETS

If both parents died or your loved one was a single parent, they may have made arrangements for guardianship. Until then...

- For Children: Find a temporary caregiver
- For Pets: Find a temporary home until a permanent one is arranged



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CONTACT THEIR EMPLOYER

Upon letting them know about their death, inquire if there are:

- | | |
|---|--|
| <input type="checkbox"/> Any outstanding paychecks coming | <input type="checkbox"/> Death benefits or insurances to claim |
| <input type="checkbox"/> Make plans to pick up any personal items if they worked in an office | |

WITHIN A FEW DAYS

- | | |
|--|---------------------------------------|
| <input type="checkbox"/> Secure and Lock Up the Property & Valuables | <input type="checkbox"/> Forward Mail |
|--|---------------------------------------|

LOCATE END-OF-LIFE DOCUMENTATION

Check to see if your loved one organized any end-of-life planning or pre-funeral arrangements. This will make the process easier to arrange. You'll want to look for:

- | | |
|--|---|
| <input type="checkbox"/> A Will or Trust | <input type="checkbox"/> "End-of-Life" Document |
|--|---|

MAKE FUNERAL ARRANGEMENTS

If your loved one did not have predetermined arrangements, discuss with the family the best options for their funeral and start the arrangements.

For Burial:

- Where will the Funeral take place?
- Find a Funeral Director
- Will there be a headstone?
- Where should the loved one be buried?

For Cremation:

- How and when do we get the ashes?
- How will the ashes be stored or spread?
- Write an Obituary

AFTER THE FUNERAL

SECURE COPIES OF DEATH CERTIFICATE

Get at least 10 copies. You will need this to:

- | | |
|---|---|
| <input type="checkbox"/> Close out bank accounts | <input type="checkbox"/> File Insurance Claims |
| <input type="checkbox"/> Transfer ownership of properties | <input type="checkbox"/> Have on hand if proof of death is required |

» DON'T MAKE ANY IMMEDIATE FINANCIAL DECISIONS

» DON'T MAKE ANY IMMEDIATE PROMISES TO YOUR CHILDREN OR RELATIVES



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LOCATE IMPORTANT DOCUMENTATION

Within a few weeks, you'll want to make sure these items are found to settle the estate and locate beneficiaries.

Gather Documents:

- | | |
|---|--|
| <input type="checkbox"/> Their Will or Trust | <input type="checkbox"/> A DD2 Form if Military |
| <input type="checkbox"/> Identification Documents | <input type="checkbox"/> Marriage / Birth Certificates |
| <input type="checkbox"/> Financial/Bank Accounts & Access | <input type="checkbox"/> Retirement Accounts & Access |

SETTLE ESTATE

Determine what will happen to their properties and personal items.

- | | |
|--|--|
| <input type="checkbox"/> Find the Will and the Executor | <input type="checkbox"/> Take the Will to Probate (If not in a Family Trust) |
| <input type="checkbox"/> Meet With A Trusts and Estates Attorney | <input type="checkbox"/> Make an Inventory of All Assets |
| <input type="checkbox"/> Contact A CPA (To finalize any taxes) | |

PAY BILLS AND CLOSE ACCOUNTS (UPON NOTIFYING OF DEATH)

You may need a copy of the death certificate for these listed below. Some bills may be handled by the Estate, others may have to be handled individually such as:

- | | |
|---|--|
| <input type="checkbox"/> Mortgage | <input type="checkbox"/> Student Loans |
| <input type="checkbox"/> Credit Cards | <input type="checkbox"/> Basic Utilities |
| <input type="checkbox"/> Personal Loans | <input type="checkbox"/> Car Loans |

GET COPIES OF ALL INSURANCE / BENEFITS POLICIES

Gather all policies the deceased may have had such as:

- | | | |
|-------------------------------------|--------------------------------------|---|
| <input type="checkbox"/> Life | <input type="checkbox"/> Homeowners | <input type="checkbox"/> Notify Agents of death and update plans for any personal or recreational vehicles or their residence |
| <input type="checkbox"/> Health | <input type="checkbox"/> Auto | |
| <input type="checkbox"/> Disability | <input type="checkbox"/> VA Benefits | |

OTHER IMPORTANT DOCUMENTS

Other copies of documentation that will be needed to finalize estate, assets, and liabilities:

- | | |
|---|---|
| <input type="checkbox"/> Tax Returns (Last 2 years) | <input type="checkbox"/> Copies of Credit Reports (Equifax, Experian, TransUnion) |
|---|---|



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CANCEL SERVICES NO LONGER NEEDED

Outside of Bank Accounts and Credit Cards, many forget to think about all the other types of services that many people have. Here are just a few to look to see if the deceased had and to close out:

- | | |
|---|---|
| <input type="checkbox"/> Gym Memberships | <input type="checkbox"/> Cable TV |
| <input type="checkbox"/> Cell Phone Service | <input type="checkbox"/> Internet Provider |
| <input type="checkbox"/> Streaming Services | <input type="checkbox"/> Paid Memberships to Online Organizations |

CLOSE OR DEACTIVATE SOCIAL MEDIA ACCOUNTS

Some social platforms may allow you to memorialize an account or close the account once the proper documentation is provided. Close Email Accounts as well.

ORGANIZATIONS TO MAKE SURE ARE NOTIFIED OF DEATH

Here are a list of Organizations to double check have been notified (once you have the death certificate):

- | | |
|--|--|
| <input type="checkbox"/> The Social Security Administration
(1-800-772-1213 / TTY 1-800-325-0778) | <input type="checkbox"/> Credit agencies, Bureaus, Credit Card Companies
(CLOSE CREDIT CARD ACCOUNTS) |
| <input type="checkbox"/> Life Insurance Companies | <input type="checkbox"/> The Post office |
| <input type="checkbox"/> Banks, Financial / Mortgage Institutions | <input type="checkbox"/> Utility Companies |
| <input type="checkbox"/> Financial Advisers, Stockbrokers | <input type="checkbox"/> Update Voter Registration |
| <input type="checkbox"/> Insurance Policies (TERMINATE) | <input type="checkbox"/> Department of Motor Vehicles
(CANCEL DRIVER'S LICENSE) |

AND FINALLY

DISTRIBUTE ASSETS

Make sure any items, monies, properties etc are distributed per your loved one's will or wishes.

TAKE TIME TO GRIEVE

This process can be a very time consuming and mentally draining process. Don't forget about giving yourself time to process your loss.

FOR MORE END-OF-LIFE CHECKLISTS AND GUIDES:

We provide very detailed guides & checklists for **End-of-Life Planning for Adults** and **End-of-Life Planning for Children** to help you plan. If you have any questions, please contact us at help@incaseofguides.com