

## Immediate Steps (First Few Days)

### 1. Get a Legal Pronouncement of Death

- If at home/hospice under hospice care: Call the hospice nurse. They can pronounce the death and facilitate the next steps.
- If at home without hospice: Call 911. Paramedics or the police will respond and arrange for a legal pronouncement.
- If in a hospital or facility: The staff will handle the pronouncement and paperwork.

### 2. Arrange for Organ Donation (If Applicable)

If your spouse was a registered donor or if the family consents, notify medical staff immediately.

### 3. Notify Close Family and Friends

### 4. Secure Your Home, Pets, and Dependents

- Arrange for care for children or other dependents.
- You may need to arrange for pet care or house sitting if you will be away.

### 5. Begin Arrangements with a Funeral Home

- The hospital, hospice, or medical examiner will release the body to a funeral home of your choice.
- Contact a funeral home to handle transportation, burial/cremation, and service planning.

## Within the First Few Weeks

### 6. Obtain Death Certificates

Request 10-15 official, certified copies from the funeral home or vital records office. You will

need these for financial and legal institutions.

## **7. Locate Important Documents**

- Will, Trust, and other Estate documents
- Marriage Certificate
- Birth Certificates (for spouse and children)
- Social Security cards
- Deeds and Titles (home, vehicles)
- Military Discharge papers (DD-214), if applicable

## **8. Notify Key Institutions & Government Agencies**

- Social Security Administration (SSA): Contact to stop benefits or apply for survivor benefits. (Do this quickly to avoid having to repay benefits issued after death).
- Veterans Administration (VA): If applicable, notify to stop payments and apply for survivor benefits.
- Life Insurance Companies: File claims for each policy.
- Banks & Credit Unions: Notify each institution. Inquire about joint accounts vs. individual accounts.
- Credit Reporting Agencies (Experian, Equifax, TransUnion): Request a credit report to identify all accounts in their name. Consider placing a "deceased alert" to prevent fraud.
- Department of Motor Vehicles (DMV): Cancel driver's license to prevent identity fraud.

## **9. Manage Immediate Finances**

- Identify upcoming bills and expenses.

- Notify landlord or mortgage company.
- Contact an attorney to review the will and probate process.

#### **10. Contact Employers & Benefits Providers**

- Contact your spouse's most recent and former employers.
- Inquire about: unpaid wages, pensions, 401(k) plans, stock options, and group life insurance.
- Inquire about health insurance continuation (COBRA) for yourself and dependents.

#### **11. Cancel Services & Memberships (As Appropriate)**

- Email and social media accounts (request memorialization or deletion).
- Subscriptions (magazines, streaming services, meal kits).
- Memberships (gyms, clubs, associations).
- Utilities (if you are moving).

## **Ongoing & Longer-Term Tasks (First Few Months)**

#### **12. Manage the Estate**

- Work with an attorney to probate the will (if necessary).
- Change titles on property, vehicles, and jointly held assets.
- Open a new bank account in your name for incoming funds and expenses.

#### **13. Notify Other Organizations**

- IRS and State Tax Bureau: File a final tax return for the deceased.

- Post Office: Forward mail if needed.
- Financial Advisors, Stockbrokers, Financial Planners
- Credit Card Companies: Notify and close individual accounts. Keep joint accounts open in your name only.
- Insurance Companies: (Home, Auto, Health) Update policies and remove your spouse.
- Attorney: Update your own will, power of attorney, and other estate documents.

#### **14. Seek Financial and Emotional Support**

- Consult a financial advisor to understand your new financial situation.
- Consider joining a grief support group or seeking grief counseling.
- Rely on trusted family and friends for help with tasks and emotional support.

#### **15. Personal Tasks**

- Write thank-you notes for flowers, meals, and kindnesses.
- Decide what to do with your spouse's clothing, personal items, and other belongings (take your time with this).