WHAT TO DO IF YOUR SPOUSE PASSES AWAY

Losing a spouse is an incredibly heartbreaking and challenging experience. The pain of their absence can feel overwhelming, and navigating the aftermath can be daunting. In such a difficult time, it is crucial to have a clear understanding of the next steps to take. Knowing the necessary next steps can help alleviate some of the stress and uncertainty during this difficult time.

IMMEDIATELY AFTER DEATH:

- [ ] Get legal pronouncement of death
- [ ] Get certified death certificate
- [ ] Call your attorney and/or advisor, if applicable
- [ ] Locate your spouse's will and/or trust(s)
- [ ] Notify your spouse's employer, if applicable
- [ ] Learn about existing funeral and burial plans
- [ ] Notify the Social Security Administration as well as Medicare or Medicaid

WITHIN A FEW DAYS OF DEATH:

- [ ] Make funeral, burial, or cremation arrangements
- [ ] Notify family, friends, social groups, and religious organizations
- [ ] Contact the local newspaper to create an obituary

WITHIN TWO WEEKS AFTER DEATH:

- [ ] Secure copies of the certified death certificate
- [ ] Take the will to probate
- [ ] Notify all insurance companies
- [ ] Meet with your trust/estate attorney or find one if you don't have one already to advise on next steps
- [ ] Remove spouse's name from property titles
- [ ] Change titles on all joint bank, investment, and credit accounts
- [ ] Contact all three major credit bureaus
- [ ] Meet with your accountant/tax preparer
- [ ] Make an inventory of all assets/track down additional assets
- [ ] Make a list of bills
- [ ] Cancel driver's license and services no longer needed (subscriptions, etc.)
- [ ] If your spouse was in the military, check with the Veteran's Administration (you may be eligible for benefits)
- [ ] If you have a child in college, contact the financial aid office (they may qualify for more assistance)
- [ ] Delete or memorialize social media accounts
- [ ] Update voter registration and decide what to do with their passport
- [ ] Discuss next steps with a financial professional

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◆ RECORDS TO GATHER & REVIEW:

- [ ] Certified death certificate
- [ ] Will
- [ ] Property deeds, titles, and documentation
- [ ] Marriage certificate
- [ ] Insurance policies
- [ ] Social Security numbers (yours & spouse's)
- [ ] Current bank statements
- [ ] Mortgage and other loan statements
- [ ] Retirement & non-retirement statements
- [ ] Health insurance policies
- [ ] Tax records
- [ ] Household bills
- [ ] Beneficiary information (insurance & financial accounts)
- [ ] Trust documents
- [ ] Certificates of deposit
- [ ] Digital services, subscriptions, or deliveries
- [ ] Frequent flier or buyer programs

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