

What To Do When Someone Passes Away

A Practical Checklist for Families and Loved Ones



IMMEDIATE STEPS (FIRST 24-72 HOURS)

- Contact the funeral home or mortuary
- Notify** immediate family, close friends, employers, caregivers, and clergy as desired
- Identify** a trusted person who can help with calls and arrangements
- Obtain 10 or more certified copies** of the death certificate for banks, insurance companies, Social Security, pension providers, Veteran's Administration, and other agencies
- Review** funeral, burial, cremation, or memorial wishes and any written instructions, will, or pre-arranged plans

Why So Many Copies?



Many institutions will require certified copies, including:

- Social Security
- Banks and financial institutions
- Insurance companies
- Pension providers
- Veteran's Administration
- Government agencies

It is often easier to request extra copies now rather than later.



WITHIN THE FIRST TWO WEEKS



GATHER IMPORTANT INFORMATION

- Locate important legal and financial documents, including:
 - Will or trust
 - Insurance policies
 - Bank and investment records
 - Birth and marriage certificates
 - Military discharge papers
 - Property titles and deeds
 - Account information



NOTIFY AGENCIES & MANAGE ACCOUNTS

- Notify Social Security and Medicare
- Notify Veterans Administration
- Notify pension providers
- Contact life insurance companies and file claims
- Inform banks, credit card companies, and other financial institutions
- Forward mail and cancel subscriptions or deliveries
- Pay urgent bills and monitor financial accounts
- Close or cancel unnecessary accounts and services



ESTATE & FINANCIAL MATTERS

- Contact the attorney, accountant, and executor of the estate
- Collect information regarding assets and debts
- Review outstanding debts with an attorney or financial professional before making payments

IMPORTANT NOTES

- Pension providers may request repayment of prorated benefits for the period after the pensioner's death.
- In nursing home settings, accumulated Personal Needs Allowance funds are often disbursed directly to the funeral home.



WITHIN TWO MONTHS



- Organize personal and financial documents



- Inventory and distribute personal belongings



- Transfer or update titles for homes, vehicles, investments, and other assets



- Meet with an attorney or estate planner regarding trust administration or probate, if needed



- Determine whether probate is required if there is no trust or estate plan



AFTER A FEW MONTHS



- File federal and state income taxes for the deceased



- Follow up with attorneys, probate court, financial institutions, and other agencies as needed



- Continue settling remaining legal, financial, and estate matters

A Gentle Reminder

You do not have to manage everything alone or all at once. Accept support from family, friends, legal professionals, clergy, hospice staff, or bereavement counselors when available. Take one step at a time and be kind to yourself.

