

The First Two Weeks

Nothing here has to be done perfectly, or all at once. Check off what's done. Skip what doesn't apply. If someone offers to help, hand them this page.

The first two days

- ☐ If he died at home unexpectedly, call 911. If he was in hospice care, call the hospice nurse first.
- ☐ Choose a funeral home, and give them one phone number to reach you on.
- ☐ Ask one person to make calls and answer the door for you.
- ☐ Look for any written funeral wishes or a prepaid funeral plan.
- ☐ Make sure the house is locked, the car is safe, and any pets are cared for.

This week: the six calls

- ☐ The funeral home. Ask what it has filed, and whom it has told.
- ☐ Social Security, **1-800-772-1213**. Book an appointment, even if the funeral home has already told them.
- ☐ Whoever paid him: his employer, union, pension plan, or the VA if he received VA benefits. Ask about final pay, benefits and life insurance through work.
- ☐ Your health insurance, if it came through his job or his plan. This is the call with the hardest deadline.
- ☐ Each life insurance company, to start the claim. Don't choose a payout option yet.
- ☐ The bank. Ask what to bring, and which accounts are frozen. Don't close a joint account that pays bills.

Also this week

- ☐ Order certified copies of the death certificate. Ask the funeral home how many families usually need, and order more than you think you will.
- ☐ If he served in the military, ask the funeral home about veterans' burial benefits.
- ☐ Find the will, if there is one. You don't need to act on it yet. Just know where it is.
- ☐ Find any life insurance policies and write down the policy numbers.

By the end of week two

- ☐ Start one folder. Every document, letter and receipt goes in it.
- ☐ List the accounts: those in his name, those in both names, and those in yours.
- ☐ Keep paying the regular bills: mortgage or rent, utilities, insurance.
- ☐ Tell one credit bureau about the death. It passes the notice to the other two.
- ☐ Open anything from Social Security, his employer or pension plan, a health plan or an insurer on the day it arrives.

WHAT CAN WAIT

- Thank-you notes. Months from now, if ever.
- His clothes and belongings.
- Any decision about the house.
- Closing or changing accounts that are paying their bills.
- Anything a stranger says is urgent and wants money for. That is how scams begin.

The funeral home

Social Security 1-800-772-1213 (TTY 1-800-325-0778)

His employer, union, pension plan or the VA

Health insurance

Life insurance

The bank

Your helper

The lawyer, if there is one

If today is very bad Call or text 988, or chat at chat.988lifeline.org

Crisis Text Line: text HOME to 741741, any hour, anywhere in the U.S.

Every call, written down

You will be asked the same questions many times. Writing down who you spoke to saves you from starting over.

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