



CHECKLIST

What to do after you've lost someone

The death of a loved one can be one of the most painful and stressful events in a person's life. On top of the grief and heartache, you may be responsible for settling their affairs—from funeral arrangements and their estate to finding care for their pets and telling others the news.

If you've never been in this position before, you may be unsure what steps to take when someone dies. While the exact steps will depend on your loved one's circumstances, the checklist below can help ensure you don't miss anything important.

First steps

Get a legal death pronouncement

This step must happen in order to receive a death certificate and proceed with the other items on your checklist.

If your loved one died...

- in a hospital or nursing home, the staff will take care of this.
- at home, a medical professional must make the declaration—call 911, and they'll guide you from there.
- in hospice, their nurse can declare them dead.

Find out if the deceased made after-death plans

See if your loved one made plans. Did they...

- pre-pay for a cremation or burial plot?
- leave a letter of instruction with their paperwork, even if they didn't make an actual arrangement?

If your loved one didn't do any of these things prior to death, talk to their family and friends to see if they'd had conversations regarding their wishes.



Make arrangements for the body

This step will depend on the wishes of your loved one or the decision you make on their behalf. For example, their body may need to be transferred to a...

- crematorium
- funeral home
- medical institution (if they were an organ donor or planned to donate their body to science)

Arrange care for children and pets

If your loved one was a single parent or both parents died, you'll need to find their plans for guardianship. If they had...

- children: find a temporary caregiver while the guardian is notified.
- pets: find a foster until a permanent home can be arranged.

Tell loved ones

One of the hardest things you'll need to do when someone dies is notifying family and friends of their death.

- Tell immediate family in person or with a phone call.
- Tell close friends and extended family with a phone call or text message.
- Tell others who should know in a group text, letter, or on social media if it's right for you.

You may also ask coworkers, friends, family members, or members of their religious or social groups to help spread the word appropriately.

Tell their employer

You'll need to call their employer to let them know about the death. Also...

- ask about outstanding paychecks due.
- inquire about life insurance so you can file a claim.
- make plans to pick up their personal items from work.



Within a few days

Find end-of-life paperwork

If your loved one did end-of-life planning with organized paperwork, it will make the process quicker and easier. Locate their...

- will
- accounts
- passwords
- other important documents and information

You can also refer to our [end-of-life planning checklist](#) to determine other documents you may need.

Make memorial or funeral arrangements

Your loved one may have talked about or written down their wishes for what they'd like to happen after they die. If not, consult with family members to make decisions. Questions to ask may include:

Obituary

- Are we going to place an obituary in the local paper or online?
- If so, who will write it?

Burial vs. cremation

If the deceased was religious, consider their beliefs, traditions, and rituals.

For a burial

- Where will it be?
- Would they want a natural burial?
- If a traditional headstone, what do we inscribe on it?

For cremation

- How do we get the ashes after cremation?
- Do we spread them or make a keepsake with them?



Service

For a service, will we have a...

- memorial service
- funeral
- celebration of life
- ash-spreading ceremony (If so, where do we spread their ashes?)

What venues will we use?

- place of worship
- funeral home
- someone's home

Who will plan the specifics of the event, such as...

- ordering food
- inviting guests
- enlisting speakers to give eulogies

If hosting a funeral at a funeral home, do we want...

- a funeral processional for the service
- a funeral director to help with planning the service

Other things to consider for planning an event:

- What type of music should we include?
- What readings meant a lot to the deceased?
- Would they want religious readings in the service?
- Who's going to pay for it? Note: If the deceased is a veteran, they might be eligible to get some of their burial expenses covered or they might receive a discount.

Secure property and lock up valuables

If your loved one lived alone:

- Ensure their home and vehicle are securely locked while you figure out what to do with them.
- Put any valuables in a safe or lockbox, or take them home with you (jewelry, cash, collectibles, etc.).



Forward mail and email

For your loved one's mail:

- Go to the post office or usps.com to have their mail forwarded to you or another trusted party.
- Look through their mail to see what banks they have accounts with (for credit cards balances or outstanding loans).

For their email:

- Check to see what bills they were paying.
- Monitor their account for any type of important information.

If your loved one didn't leave you their username and password, reach out to the email service provider to find out about the current rules for gaining account access.

Search for your loved one's passwords via:

- a password manager
- a written record near their computer
- in a notes app on their phone
- try an educated guess

Within a few weeks

This process can be fairly quick or take years. Please remember to care for your health during this time – mental, emotional, and physical.

Get copies of the death certificate

Order at least ten certified copies of the death certificate in order to:

- close accounts
- transfer ownership of accounts or property
- have on hand whenever proof of death is needed

You can order death certificates from the vital statistics office in the state where the person died.



Determine what will happen to their assets

Make a list of your loved one's assets and determine what will happen to each of these. For example...

- homes
- vehicles
- jewelry
- other assets

If there is a will, it may specify who is inheriting items or if they should all be sold and the money given to the beneficiary.

Also...

- What paperwork needs to be completed to transfer ownership or sell these items?
- If there's no will, you may need input from family or other loved ones.
- Some families hire a mediator to help work through difficult conversations like these, if that is an option for you.

Start settling the estate

The process of settling an estate depends on its size and whether there is a will and other end-of-life paperwork. Here are some possible things to consider:

- Find the will and notify the executor, if that's not you.
- Find and inventory all assets, including financial accounts and tangible items like jewelry or antiques.
- Take the will to your local probate office. If the deceased had a trust, you might be able to avoid probate court, which will make the process faster. Probate ensures that debts are paid and the remaining assets are transferred to the beneficiaries.
- Enlist a trusts and estates attorney. This is optional but can make the process easier and relieve some of the burden.
- Hire a CPA to handle their final tax return and advise you on any inheritance tax issues.
- If they had a financial advisor, arrange to have accounts transferred to the beneficiary.

If the deceased doesn't have a will, the probate court will use intestate succession to determine who will receive the assets based on local laws. These laws vary from state to state but typically give preference to the surviving spouse or partner, followed by children, then parents, siblings, and extended family members.



Identify and pay bills

Some bills will be handled by the estates (both assets and debts can be a part of the estate process). Make a list of bills that still need to be paid in the short term, such as...

- mortgage (If you sell the home or someone inherits it through a will, you would no longer be responsible for the payments.)
- taxes
- credit cards (If there is credit card debt, the estate will pay it and if there is not enough money to cover it, this debt will not be passed on to someone else.)
- car payments
- utilities

Some utilities and insurance will need to be paid until you transfer the home into the new owner's name or sell it, so keep current on those. Set up auto-pay or calendar reminders for payment due dates and to remind you to cancel the accounts when finished.

Identify insurance policies

Gather a list of all insurance policies of the deceased, then...

- Cancel their health policies.
- Make sure not to cancel the home or car insurance until those have been sold or transferred to a new owner.
- Notify the insurance agent of the death and let them know what the plans are for the home or vehicles (sold versus inherited).
- For insurance on less common things, like a boat, be sure to cancel those when sold or taken over by the new owner.

Close credit cards

For credit cards:

- Close all accounts and destroy the physical cards.
- If there is a second user on the accounts, keep them open but have the deceased's name removed from the account and destroy cards with their name on them.



Cancel services

Make sure companies don't try to collect on accumulated charges later. For auto-charges to a credit or debit card, canceling services prevents charges for things no one is using. This ensures that the money goes to beneficiaries (and is why you should cancel credit cards right away).

Services to cancel could include:

- cable TV
- internet provider
- streaming services
- gym memberships
- memberships to professional or social organizations
- mobile phone carrier

Looking through your loved one's mail (or email) for bills—or payments on their credit or bank statements—can help you see what they regularly pay.

Deactivate social media and email accounts

If you don't have the password to your loved one's social media accounts, you won't be able to gain access due to privacy laws. However...

- Some social media companies let you “memorialize” an account, keeping it open with a “remembering” label on it so people can still view photos and share memorial tributes.
- They will also let you delete an account when you submit the proper information.
- You may be able to get an email provider to deactivate an account for you, but most email accounts simply get suspended after a period of inactivity. Check the rules with the service provider your loved one used.

Notify institutions about the death

Once you have the death certificate, you'll need to start letting various organizations know about the death. This may include...

- The Social Security Administration website gives you information if they were receiving social security or if you need to apply for survivor benefits.
- If they were a veteran who received benefits, you'll need to inform Veterans Affairs.
- Banks, financial advisors, and any financial institutions. They will need to see proof of death before releasing funds.



- Life insurance companies. If they had a life insurance policy through work or on their own, you'll need to notify the company of the death to make a claim. Again, you'll need proof of death.
- Credit agencies. Send the death certificate to one of the major credit bureaus. You only need to notify one, and they will share the information with the others.
- Department of Motor Vehicles. Removing your loved one from the motor vehicle database helps prevent identity theft and prevents them from receiving license renewal requests and bills.
- Voter registration office. Like above, removing their name from the voter registration database helps prevent fraud.

Send thank you notes

At some point, you may want to send thank you notes to those who helped you during this challenging time. Perhaps they...

- sent flowers to the funeral
- donated in your loved one's name
- delivered meals so you didn't have to worry about cooking
- were there with a sympathetic ear

Writing thank you notes will also help you remember the network of people who love and support you.

Allow yourself to grieve

This time-consuming process may be so distracting that you don't feel like you have time to grieve, but...

- Take the time you need for this very important process and be gentle with yourself.
- If managing everything is weighing on you, you may want to consider grief counseling.

Questions about choosing a final resting place with us?

Better Place Forests advisors are here to help.

Call us at **877-830-8311** or send us a message at hello@betterplaceforests.com.