

Managing the Final Details

You have just suffered an emotionally devastating event and the last thing you want to deal with is money and legal matters. But they do matter, now and for your future, so try to do the best you can. Many of these tasks can also be handled by family members and trusted friends, so allow them to assist you.

Within a Week

- ❑ **Choose a mortuary.** Family, friends, the hospital staff or your religious leader can help with this decision. The funeral home will work with you in making funeral arrangements. (See Funeral Planning Guide.)
 - ❑ **Select pallbearers and notify them.**
 - ❑ **Make a list.** Contact other family members, friends, employers and business colleagues by phone. Ask other family members and friends to help with these phone calls.
 - ❑ **If appropriate, notify your child/children's school.** Let the school know there was a loss in the family and there may be a prolonged absence for grieving.
 - ❑ **Have someone keep careful records of all the phone calls, flowers, food donations and visitors.**
 - ❑ **Prepare for basic household needs.** Coordinate food and special needs for the household for the next few days, including childcare, cleaning, groceries, shopping, etc.
 - ❑ **If your loved one was living alone,** notify the landlord and utilities, and tell the Post Office where to send the mail. Take precautions against theft.
 - ❑ **Write an obituary.** Include age, place of birth, cause of death, occupation, college degrees, memberships held, military service, outstanding work and a list of survivors in the immediate family. Give the time and place of services and any other special comments. Ask your local newspaper about space and time requirements.
- ## Within the First Month
- ❑ **If applicable, ask your bank to release joint bank account funds to you.** In some states, joint bank accounts are automatically frozen upon the death of one spouse. Set up a new bank account for yourself.
 - ❑ **Secure an ample number of certified copies of the death certificate.**
 - ❑ **Find important papers:** deeds, bankbooks or account statements, stock certificates or investment account statements and insurance policies.
 - ❑ **Locate important certificates:** marriage certificate, your loved-one's birth certificate, military discharge papers, Social Security card, tax forms and birth certificates of any minor children. These records are needed to establish claims for Social Security, life insurance or veteran's benefits.
 - ❑ **Notify the insurance companies (in writing).** Each company will need a statement of claim and a death certificate before survivors can receive benefits. Keep copies of all correspondence.
 - ❑ **Contact the Social Security office to find out if you are eligible for new benefits.** Social Security benefits are not automatically paid out after a death; you must apply for them. Learn more about benefits at www.ssa.gov or call: 1-800-772-1213.
 - ❑ **Write a formal letter to your loved-one's employer, union or any other group or professional organization with which he or she may have had an association.** Many of these organizations have insurance policies of which you may be the beneficiary. Also inquire about any 401(k), pension or company stock benefits. If your loved-one was a veteran, apply for veterans' benefits at the nearest Veterans Administration office. Keep copies of all correspondence. Learn more about benefits.

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- ❑ **If applicable, advise all creditors in writing, including issuers of credit cards, that your spouse has died.** If you have any loans, find out if they are insured.
- ❑ **Consult a lawyer.** Your family may be very well meaning, but they are not necessarily legal experts. You may wish to consult with a lawyer prior to making any decisions. Discuss fees before you engage any legal help.

Within the First Six Months

- ❑ **See a tax accountant or tax lawyer.** Federal law requires that an estate tax return be filed within nine months of the death in many cases. Since tax laws are constantly being revised, it is important to seek out expert advice to determine your full tax liability.
- ❑ **Probate.** These procedures can be a complex matter, depending upon the size of the estate and the claims against it. In some states probate can take a year to complete, so an attorney can be helpful.

Within the First Year

- ❑ **Determine your annual income,** which consists of your salary (if you work), benefits and income-producing assets. This will include investments and savings.
- ❑ **Create a yearly budget.**