**WHAT TO DO WHEN YOUR SPOUSE DIES**

There are many tasks that need to be cared for after someone dies, and unfortunately, many of them usually fall on the surviving spouse. This checklist explains what you need to do in the days, weeks, and months after your spouse passes away.

**Things NOT to do:**

Remove your spouse’s name off ALL banking accounts. Leave their name on at least one account so that any checks that come in their name can still be deposited. Leave their name on an account for at least 2 years.

**IMMEDIATELY AFTER**

**-Get a legal pronouncement of death.** If your partner dies in a hospital, a nursing home, an assisted living facility, or hospice, a doctor or nurse will declare a time of death. If they pass away at home while not under the care of a medical professional, call 911. If your spouse has a Do Not Resuscitate order (DNR), have it ready to show the paramedics. Depending on where you live, the paramedic will pronounce the death or your loved one will be transported to a hospital for a doctor or nurse to make the declaration.

**-If a paramedic pronounced the death and there won’t be an autopsy, call the funeral home, crematorium, or mortuary.** They will pick up the body and transport it to their facility.

**-If your spouse died in the hospital or in a care facility, or if they were transported to the hospital for a doctor to declare the death, contact the funeral home or other service provider to move the body to their facility.** A specialist at the hospital or nursing home can usually help you with this step.

**-If your spouse is an organ donor and they pass away at home not under the care of a physician, call a local hospital to take care of this process.** If they died under the care of a hospice nurse or paramedic, they should be able to connect you with the appropriate authority for organ donation. The funeral home may also be able to help coordinate this.

**WITHIN A FEW DAYS**

**-Tell your family members and friends.** Start with those who were closest to you and your spouse. They can help you let others know so you don’t have to take on this task by yourself. They’ll also be able to help you with other things you’ll need to do in the coming days and weeks, including making funeral arrangements. If you plan on making an announcement on social media, wait a few days so you can personally contact as many people as possible.

**-Contact the Social Security Administration (SSA).** Although funeral providers typically do this, you should still contact your local SSA to verify this task gets done. Reporting your spouse’s death to the SSA will end any government benefits they received, and if you receive any of these funds after your partner’s passing, you’ll have to pay them back. However, you may be eligible to receive a death benefit of $255.

**-If your spouse was an active or retired military member, contact the Department of Veteran Affairs (VA).** In addition to cancelling payments to your loved one, you’ll receive the funeral and burial benefits for veterans who were active or honorably discharged.

**-If your spouse was working, notify their employer of their passing.** They’ll give you information on any final paychecks you’ll receive on their behalf as well as life insurance, pensions, and other benefits they’re eligible for through the company.

**-Call your employer to notify them of your partner’s death.** You should take time to grieve and make final arrangements.

**-If you have school-aged children, contact their school.** The administration and teachers can arrange for their assignments to be postponed or even canceled. They may also be able to provide your children grief-counseling resources when they return.

**-Start making final arrangements.** If your spouse pre-planned their funeral and had a pre-paid funeral plan, the funeral home will take care of the details per the instructions your husband or wife gave them. If you don’t know what your loved one’s final wishes were, look for their will or other end-of-life documents for this information. If there were no formal plans, work with your close family members to plan services that will bring you all comfort and peace.

**-Call their life insurance providers to start the claim process.** It can take days or even weeks for you to receive insurance payouts, and since these funds can help pay for funeral expenses, it’s best to start the process as early as possible. Plus, you won’t have to keep paying the premiums. Depending on their coverage, you may need to contact a few providers to make claims for different policies, including:

 -**Burial or funeral insurance**. Also called final expense life insurance. This policy should cover their funeral costs as well as other expenses they left behind.

 **-Term life insurance or whole life insurance**. These funds can be used in any way you need them, including paying for final expenses and replacing your spouse’s income.

 **-Health insurance**. You’ll need to ensure all eligible final medical bills are covered and cancel ongoing premium payments.

**-Write an obituary.** If you don’t want to write one yourself, ask close family members to help you.

**WITHIN TEN DAYS**

**-Locate their will**. The will discloses who the executor (sometimes called the administrator) of your spouse’s estate is. Many times spouses are named the executor, but you’ll need this certified in writing in order to settle the estate. The will also lays out how your loved one wanted the funds, property, and belongings they solely owned to be dispersed. Keep in mind that most assets and debt are jointly owned by married couples, so when one dies, the survivor receives all of the assets they owned together and is responsible for paying off their shared debt. However, it’s still standard for there to be a will to disperse property left behind that wasn’t jointly owned. Even though solely-owned property and funds are usually left to the surviving spouse, you’ll need your loved one’s will for proof in case someone challenges your right to it. If there is no will, you’ll need to go to probate court so a judge can name an administrator of the estate through letters testamentary, which will likely be you. If you can’t find the will at home, check to see if it’s stored in a safe or bank safe deposit box, or ask their lawyer for a copy.

**-Get at least 10 copies of the death certificate.** You’ll need these to notify multiple entities of your partner’s passing, and while some institutions accept copies, many require an original.

**-Consult an estate attorney.** It’s possible to settle your spouse’s estate without a lawyer, but because this can sometimes turn into a complicated situation and involve many beneficiaries, it’s best to work with a specialist, especially if their estate is valued at $50,000 or more.

**-Contact the executor of your spouse’s estate.** Husbands and wives are usually named executors of their spouse’s estate, but if you’re not, you’ll need to contact the person who is in order to help distribute their assets as laid out in their will. Your estate attorney can begin this process for you and guide you through it.

**-Contact your certified public accountant (CPA).** Your filing status likely won’t change the first year you file after a spouse’s passing. Many widows and widowers file joint tax returns the year their spouse dies, so there may not be an immediate need to call your CPA. However, it can be helpful to give them a call within a few weeks of the death, since they likely have financial documents that may help you make insurance and benefits claims. They can also help you with immediate and future financial planning, such as how to qualify for additional deductions on your next tax return, how to pay off your spouse’s outstanding debts, and what to expect on future tax filings.

**-Contact your Financial Advisor** (if you have one) as they can help you know best what funds should be used from where etc.

**IN THE MONTHS AFTER**

Unfortunately, it may take months for you to take care of everything that needs to be done after your husband or wife dies, so try to be patient. The good news is that there are some things you can hold off on for a few months and in some cases, it’s actually better to wait a while. For example, keeping your loved one’s email account active until you’ve received all of the death benefits you’re entitled to will make it easier to request and receive the records you need to make claims.

**-After doing the above, close their email accounts.**

**-Close their social media accounts or turn them into memorial pages.**

**-Cancel their subscriptions that you don’t want.**

**-Remove them as the co-owner and beneficiary of your financial accounts.** You may wish to be the sole owner or add a new joint owner, such as an adult child.

**-Cancel insurance policies solely in your spouse’s name and remove them from joint policies.**

**-Remove them from property deeds, such as your home and car.**

**-Notify your local election office of their death.**

**-If you have children attending a college or university, contact their school’s financial aid office.** Your kids may qualify for financial support, even if they weren’t eligible for any before your spouse died. **If they have any student loans, also contact those financial institutions.** They may reduce or forgive the debt. Lastly, **be sure your children’s Free Application for Federal Student Aid (FAFSA) is filled out for the following school year.**

**-Update your own will to include a living heir.**

**-If you don’t already have one, consider working with a financial planner.** This is an especially important step if your spouse’s death will have a major impact on your finances due to lost income from their job or work-related benefits they received. A financial professional will help you create a new daily living budget and make recommendations on how to trim your cost of living and save for the future.

**-Reach out for help if you’re having trouble coping with your grief.** Even when we’re surrounded by friends and family immediately after the death of a loved one, they all have to go back to their daily lives at some point, leaving many people feeling isolated in their despair. If you think you need help working through your grief, reach out to your loved ones to ask for their support. Many people also find it helpful to join a grief-support group or work with a mental health professional, such as a psychiatrist, psychologist, or therapist. Coping with the loss of your spouse will be one of the hardest parts of their death, but you don’t have to go through it alone.

**DOCUMENTS YOU NEED WHEN A SPOUSE DIES**

**-Birth certificate**

**-Death certificate**

**-Will**

**-Marriage certificate**

**-Financial account records, including checking and savings accounts, retirement accounts, pension accounts, loan accounts, and investment accounts like trusts**

**-Real estate records, including deeds and lease agreements**

**-Other real property deeds, including for cars, boats, and RVs**

**-Recent credit reports from all three credit bureaus (Equifax, Experian, TransUnion) that list outstanding debts**

**-Military service records and discharge papers**

**-The last three years of tax returns**

**-Social Security card**

**-Medical records**

If you’re not sure where any of these are, check with your lawyer, CPA, family members, and friends to see if they have them. If you’re still missing some after checking these individuals, search your loved one’s file cabinets, personal safe, and bank safe deposit box. In a worst-case scenario, you may need to contact legal or business entities, such as the city clerk for a marriage license or a doctor’s office for medical records.