



After Death Checklist

What do you need to do when a loved one passes away:

The death of a loved one can be a very stressful and emotional time. It is a good idea to read this checklist *before* a death occurs, in order to plan and understand the practical steps of this difficult process. It is also helpful to keep all your important information in one location and tell someone where you keep it.

Immediately after the death you should:

- Get a legal pronouncement of death. If no doctor is present, you'll need to contact someone to do this:
 - If the person dies at home under hospice care, call the hospice nurse, who can declare the death and help facilitate the transport of the body.
 - If the person dies at home without hospice care, call 911, and have in hand a do-not-resuscitate document if it exists. Without one, paramedics will generally start emergency procedures and, except where permitted to pronounce death, take the person to an emergency room for a doctor to make the declaration.
- Look for any written instructions (sometimes called a "Letter of Instruction," "Final Instructions", or "Disposition Authorization") to identify the deceased's last wishes.
- Arrange for organ donation.**
 - Check the driver's license and the advance health care directive, such as a living will or health care power of attorney. If your loved one died outside of a hospital, including in hospice or a nursing home, contact the nearest hospital. There is no cost.
- Contact the mortuary/crematorium/funeral home to arrange for transportation of the body. Search the person's documents to find out the deceased's wishes and whether there was a prepaid burial plan.
- Alert immediate family members and close friends
- Notify the person's doctor or the county coroner.
- Contact religious/fraternal/other civic organizations your loved one belonged to as there may be benefits, services, or other resources provided by the organization
- Contact Attorney, Accountant, Powers of Attorney, and Executor of Estate
 - You will want to involve these parties early to ensure the will and any final instructions are appropriately followed.
- Contact Deceased's Employers
 - Ask a Human Resources representative about any outstanding compensation due
 - Find out whether surviving dependents are still eligible for health or insurance benefits and if there is a life-insurance policy through the company.
- Contact the employer/insurance company/agency providing pension services or annuity payments to stop monthly check and get claim forms.
- Contact Social Security



- Contact the Social Security Administration and any other agency that might be making monthly payments to the deceased. The SSA's phone number is 1-800-772-1213 (TTY 1-800-325-0778) or you can www.ssa.gov for more information.
- If your loved one was receiving benefits, they must stop because overpayments will require complicated repayment. Even a payment received for the month of death may need to be returned. Contact the deceased's bank to return the full month's payment as soon as possible. Social Security will then send a new payment adjusted to reflect the date of death.
- Even if the funeral director contacts Social Security they will not check on additional benefits on your behalf. If the deceased has a surviving spouse or dependents, ask about their eligibility for increased personal benefits and about a one-time payment of \$255 to the survivor. Find out if survivors are entitled to any further benefits.
- You will need the deceased's Social Security number and date of birth.
- Handle Medicare.
 - If your loved one received Medicare, Social Security will inform the program of the death. If the deceased had been enrolled in Medicare Prescription Drug Coverage (Part D), Medicare Advantage plan or had a Medigap policy, contact these plans at the phone numbers provided on each plan membership card to cancel the insurance.
- Contact the Veterans Administration
 - If your loved one served in the Armed Forces, the Veterans Administration might offer benefits for funeral or burial costs. Stop any monthly payments that the VA might be paying the deceased.
 - The VA offers death, burial, and memorial benefits for U.S. Veterans
- Arrange for Care for Dependents and other Household Obligation
 - Arrange for the care of any dependent's of the deceased
 - Arrange for the care of decedent's pets
 - Contact landlord, assisted living, nursing home, or other rental
 - Discuss lease or rental agreements, and important moving out dates. Ask about the possible return of the deceased's security deposit.
 - If the house or apartment will be vacated, ensure that utilities are shut off.
 - Forward Mail at the Post Office
 - Mail that comes in can be a valuable source of information in identifying assets, creditors, and other relevant parties
 - Stop subscriptions of newspapers, magazines, and other mail items,
 - Secure any valuables from the home (cash, jewelry, collectible items)
 - Cancel deceased's prescriptions
 - Remove refuse and perishable items from the home
 - Locate usernames and passwords for online accounts (including email accounts, financial records, social media accounts, etc.) as well as passwords to access computers, cell phones, and other electronic devices
 - Cancel email and website accounts
 - It's a good idea to close social media and other online accounts to avoid fraud or identity theft. The procedures for each website will



vary. For instance, Google Mail (Gmail) will ask you to provide a death certificate, a photocopy of your driver's license and other detailed information.

- Cancel memberships in organizations
 - Reach out to sororities, fraternities, professional organizations, etc., the deceased belonged to and find out how to handle his/her membership status. Greek organizations may want to hold a special ceremony for your loved one.
- Locate Estate Documents
 - Last Will & Testament
 - Trusts
 - Powers of Attorney
 - Social Security Card
 - Birth Certificate
- Collect Asset and Liability Information
 - Examples of assets include life-insurance policies, bank accounts, investment accounts, real-estate ownership, retirement accounts, business ownership, etc.
 - Locate Important Financial Documents
 - Stock certificates
 - Title documents
 - Bearer bonds
 - Bank statements
 - Brokerage statements
 - Deeds
 - Prenuptial agreement
 - Survivor annuity benefit papers
 - Employer/retirement benefit (pension) plans, pension/profit-sharing plans, etc.
 - Disability payment documents (State, Veterans', etc.)
 - Income statements for the current year (Social Security, pension, IRA's, annuities, employment, and other income records)
 - IRS income tax returns (for the current and previous year)
 - IRS gift tax returns (for all years)
 - Property tax records and statements
 - Business interests held, financial statements and agreements, contracts, etc.
 - Loan papers
 - Liabilities might include:
 - Utility bills (electric, heating, telephone and/or cable TV, internet, cell phones, water/sewer/garbage, etc.)
 - Credit-card debt
 - Long term debts (home mortgages, bank line of credit, car loans, etc.)



- Rental payments (home, apartment, assisted living, or nursing home, etc.)
- Insurance bills (health, Long Term Care, homeowner's, car, life insurance, etc.)
- Taxes Owed (Property tax bills if paid separately and not included in home mortgage)

Within One Month of the Death You Should:

- Obtain death certificates (usually from the funeral home). Get multiple copies; you'll need them for financial institutions, government agencies, and insurers
- Prepare an obituary
- Contact Life-Insurance Companies and File a Claim
 - Beyond employer-sponsored life insurance, some people purchase whole- or term-life policies
- Obtain a list of Creditors and Outstanding Bills
 - Notify Credit-card Companies
 - Work with creditors to satisfy accounts, but do not let creditors "guilt" you into paying more than the estate can afford. You aren't personally liable for your loved one's debts unless you're married or are a co-signer on a loan.
- Notify all 3 Credit Reporting Agencies: Transunion, Equifax, and Experian
 - Obtain a Copy of the Deceased's Credit Report
- File Outstanding Health Insurance or Medicare Claims
- Access bank accounts
 - If you are a co-signer or have a joint account with the deceased, you should be able to use some of the money in the account to pay the regular bills of the deceased.
 - If there are no joint owners or co-signers, you cannot access the deceased's bank account until a Personal Representative is approved by a court process. Then, the Personal Representative usually is able to access the accounts to pay bills, etc.
 - If necessary, the estate's executor should open a bank account for the deceased's estate.
- Notify the Registrar of Voters/Election Board
- Cancel driver's license.
 - Clearing the driver's license record will remove the deceased's name from the records of the department of motor vehicles and help prevent identity theft.

Remaining Tasks

- Inventory and Distribute Personal Belongings
 - Determine which of the deceased's belongings to keep, which to distribute to family and friends, and which to donate or sell.
- File Tax Returns
 - The Deceased's Individual Final Tax Return
 - Estate Tax return