

# Top 10 Things The Newly-Widowed Must Do

*(Important Financial Steps to Take Following the Funeral)*

After someone you love dies, there are countless matters to address. At the same time, the emotional impact of your loss may make it difficult to focus on all the administrative things that demand your attention.

Use this list to start strong and avoid many common mistakes, then seek professional help.

## 1 KEEP A DAILY JOURNAL

Don't expect your brain to work well right now, especially your memory. You will be meeting and talking with many people in the coming months.

Keep detailed notes of your conversations – names, dates, emails, and phone numbers. Circle action items for quick follow-up.

## 2 OPEN AND SORT MAIL DAILY

Opening and sorting the mail into high- and low-priority piles will keep you organized. Sort bills into two piles: your spouse's bills and everything else. Paying your bills on time is critical; your spouse's bills can wait.

Make a list of your spouse's credit cards, checking and other accounts. Each needs to be notified immediately of your spouse's death.

## 3

### GET CERTIFIED COPIES

#### OF THE DEATH CERTIFICATE

The funeral home will provide you copies initially. Start with 10-15. Use copies when possible, as a certified copy (raised seal) won't be required in all cases.

## 4

### FIND IMPORTANT DOCUMENTS & PASSWORDS

Get organized; start a filing system if you don't have one. Find birth and marriage certificates, divorce decree, tax returns, military discharge papers (DD Form 214), life insurance and annuity policies, bank and investment statements, mortgage and loan information, pay stubs, deeds and titles, and legal documents like a will, trust, and power of attorney.

Make a list of your and your spouse's logins/passwords if you don't have one. Access their email and smartphone.

## 5

### CONTACT SOCIAL SECURITY

Call **800-772-1213** to make an appointment at your local Social Security office. Ask them what documents are required to discontinue and/or begin survivor benefits.

## 6

### ASSESS YOUR FINANCIAL SITUATION

If you don't know already, you need to understand your basic financial situation.

Do you have enough income to pay your expenses?

Reduce unnecessary spending until you know.

Cancel subscriptions and discontinue services no longer needed.

## 7

### UNDERSTAND YOUR SPOUSE'S WILL

Find and read this critical legal document; understand your responsibilities.

Probate—the legal distribution of your spouse's assets—may be required.

Consult with an estate planning or probate attorney.

Contact an attorney immediately if there is no will.

## 8

### UNDERSTAND YOUR SPOUSE'S ESTATE

Learn what you are responsible for paying and what your late spouse's "estate" is responsible for paying. Hence, the two bill piles.

Only pay your spouse's bills from an estate checking account. Obtain an E.I.N. from the IRS and then meet with your banker.

## 9

### CONTACT YOUR SPOUSE'S EMPLOYER

If your spouse was an employee when they died, contact HR to determine your eligibility for unpaid compensation and benefits, including group life insurance and health continuation benefits under COBRA. Conduct rollovers. Find and return employer-owned items.

## 10

### FILE LIFE INSURANCE & OTHER CLAIMS

If your spouse named you as beneficiary on any policies, file the claim(s). You may need these tax-free funds to keep your financial ship afloat, so don't delay.

