



What to do when a loved one dies Within one month following a death



A survivor's checklist:

1. Consult with an attorney about probate.
2. Meet with an accountant to discuss estate taxes.
3. File claims with life insurance companies.
4. Contact the Social Security Administration and other government offices that may have been making payments to the decedent. If the deceased was your spouse, inquire about eligibility for new benefits.
5. Notify the Registrar of Voters.
6. Cancel any unnecessary home services, such as newspaper delivery, cable service, etc.
7. Cancel deceased's prescriptions.
8. Contact the Division of Motor Vehicles to cancel deceased's driver's license and transfer title of all registered vehicles.
9. If your loved one was a veteran, inquire about benefits that you may be entitled to through the VA.
10. Contact the deceased's employer. Inquire about any 401 (k), pension, or company benefits that the decedent may be entitled.
11. Notify all three credit reporting agencies.
12. Obtain a current copy of the deceased's credit report.
13. If the death was accidental, verify whether benefits are available on existing insurance policies.
14. Check for any life insurance benefits available through existing credit card or loan accounts.
15. File any outstanding claims for health insurance or Medicare benefits.

- 16. Obtain copies of the deceased's outstanding bills.
- 17. Locate and/or obtain other important paperwork of the deceased that will be necessary for the settlement of their estate:
 - Certified copies of the death certificate
 - Real estate deeds and titles
 - Stock certificates
 - Real estate titles
 - Loan paperwork
 - Bank and retirement account statements
 - Last 4 years of tax returns
- 18. Advise all creditors in writing that a death has occurred.
- 19. Change ownership of assets and lines of credit.
- 20. Update your Will.
- 21. Update beneficiaries on your life insurance policies, if necessary.
- 22. Send acknowledgment cards for flowers, donations, food, or any significant gestures of kindness. Also, remember to thank pall bearers.
- 23. Organize and distribute decedent's personal belongings.
- 24. Remove loved one from mailing lists.