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# Simplifying End-of-Life Tasks

End-of-life tasks can be overwhelming. They don't need to be.

This document contains two checklists to help you navigate the critical tasks before and after someone's passing, particularly in cases where the news comes unexpectedly.

# About Buried in Work

# Simplifying Estate Planning & End-of-Life Tasks

Buried in Work is your hub for comprehensive estate preparation, end-of-life tasks, and estate transition. Whether you're a do-it-yourselfer or prefer a guided approach, we have resources for you.

## Solving Serious Problems



### An Aging Population

10,000 Americans turn 65 every day, and the number of people over 65 will double by 2030.



### Women Outlive Men By 6 Years

A critical need exists for proactive financial planning and estate preparation.



### The Sandwich Generation

15% of middle-aged adults (ages 40 to 59) are financially supporting both aging parents and children. Many are unprepared for when their parents pass away.



### 570 Hours of Time

The average estate takes more than 570 hours of time to administer. Buried in Work simplifies this complicated and intimidating process.

## Our Offerings

### Products



That help customers comprehensively organize their estate information and navigate end-of-life tasks.

### Guides, Checklists & Resources



Empowering do-it-yourselfers to navigate the estate planning, end-of-life, and estate transition.

### Directories



Nine directories connecting customers to service providers, including lawyers, retirement communities, and funeral homes.

### Articles



Over 1,500 articles on a wide variety of topics, with more added weekly.



# Estate Preparation Package

Organize Your Estate Before It's Too Late

## About Buried in Work

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## Millions of Americans are unprepared for the loss of a loved one.

### The Estate Preparation Package:

- Provides instant access to your most critical information when it's needed most.
- Ensures loved ones know exactly what to do during times of incapacity or loss.
- Provides quick access to the information that's necessary to manage your affairs during your absence or incapacitation.



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### 570 Hours of Time

The average estate takes more than 570 hours of time to administer. The process is complicated and intimidating.



## Checklist

# What to Do Before Someone Dies

This checklist guides you through the most important steps to take before someone dies.

Each step in the checklist is explained in greater detail in the *What To Do When Someone Dies* Guide, which is available on Buried in Work's website.

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TASK ASSIGNED TO

**Locate or Create the Last Will and Testament**

- If the individual is unable to provide location information, search for any existing will in places like a safe deposit box, home safe, or consult their attorney.
- If creating a new will or updating an existing will, compile necessary information including assets, beneficiaries, and preferred executors.
- Make sure the will is properly signed and witnessed as required by law, to validate its legality and prevent future.

**Locate or Create the Trust Documents**

- **Search for Trust Agreements:** Begin by locating any existing trust documents. These could be with estate planning attorneys, in safe deposit boxes, or among personal files. Trusts are not public record, so knowing their exact location is crucial.
- **Understand What A Trust Is:** A trust is a fiduciary arrangement that allows a third party, or trustee, to hold assets on behalf of a beneficiary or beneficiaries. It provides certain benefits during estate transition, such as avoiding delays, avoiding probate, and protecting privacy. Refer to Buried In Work’s *Introduction to Wills & Trusts* Guide

**Collect Other Important Documents**

- If the individual utilized Buried in Work’s Estate Preparation Package, identify where it is located and how to access it. If it is in a secure location, such as a safe, ensure you have proper authority for access.
- If estate planning documents have been created, identify where they are located and how to access them.
- The “Estate Preparation” section on [www.BuriedInWork.com](http://www.BuriedInWork.com) has a tremendous amount of information pertaining to the types of documents to search for.

**Collect Contact Information for Important Contacts and Begin Outreach**

- **Assemble a comprehensive list of key contacts to notify:** We recommend organizing them in to five groups: Family, Friends, Business and Work, Professional Advisors, and Religious/Spiritual.

## TASK ASSIGNED TO

 Locate or Create a Living Will

- **Understand What A Living Will Is:** A Living Will (also referred to as an Advance Healthcare Directive or Advance Medical Directive) outlines your healthcare preferences in case you cannot communicate them.
- **Locate the Existing Living Will and Create One If One Does Not Exist:** If no living will exists, consider creating one. Consult with a legal professional to ensure it accurately reflects your healthcare wishes and meets legal requirements.

 Evaluate the Necessity for Power of Attorney Documentation

- **Understand What Power of Attorney Is:** Power of attorney (often referred to as “POA”), grants someone the legal authority to make decisions on your behalf while they are still alive. POA can be limited to certain subject matter, such as legal or healthcare matters. POA can also be revoked.
- **Assess Your Needs:** Evaluate whether you require power of attorney documentation for financial, healthcare, or other specific matters. POA templates exist on [www.buriedinwork.com](http://www.buriedinwork.com) for your reference.
- **Choose the Right Agent:** If needed, carefully select a trustworthy individual to provide POA, ensuring they understand the directives and responsibilities.

 Verify and Update Account Beneficiaries

- **Confirm and Update Beneficiary Designations:** Do this on all financial accounts, life insurance policies, retirement plans, and investment accounts to align with the individual’s current intentions and prevent potential complications. You can often do this online.
- **Understand the Impact On Probate Proceedings:** When a bank account has a Payable on Death designation, the funds in the account are transferred directly to the named beneficiary upon the death of the account holder. This transfer occurs outside of the probate process.
- **Document Beneficiary Designations:** Save screenshots, photos, and/or copies of all documentation showing account beneficiary information. This simple step can save problems down the road if the institution loses or fails to record the beneficiary information properly.

TASK ASSIGNED TO

**Plan Final Arrangements**

- **Understand Final Arrangements:** Recognize the importance of planning final arrangements, which encompass funeral or memorial services, burial, cremation, or other end-of-life ceremonies.
- **Accurately Document Wishes:** Clearly outline preferences for final arrangements in a written document or will to ensure the deceased’s wishes are honored.

**Secure Access to Key Online Accounts, Cell Phones, Two-Factor Authentication, and Password Management Programs**

- **Maintaining Digital Access:** Securing access to the deceased’s online accounts, cell phone, two-factor authentication methods, and password management tools will save countless hours during the estate transition and probate process.
- **Collect Account Information:** Gather critical information, including usernames, passwords, and signup email details, for key websites and accounts used.

**Establish and/or Review Upcoming Responsibilities**

- **Identification of Key Roles:** Clearly identify and document the key roles that individuals will assume after the individual dies. This includes the official roles such as executor, healthcare proxy, and legal representatives, as well as unofficial roles that family members and friends may undertake to provide support.
- **Recognize the Executor’s or Administrator’s Legal Authority:** Understand that the executor or personal representative, as designated in the will, possesses legal authority to carry out the deceased person’s wishes. This authority includes managing the estate, distributing assets, and ensuring the proper execution of the end-of-life plan, contributing to an organized and legally sanctioned post-death process.

**Explore End-of-Life Location Options**

- **Consider End-of-Life Preferences:** Gain an understanding of the deceased’s preferences regarding the location of their final moments and the place they wish to pass away.
- **Explore Different Settings:** Investigate the various options for end-of-life locations, including hospitals, hospice care facilities, home-based care, or palliative care centers.

**Prepare Yourself for What Physically Happens at the Time of Death**

- **Understanding the Process:** Gain a clear understanding of the physical processes that occur when someone passes away, including the cessation of vital signs and bodily functions. The physical changes individuals may witness during the dying process can be unfamiliar and unsettling to see.
- **Embrace Emotional Preparedness:** Recognize the emotional challenges associated with witnessing or being present at the time of death, and prepare yourself mentally for the experience.

 **Learn When a Coroner Gets Involved and When an Autopsy is Appropriate**

- **When A Coroner Gets Involved:** The primary role of a coroner's office is to determine the cause of death when it is sudden, unexpected, or under unusual circumstances. This involves conducting investigations and examinations to establish the facts surrounding the death. The involvement of a coroner's office doesn't necessarily imply foul play. It can also be part of standard procedures to ensure accurate documentation of the circumstances surrounding a death. Families are often informed when a coroner's office becomes involved, and their cooperation may be needed, especially if an autopsy is ordered.
- **What is an Autopsy:** An autopsy is a post-mortem examination performed by a forensic pathologist to determine the cause of death by examining the body's internal organs, tissues, and fluids. It involves a detailed analysis of the deceased person's physical condition to uncover any underlying diseases, injuries, or abnormalities.

 **Make the Most of Your Time With Your Loved One**

- **Share Meaningful Conversations:** Engage in open and heartfelt conversations with your loved one. Share memories, express gratitude, and communicate your love. These moments offer an opportunity to strengthen your connection and create lasting memories.
- **Capture Precious Moments:** Document the time spent with your loved one through photographs or recordings. These tangible memories can become invaluable keepsakes, providing comfort and a tangible connection to the moments shared during this challenging period.

 **Familiarize Yourself With Buried In Work's Resources**

- Buried in Work provides several resources to help you navigate the process when someone dies.
- Familiarize yourself with the *What To Do After Someone Dies Checklist* the *What to Do When Someone Dies* guide, Templates, and the Executor's Toolkit.





## Checklist

# What to Do After Someone Dies

This checklist guides you through the most important steps to take after someone dies.

Each step in the checklist is explained in greater detail in the *What To Do When Someone Dies* Guide, which is available on Buried in Work's website.

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TASK ASSIGNED TO

**After Someone Dies, Do This Immediately**

- Inform the Appropriate Authority of the Death**
  - **Contact Emergency Services or On-Call Medical Personnel:** In the absence of authorized medical professionals, call 911.
  - **Notify the Attending Physician or Hospice Provider:** If the deceased was under the care of a physician or hospice provider, contact them promptly. They will take care of the next step.
  
- Obtain the Verification of Death & Pronouncement of Death**
  - **Verification and Pronouncement of Death:** If emergency services or medical personnel are dispatched to the location, they will verify the death. Once the death is verified, a formal pronouncement of death is made.
  - **Documentation and Paperwork:** The authorized personnel will initiate the documentation process.
  
- Arrange for the Transfer of the Body**
  - **Transfer of the Body:** If the death occurs in a healthcare facility, they will likely assist with the transfer. If it happens at home, coordinate with funeral services for transportation.

**Do This As Soon As Possible (Within the First Few Days)**

- Obtain Death Certificates/Legal Pronouncement of Death**
  - **Critical Importance:** A death certificate is a legal document that officially records a person’s death. It is required for many post-death processes, including claiming life insurance, accessing pension benefits, settling estates, and transferring or closing accounts.
  - **How to Obtain:** Death certificates are typically issued by the funeral home, mortuary, or crematorium handling the deceased’s arrangements. Alternatively, they can be obtained from the vital records office in the state where the death occurred.
  - **Number of Copies Needed:** It’s advisable to obtain multiple certified copies. Many organizations require an original certified copy for their records, not photocopies. The exact number will depend on the complexity and extent of the deceased’s affairs.

## TASK ASSIGNED TO

**Determine if a Last Will and Testament Exists**

- **Why This Matters:** A Last Will and Testament outlines the deceased's wishes regarding the distribution of their assets and may appoint an executor to manage the estate. Identifying the existence of a Will is critical for ensuring that the deceased's wishes are followed.
- **Locating the Will:** Begin by searching the deceased's personal documents, safe deposit boxes, or consult their attorney. If you cannot find a Will in these places, check with local courts or probate offices, as Wills are sometimes filed for safe-keeping.
- **Determine Whether a Valid Last Will and Testament Exists and If It Is The Original:** Check with family members, attorneys, or safe deposit boxes where the Will might be stored. Ensure it meets state legal requirements for validity and confirm it's the most recent and original document. The original Will is legally binding, whereas copies may not be. Courts typically require the original to prove its validity and to ensure no later versions exist, which could alter the distribution of the estate.
- **Role of the Executor:** If a Will exists, identify the appointed executor. This individual is responsible for managing the estate's affairs, including asset distribution, paying debts, and fulfilling the deceased's final wishes as outlined in the Will.

**Determine if Trust Documents Exist**

- **Importance of Identifying Trusts:** Trust documents can significantly impact how the deceased's estate is managed and distributed. Trusts often bypass the probate process, providing a different pathway for asset management and distribution.
- **How to Locate Trust Documents:** Check the deceased's personal files, safe deposit boxes, or consult their attorney for any trust agreements. Financial advisors or accountants associated with the deceased may also have knowledge of existing trusts.
- **Understanding Types of Trusts:** There are various types of trusts (e.g., living trusts, irrevocable trusts) each with its own rules and implications for the estate. Identifying the type of trust is crucial for understanding how it should be administered.
- **Contacting Trustees and Beneficiaries:** If a trust is found, identify the trustee(s) who are responsible for managing the trust according to its terms. Notify them of the settlor's death. Also, identify the beneficiaries to understand who will be receiving assets from the trust.
- **Numerous Types of Trusts Exist:** While it is recommended to engage a legal professional in your state for guidance, you can learn more about Trusts in Buried in Work's Introduction to Wills and Trusts Guide.

## TASK ASSIGNED TO

**Collect Other Important Documents**

- **Buried in Work's Estate Preparation Package:** If the individual who is dying utilized Buried in Work's Estate Preparation Package, identify where it is located and how to access it. If it is in a secure location, such as a bank, ensure you have proper authority for access. Purpose of Document Collection: Gathering important documents is essential for understanding the deceased's financial situation, legal obligations, and personal wishes. This aids in the efficient and accurate administration of the estate.
- **Key Documents to Gather:** Look for items such as insurance policies (life, health, property, etc.), property deeds, vehicle titles, investment records, pension or retirement account information, and any pre-arranged funeral or burial plans.
- **Locating Documents:** These documents may be found among the deceased's personal files, in safe deposit boxes, or with their attorney or financial advisor. Digital assets, including passwords and online account information, are also important to collect if available.
- **Organizing and Securing the Documents:** Once collected, organize these documents systematically for easy access and reference. Keep them in a secure location, as they contain sensitive information. Make copies of essential documents for relevant parties involved in the estate settlement process.

**Notify the Personal Representative Named in the Last Will and Testament or Trust**

- If the individual who is dying utilized Buried in Work's Estate Preparation Package, identify where it is located and how to access it. If it is in a secure location, such as a bank, ensure you have proper authority for access. Purpose of Document Collection: Gathering important documents is essential for understanding the deceased's financial situation, legal obligations, and personal wishes. This aids in the efficient and accurate administration of the estate.
- **Key Documents to Gather:** Look for items such as insurance policies (life, health, property, etc.), property deeds, vehicle titles, investment records, pension or retirement account information, and any pre-arranged funeral or burial plans.
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## TASK ASSIGNED TO



## Notify Family and Friends

- **The Importance of Personal Communication:** Notifying family and friends about the death is a sensitive and important task. It provides closure, allows for the sharing of grief, and enables loved ones to make arrangements to pay their respects.
- **Creating a Notification Plan:** Start by making a list of family members, close friends, and significant acquaintances. Consider the most appropriate and respectful way to inform each person, which may vary depending on your relationship and their proximity to the deceased.
- **Personalized Approach:** Whenever possible, opt for direct phone calls or in-person meetings for close relatives and friends. For more distant acquaintances, emails or letters may be appropriate. In some cases, delegating this task to different family members can make the process more manageable.
- **Providing Details and Support:** Offer information about any upcoming memorial services, funerals, or gatherings. Be prepared to share resources for grief support if needed. Remember, this is not just about conveying information, but also about offering and receiving comfort during a difficult time.
- **Utilize a Notification Log:** Track and ensure that all important contacts are notified.
- **Existing Resources Can Save You Time:** Buried in Work provides notification templates and a Contact Notification Log in the End-of-Life Package.



## Notify Business Associates

- **The Importance of Personal Communication:** Notifying family and friends about the death is a sensitive and important task. It provides closure, allows for the sharing of grief, and enables loved ones to make arrangements to pay their respects.
- **Creating a Notification Plan:** Start by making a list of family members, close friends, and significant acquaintances. Consider the most appropriate and respectful way to inform each person, which may vary depending on your relationship and their proximity to the deceased.
- **Personalized Approach:** Whenever possible, opt for direct phone calls or in-person meetings for close relatives and friends. For more distant acquaintances, emails or letters may be appropriate. In some cases, delegating this task to different family members can make the process more manageable.

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TASK ASSIGNED TO

**Notify Business Associates (continued)**

- **Providing Details and Support:** Offer information about any upcoming memorial services, funerals, or gatherings. Be prepared to share resources for grief support if needed. Remember, this is not just about conveying information, but also about offering and receiving comfort during a difficult time.
- **Utilize a Notification Log:** Track and ensure that all important contacts are notified.

**Notify Relevant Religious Institutions or Spiritual Advisors**

- **Significance of Notification:** Informing religious institutions or spiritual advisors of the death is important for both spiritual and practical reasons. Many communities offer support, conduct memorial services, and play a role in the grieving process.
- **Identifying Religious Affiliations:** Determine which religious institutions or spiritual advisors were significant in the deceased’s life. This information may be found through personal documents, family members, or friends.
- **Respectful Communication:** Reach out to these institutions or individuals in a respectful manner. A phone call or a personal visit is often the most appropriate way to convey the news, especially if the deceased was actively involved in the community.
- **Discussing Memorial Services:** If the deceased had specific wishes regarding religious rites or ceremonies, communicate these to the institution or advisor. Inquire about available services, support for the family, and any religious customs or traditions to be observed.
- **Seeking Spiritual Support:** Many religious institutions and spiritual advisors provide counseling and support to the bereaved. If needed, discuss how they can assist the family and friends in coping with their loss and honoring the deceased’s memory.
- **Utilize a Notification Log:** Track and ensure that all important contacts are notified.
- **Existing Resources Can Save You Time:** Buried in Work provides notification templates and a Contact Notification Log in the End-of-Life Package.

**Arrange for Care of Dependents**

- **Assessing Immediate Needs:** Begin by identifying all dependents of the deceased, including children, elderly relatives, or individuals with special needs. Assess their immediate needs for care, support, and stability. This includes daily necessities, emotional support, and maintaining routines.

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## TASK ASSIGNED TO

 Arrange for Care of Dependents (continued)

- **Reviewing Legal Arrangements:** Check the deceased's will or other legal documents for any specified arrangements or guardianship plans for dependents. If there are legal instructions, follow these guidelines to ensure the dependents' care aligns with the deceased's wishes.
- **Temporary Care Arrangements:** If immediate family or designated guardians are not available, arrange temporary care. This could involve other family members, close friends, or professional care services, ensuring dependents are in a safe and supportive environment.
- **Long-term Planning:** Initiate discussions about long-term care arrangements. This might involve legal proceedings for guardianship, adjustments to living arrangements, and financial planning to support the dependents' future needs.
- **Support and Counseling:** Consider arranging counseling or support services for dependents, especially children, to help them cope with the loss. Emotional and psychological support is crucial during this period of adjustment.

 Arrange for Care of Pets

- **Understanding the Immediate Needs:** Pets require consistent care and attention. Immediately ensure that the deceased's pets have food, water, and a safe environment. This is crucial in the interim period before a permanent arrangement is made.
- **Checking for Instructions:** Look for any instructions left by the deceased regarding the care of their pets. This could be included in their will or other documents. If specific wishes or a designated caregiver is mentioned, follow these guidelines.
- **Temporary Care Solutions:** If no immediate instructions are found, arrange for temporary care. This can be with friends, family members, or a pet boarding service. Ensure that the temporary caregivers are informed about the pets' routines, diets, and any medical needs.
- **Seeking a Permanent Home:** If the deceased did not specify a permanent caregiver, begin the process of finding a suitable long-term home for the pets. Prioritize individuals familiar to the pets or those who have a good understanding of the responsibility involved.
- **Health and Legal Considerations:** Schedule a veterinary check-up to ensure the pets are healthy and to update any necessary vaccinations. Also, transfer the pets' ownership legally to their new caretaker to ensure a smooth transition and clear responsibility.

## TASK ASSIGNED TO

**Secure the Deceased's Residence and Personal Property**

- **Immediate Security Measures:** Ensure that the deceased's residence is secure by checking that all doors and windows are locked. If necessary, change the locks to prevent unauthorized access, especially if there are multiple copies of keys in circulation.
- **Safeguarding Valuables and Documents:** Locate and secure valuable items such as jewelry, legal documents, and financial records. Consider moving these items to a more secure location, such as a safe deposit box, especially if the residence will be unoccupied.
- **Inventory of Personal Property:** Create a detailed inventory of the deceased's personal property, including furniture, electronics, art, and other significant items. This inventory will be important for both estate settlement and insurance purposes.
- **Dealing with Mail and Deliveries:** Redirect or manage the deceased's mail to prevent an accumulation at the residence, which can be a security risk and signal that the home is unoccupied. Pause or cancel any regular deliveries or subscriptions.
- **Long-term Property Management:** If the residence will remain unoccupied for an extended period, consider regular check-ins by a trusted individual or hiring a property management service. This ensures ongoing maintenance and addresses any issues that may arise, such as plumbing or electrical problems.
- **Beware of Opportunistic Thieves:** Be aware that opportunistic thieves may target homes when they know the occupants are away, especially during times of vulnerability such as after a death.
- **Remain Vigilant:** Remain vigilant, especially after obituaries and public announcements are published as opportunistic criminals have been known to monitor them.

**Begin Carrying Out End-of Life Plan: Funeral, Burial, or Final Resting Place**

- **Reviewing the Deceased's Wishes:** If the deceased left specific instructions regarding their funeral, burial, or other end-of-life preferences, review these details carefully. These instructions may be found in their will, a separate funeral plan, or communicated through a family attorney.
- **Selecting a Funeral Service Provider:** If no specific arrangements were made, choose a reputable funeral home or service provider. They will guide you through the process of planning and executing the funeral or memorial service, including the handling of the remains.

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## TASK ASSIGNED TO

**Begin Carrying Out End-of Life Plan: Funeral, Burial, or Final Resting Place (continued)**

- **Deciding on Funeral and Burial Details:** Make decisions regarding the type of service (traditional funeral, memorial service, direct burial, cremation), the location, and any religious or cultural practices to be included. Consider also the specifics of the final resting place, such as burial plots or scattering of ashes.
- **Notifying Friends and Family:** Inform friends and family about the funeral or memorial service arrangements. Provide details such as date, time, and location, and any preferences regarding flowers, donations, or special requests from the family or the deceased.
- **Handling Financial Aspects:** Assess the costs involved in the funeral and burial arrangements. Check if the deceased had pre-paid plans or funeral insurance, and understand how these might offset the expenses. If necessary, discuss and plan how these costs will be covered by the estate or family members.
- **Utilize Existing Materials:** If the decedent utilized the Estate Preparation Package or End-of-Life Package, check if an End-of-Life plan has been created. The End-of-Life Package includes an End-of-Life form.

**Evaluate End-Of-Life Proceeding Costs and Payment Options**

- **Assessing the Costs:** Begin by getting itemized costs for all end-of-life proceedings, including the funeral, burial, cremation, memorial service, and any other related expenses. This could include costs for the funeral service, casket or urn, burial plot, headstone, flowers, transportation, and obituary notices.
- **Reviewing the Deceased's Financial Plans:** Check if the deceased had made any pre-arrangements or had set aside funds specifically for end-of-life expenses. This can include pre-paid funeral plans, burial insurance, or designated savings. Review their life insurance policies as well, as these may provide funds for covering these costs.
- **Understanding Payment Options:** If the deceased did not have pre-arrangements or sufficient funds, explore other payment options. These may include:
  1. Utilizing the estate's assets: Check with an estate attorney to understand how to legally access and use the estate's assets for these expenses.
  2. Family contributions: If willing and able, family members may contribute to cover costs.
  3. Government or organizational benefits: Some government programs or organizations offer benefits to help cover funeral costs, especially for veterans or members of certain groups.

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## TASK ASSIGNED TO

 Evaluate End-Of-Life Proceeding Costs and Payment Options (continued)

- **Budgeting and Cost-Saving Measures:** If necessary, consider ways to manage costs, such as choosing a more modest service, opting for cremation instead of burial, or holding a smaller, private ceremony.
- **Keeping Records:** Ensure that all expenses and payments are documented thoroughly. These records are important for estate settlement and might be required for tax purposes.

## Do This As Soon As Possible (Within the First Few Days)

 Notify Relevant Federal Agencies

- **Budgeting and Cost-Saving Measures:** If necessary, consider ways to manage costs, such as choosing a more modest service, opting for cremation instead of burial, or holding a smaller, private ceremony.
- **Identifying Agencies to Notify:** Determine which federal agencies need to be informed about the death. Common agencies include the Social Security Administration (SSA), the Internal Revenue Service (IRS), the Department of Veterans Affairs (VA) if the deceased was a veteran, and the U.S. Passport Agency.
- **Notifying Social Security Administration (SSA):** Contact the SSA to report the death, as this will affect benefits, including stopping Social Security payments. Funeral homes often report the death to SSA, but it's important to confirm this has been done.
- **Veterans Affairs (VA):** If the deceased was a veteran, notify the VA. Veterans may be eligible for burial and memorial benefits, and notifying the VA is crucial for accessing these services.
- **Internal Revenue Service (IRS):** Inform the IRS of the death for tax purposes. This is essential for handling the deceased's final tax return and addressing any potential estate taxes.
- **U.S. Passport Agency:** Report the death to the U.S. Passport Agency to invalidate the deceased's passport, preventing identity theft and misuse.
- **Providing Documentation:** In most cases, you'll need to provide a copy of the death certificate. Each agency will have specific requirements and forms to fill out, so it's important to inquire about the exact process and documentation needed.

## TASK ASSIGNED TO

**Draft and Submit an Obituary**

- **Understanding the Purpose:** An obituary serves as a formal announcement of the person's death and provides key information about their life and the forthcoming funeral or memorial services. It's also a way to honor the deceased and share their story with the community.
- **Gathering Information:** Collect important details about the deceased's life, including their full name, age, date of birth and death, significant life events, achievements, family members, and any details about the funeral or memorial services. Consider what they would have liked to be remembered for.
- **Writing the Obituary:** Start by drafting a respectful and heartfelt tribute. Include a brief biography, mentioning important aspects like education, career, hobbies, and any philanthropic work. Acknowledge close family members and loved ones.
- **Review and Edit:** Have family members or close friends review the obituary to ensure accuracy and inclusiveness. They may also contribute additional insights or important details.
- **Choosing Publication Outlets:** Decide where to publish the obituary. This can include local newspapers, online memorial sites, community bulletins, and social media platforms. Some people also choose to include the obituary in funeral service programs.
- **Submitting the Obituary:** Contact the chosen publication outlets for their submission guidelines, deadlines, and costs. Ensure that the obituary is submitted in accordance with these guidelines and within the necessary time frame.
- **Funeral Home Assistance:** Often, funeral homes assist with obituary publishing.
- **Understand Cost Considerations:** Be mindful of potential costs associated with publishing an obituary. Newspapers often charge based on the length of the obituary and additional elements such as photographs.
- **Existing Resources Can Save You Time:** Buried in Work provides obituary templates.

**Notify Employers and Schools**

- **Notifying Employers:** If the deceased was employed, contact their employer as soon as possible. This notification is essential for a few reasons: to inform them of the employee's passing, to discuss any final paycheck or benefits due, and to address any company-owned property or information that needs to be returned or managed.

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## TASK ASSIGNED TO

 Notify Employers and Schools (continued)

- **Handling Employment Benefits:** Inquire about any employment benefits that may be due to the estate or beneficiaries, such as life insurance, pension plans, or unused vacation pay. The human resources department can provide guidance on how to claim these benefits.
- **Informing Schools:** If the deceased had dependents in school, notify the schools as well. This is important to ensure that the school can provide the necessary support to the child or children during this time. Discuss any immediate needs or adjustments that may be needed for the students.
- **Providing Necessary Documentation:** Be prepared to provide a copy of the death certificate to employers and schools, as they may require it for their records or to process any benefits or claims.
- **Communicating with Compassion:** Remember that the news might come as a shock to colleagues and school staff. Be sensitive in your communications and provide information about any services or memorials they may wish to attend.

 Dispose of Perishables and Perform a More Thorough Check of the Residence

- **Return to the Residence:** Returning to the residence is crucial after a loss to address various aspects, including disposing of perishables, attending to plants, and conducting a thorough check. This ensures the overall well-being of the property, attends to immediate needs, and contributes to a comprehensive post-loss process.
- **Disposing of Perishable Items:** Begin by disposing of all perishable items from the deceased's home. This includes food in the refrigerator, freezer, and pantry that may spoil. Doing so is important to maintain hygiene and prevent any health hazards.
- **Thorough Residence Check:** Conduct a comprehensive check of the residence. This involves not only looking for valuable items or important documents but also ensuring that the home is in a safe and orderly condition. Check for any running appliances, water leaks, or potential safety hazards.
- **Securing Personal Belongings:** As you go through the residence, secure personal belongings that might have sentimental or financial value. This can include jewelry, artwork, heirlooms, and other significant items.
- **Documenting and Organizing:** Take inventory of important finds, especially items that might have relevance to the estate or hold sentimental value for family members. Document these items with notes or photographs for reference during estate settlement discussions.

## TASK ASSIGNED TO

 Document and Log Sympathy Cards and Condolences

- **Recognizing the Importance:** Documenting and logging sympathy cards and condolences is a respectful way to acknowledge the support and thoughts offered by friends, family, and acquaintances. This record can also be helpful when sending thank you notes or acknowledgments later.
- **Setting Up a Logging System:** Create a simple system to log the cards and messages received. This can be a physical logbook or a digital spreadsheet. Include details such as the sender's name, their relationship to the deceased, and a brief note on what the card or message said.
- **Organizing the Cards and Messages:** Keep all sympathy cards, letters, and printed emails in a designated place. Organize them in a way that makes it easy to refer back to them when logging or responding.
- **Responding to Sympathy Expressions:** Although responding to every message is not always necessary, many families choose to send thank you notes for particularly heartfelt or significant condolences. Your log will assist in this process, ensuring no one is inadvertently overlooked.
- **Preserving the Sentiments:** Consider creating a memorial scrapbook or a digital archive of the sympathy cards and messages. This can be a comforting resource for the family to look back on and appreciate the support they received during a difficult time.

 Coordinate Future Meal Support for the Family

- **Understanding the Need:** In the aftermath of a loss, managing daily tasks such as cooking can be challenging for the bereaved family. Arranging meal support is a practical way to provide comfort and ease their burden during the mourning period.
- **Setting Up a Meal Train:** Organize a meal train, which is a schedule of meal deliveries from friends, family, or community members. There are websites and apps designed to facilitate this, allowing people to sign up for specific days to bring meals.
- **Communicating Dietary Preferences and Restrictions:** Gather information about the family's dietary preferences and any allergies or restrictions. Make this information available to all participants to ensure the meals provided are suitable and safe.
- **Balancing Home-Cooked Meals with Restaurant Deliveries:** Consider a mix of home-cooked meals and restaurant or catering service deliveries. Gift cards for food delivery services can also be a flexible option for the family.

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## TASK ASSIGNED TO

 Coordinate Future Meal Support for the Family (continued)

- **Scheduling and Logistics:** Plan the schedule so that meals are provided consistently but not overwhelmingly. Coordinate delivery times that are convenient for the family, and consider how the meals will be stored if they receive more than they can consume immediately.
- **Providing Comfort and Variety:** Encourage variety in the meals provided to cater to different tastes and provide some comfort. Meals that can be easily frozen and reheated are often appreciated for their convenience.

## Longer Term Considerations

Note: Many, but not all, items after this point in the checklist may become the responsibility of the Estate Executor or Administrator.

### Medical

 Notify Medical Professionals, Cancel Upcoming Appointments, and Obtain Copies of Medical Records

- **Notifying Medical Professionals:** Contact the deceased's healthcare providers, including their primary care physician, specialists, and any other medical professionals they were seeing. Inform them of the death so they can update their records and cancel any upcoming appointments.
- **Purpose of Notification:** This notification is not just about canceling appointments; it's also important for healthcare providers to know about a patient's death for their records. Additionally, they may provide insights or information that could be relevant for the family's health history or for settling the estate.
- **Canceling Future Appointments:** Identify and cancel any upcoming medical appointments. This may include regular check-ups, specialist visits, surgeries, or therapy sessions. Check if there are any outstanding bills or payments to be made for past appointments or ongoing treatments.
- **Requesting Medical Records:** Request a copy of the deceased's medical records. These can be important for several reasons, including understanding the cause of death, settling potential insurance claims, and informing family members about hereditary health issues.

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TASK ASSIGNED TO

**Notify Medical Professionals, Cancel Upcoming Appointments, and Obtain Copies of Medical Records (Continued)**

- **Handling with Sensitivity:** Remember that medical offices may have specific protocols for handling such requests, particularly regarding the release of medical records. Be prepared to provide necessary documentation, like a death certificate or proof of your authority to act on behalf of the deceased’s estate.
- **Existing Resources Can Save You Time:** Buried in Work provides notification templates.

**Cancel Prescriptions and Dispose of Unused Medications**

- **Canceling Prescriptions:** Contact the pharmacy to cancel any active prescription refills for the deceased. This prevents unnecessary medication production and reduces the risk of misuse.
- **Collecting Unused Medications:** Gather all unused or outdated medications from the deceased’s home. This includes prescription drugs, over-the-counter medications, and any supplements.
- **Safe Disposal Practices:** Do not dispose of medications in the trash or toilet. Locate a local medication take-back program or pharmacy that accepts unused medications for safe disposal.
- **Awareness of Legal Regulations:** Be aware of any legal regulations regarding the handling and disposal of certain medications, especially controlled substances.

**File Outstanding Claims for Health Insurance or Medicare**

- **Identifying Unfiled Claims:** Review the deceased’s medical records and billing statements to identify any outstanding claims that need to be filed with their health insurance provider or Medicare.
- **Gathering Necessary Documentation:** Collect all relevant documents, including itemized bills from healthcare providers, proof of services rendered, and any corresponding medical records. These will be required to support the claims.
- **Submitting the Claims:** Fill out the necessary claim forms for the insurance provider or Medicare. Ensure that all the information provided is accurate and complete to avoid delays in processing.

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## TASK ASSIGNED TO

 **File Outstanding Claims for Health Insurance or Medicare (continued)**

- **Following Up on Submitted Claims:** After submitting the claims, monitor their progress. Be prepared to provide additional information if requested by the insurance company or Medicare. Keep records of all communications and submissions for future reference.
- **Remember to Contact Primary and Secondary Insurers:** If the deceased had both primary and secondary insurance coverage, contact both providers. Some medical expenses may be covered by the secondary insurance after the primary insurance processes the claims.
- **Submit Claims Promptly:** Be aware of the time limits for filing claims.

 **Account for Stored Reproductive Material**

- **Determine Existence of Reproductive Material:** Investigate whether the deceased had stored any reproductive material, such as sperm, eggs, or embryos. This information might be found in personal documents or by contacting fertility clinics they were associated with.
- **Understand Legal Rights and Wishes:** Review any existing legal documents or agreements related to the stored material. This could include consent forms, wills, or contracts that outline the deceased's wishes regarding the use or disposition of their reproductive material.
- **Consult with Legal and Medical Professionals:** Seek advice from legal professionals and fertility clinic representatives to understand the implications and options available. Laws governing the use of reproductive material posthumously can be complex and vary by location.
- **Make Informed Decisions:** Based on legal advice, the deceased's wishes, and family considerations, make decisions regarding the future of the stored reproductive material. Options might include continued storage, use by a surviving partner, donation, or disposal.

## Begin The Estate Transition & Probate Process

 **Evaluate Whether a "Professional" Executor, Fiduciary, or Probate Attorney Is Needed**

- **Assessing the Estate's Complexity:** Evaluate the complexity and size of the estate. Large, diverse estates with various assets, debts, and beneficiaries might require professional management to navigate legal, tax, and financial intricacies.

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## TASK ASSIGNED TO

**Evaluate Whether a “Professional” Executor, Fiduciary, or Probate Attorney Is Needed (Continued)**

- **Understanding Legal Requirements:** Consider any legal challenges or complications. If the will is contested, or if there are legal ambiguities, hiring a professional can be crucial in resolving these issues efficiently and legally.
- **Evaluating Family Dynamics:** Reflect on the family dynamics and potential conflicts among beneficiaries. A professional can serve as a neutral party to mediate disputes and ensure fair and impartial administration of the estate.
- **Analyzing Time and Skill Constraints:** If the appointed executor lacks the time, expertise, or willingness to manage the estate, it may be prudent to seek a professional. This ensures that the estate is handled competently and in a timely manner.
- **Understand the Cost Implications:** Professional executors and fiduciaries typically charge fees for their services. Clearly understand the fee structure and associated costs, including whether fees are based on a percentage of the estate or an hourly rate.

**Obtain Letters of Testimony/Letters of Administration**

- **Understanding the Purpose:** Letters of Testamentary (or Letters of Administration, if there’s no will) are legal documents issued by a court that grant authority to an individual to act as the executor or administrator of a deceased person’s estate.
- **Initiating the Probate Process:** File a petition with the probate court in the county where the deceased lived. This is the first step in obtaining the necessary letters. The process may require submitting the will, death certificate, and a list of assets and debts.
- **Attending the Court Hearing:** Attend the probate court hearing. Here, the validity of the will is confirmed, and the executor or administrator is officially appointed.
- **Receiving the Letters:** Once appointed, the executor or administrator will receive the Letters of Testamentary or Letters of Administration. These documents are proof of legal authority to manage and settle the deceased’s estate.
- **Timeline:** Obtaining a Letter of Testamentary can take several weeks, assuming the will is not being challenged. It can also be a quick process (same day, in some circumstances.) If probate is contested then the process may take much longer.

**Obtain Copies of the Deceased’s Outstanding Bills**

- **Identifying Outstanding Bills:** Search for any unpaid bills, such as utilities, credit card statements, loans, medical bills, or other recurring expenses. Check the deceased’s mail, email, and personal files for recent statements.

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## TASK ASSIGNED TO

 Obtain Copies of the Deceased's Outstanding Bills (continued)

- **Requesting Bill Copies:** Contact the relevant service providers or creditors to request copies of outstanding bills. Inform them of the deceased's passing and your authority to manage their affairs, as evidenced by the Letters of Testamentary or Administration.
- **Organizing Bills for Payment:** Keep a detailed record of all bills, including amounts due, due dates, and creditor contact information. This organization is crucial for timely payments and ensuring no debt is overlooked during the estate settlement process.
- **Determining Estate Responsibility:** Assess which bills are the responsibility of the estate and which may be disputed or canceled. Prioritize payments to prevent accruing late fees or legal issues.

 Notify One of the Credit Bureaus

- **Why This is Necessary:** Notifying a credit bureau of the death helps prevent identity theft and fraudulent activities. The bureau will flag the deceased's credit file, alerting creditors and halting the issuance of new credit in their name.
- **Selecting a Bureau:** You only need to contact one of the major credit bureaus (Experian, Equifax, or TransUnion). Once notified, the bureau you contact is required to inform the other two.
- **Required Documentation:** Prepare to provide a copy of the death certificate and any other necessary documents that establish your authority to act on behalf of the deceased, such as Letters of Testamentary.

 Obtain a Current Copy of the Deceased's Credit Report

- **Purpose of the Credit Report:** A credit report provides a comprehensive overview of the deceased's financial obligations, including loans, credit cards, and other debts. This is crucial for identifying outstanding debts and managing the estate's financial responsibilities.
- **How to Request the Report:** You can request the deceased's credit report from any of the major credit bureaus (Experian, Equifax, or TransUnion). You'll need to provide documentation such as a death certificate and proof of your legal authority to act on behalf of the estate (e.g., Letters of Testamentary).

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## TASK ASSIGNED TO

**Obtain a Current Copy of the Deceased's Credit Report (continued)**

- **Reviewing the Report:** Once you receive the report, review it carefully for any accounts, debts, or inconsistencies that need to be addressed. Look for any signs of fraud or identity theft that may have occurred prior to death.
- **Using the Information:** The information from the credit report will help in settling the deceased's estate. Ensure all creditors listed are notified of the death and determine which debts are valid and require payment from the estate.

**Notify the Deceased's Financial Institutions, Including Banks and Credit Card Issuer**

- **Contacting Banks and Credit Unions:** Inform all financial institutions where the deceased held accounts, including banks and credit unions. Provide them with a copy of the death certificate and your Letters of Testamentary or Administration.
- **Handling Credit Card Accounts:** Notify each credit card issuer about the death. Request account closure to prevent unauthorized use and ask for a final statement to identify any outstanding balances.
- **Managing Automatic Payments and Direct Deposits:** Review the deceased's accounts for any automatic payments or direct deposits. Arrange to stop these transactions to avoid overdrafts or other financial complications.
- **Securing and Transitioning Accounts:** Ensure the deceased's assets are secure. Follow the financial institutions' guidance on how to transition or close the accounts, consistent with the estate's legal proceedings.

**Cancel Memberships and Subscriptions That Are No Longer Needed**

- **Identifying Active Subscriptions:** Review the deceased's financial statements, emails, and personal records to identify any active memberships and subscriptions. These can include magazines, online streaming services, gym memberships, club memberships, and subscription boxes.
- **Contacting Service Providers:** Reach out to each organization or service provider to inform them of the death. Provide necessary documentation, such as a death certificate, if required for cancellation.
- **Stopping Automatic Payments:** Ensure that any automatic payments linked to these memberships and subscriptions are discontinued. This might involve contacting the deceased's bank or credit card issuer to block future charges.
- **Checking for Refunds or Prorated Balances:** Inquire about the possibility of refunds or prorated balances, especially for services paid in advance. Some organizations may offer refunds or credits under these

## TASK ASSIGNED TO

**Create a Plan for Bill Payment**

- **Assessing Estate Finances:** Start by evaluating the estate's liquidity and the available funds for paying bills. This includes checking account balances and liquidating necessary assets if required.
- **Prioritizing Bills:** Determine which bills are urgent and need immediate payment to avoid penalties or service interruptions, such as utilities, mortgages, or insurance premiums. Non-urgent bills can be scheduled for later payment.
- **Setting Up a Payment System:** Establish a system for bill payments. This could involve setting up an estate bank account specifically for handling the deceased's finances or using existing estate funds.
- **Regular Monitoring and Adjustment:** Continuously monitor the estate's financial situation and adjust the bill payment plan as needed. Keep detailed records of all payments for accountability and estate accounting purposes.

**Apply for Benefits and Insurance Claims**

- **Identifying Eligible Benefits:** Review the deceased's employment records, insurance policies, and other relevant documents to identify potential benefits. This may include life insurance, pension plans, veteran benefits, or Social Security survivor benefits.
- **Gathering Required Documentation:** Collect necessary documents such as death certificates, the deceased's Social Security number, policy numbers for insurance, and any other required forms or identification.
- **Filing Claims and Applications:** Contact the respective agencies or insurance companies to file claims or applications for benefits. Each organization will have its own process and requirements for filing.
- **Tracking and Following Up:** Keep a record of all claims filed, including dates and contact details. Regularly follow up to check the status of each claim and provide any additional information if requested.

**Online Presence, Memberships, & Clubs****Close or Memorialize Social Media Accounts**

- **Identifying Active Accounts:** Determine which social media platforms the deceased was active on, such as Facebook, Instagram, Twitter, LinkedIn, etc.

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## TASK ASSIGNED TO

 Close or Memorialize Social Media Accounts (continued)

- **Understanding Platform Policies:** Each social media platform has its own policy for handling the accounts of deceased users. Some offer the option to memorialize the account, while others may only allow closure.
- **Gathering Required Information:** Prepare necessary information, including proof of death (like a death certificate), and, in some cases, proof of your relationship to the deceased or legal authority to request account changes.
- **Submitting Requests:** Contact each social media platform to submit a request to either close or memorialize the account, following their specific procedures. This often involves filling out an online form and uploading required documentation.

 Deactivate and Transition Online Accounts

- **Listing Online Accounts:** Compile a list of the deceased's online accounts, including email, online banking, shopping accounts, cloud storage, and any other digital services they used.
- **Understanding Account Policies:** Research each service provider's policy on handling accounts after a user's death. Policies vary and may include account deactivation, data transfer, or account memorialization.
- **Gathering Necessary Credentials:** If possible, gather login credentials for these accounts. This may involve accessing the deceased's digital devices or files where passwords might be stored.
- **Contacting Service Providers:** Reach out to each service provider to inform them of the death and request account deactivation or transition, as appropriate. Be prepared to provide a copy of the death certificate and proof of your authority to manage the deceased's digital legacy.

 Manage E-mail Accounts, Including Auto-Reply and Auto-Forward

- **Determining Active Email Accounts:** Identify all active email accounts of the deceased. This may include personal, work, and any other specialized email accounts they used.
- **Setting Up Auto-Reply Messages:** Configure an auto-reply message for each account to inform senders of the individual's passing. The message should be respectful and provide guidance on who to contact if necessary.

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TASK ASSIGNED TO

**Manage E-mail Accounts, Including Auto-Reply and Auto-Forward**

- **Implementing Auto-Forwarding:** If appropriate, set up auto-forwarding for incoming emails to a designated person who is managing the deceased’s affairs. This ensures that important communications are not missed.
- **Securing and Eventually Closing Accounts:** In the interim, ensure the security of these email accounts. Eventually, work towards closing them in accordance with the service provider’s policies and after ensuring all important emails are saved or addressed.

**Notify Alumni Organizations, Fraternal Organizations, or Clubs**

- **Compiling a List of Organizations:** Identify all the organizations the deceased was affiliated with, including alumni associations, fraternities or sororities, social clubs, service clubs, and hobby or interest-based groups.
- **Drafting a Notification:** Prepare a respectful notification that includes the deceased’s name, date of passing, and any relevant information about memorial services or family wishes regarding donations or condolences.
- **Contacting Each Organization:** Reach out to each organization, either through email, a phone call, or a written letter, to inform them of the member’s passing. Use the drafted notification as a guide.
- **Discussing Memorial Acknowledgements:** Inquire if the organization has any traditions or protocols for acknowledging deceased members, such as memorial services, obituaries in newsletters, or commemorative events.

**Mail, Marketing Lists, and Voicemail**

**Cancel or Forward Mail**

- **Deciding on the Best Approach:** Determine whether it’s more appropriate to cancel certain mail deliveries or to set up a mail forwarding service to a different address for ongoing management of the deceased’s affairs.
- **Setting Up Mail Forwarding:** If forwarding is the chosen option, submit a change of address form with the postal service. This can typically be done online or at a local post office.

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## TASK ASSIGNED TO

 Cancel or Forward Mail (continued)

- **Contacting Specific Senders:** For important or sensitive mail, such as financial statements or personal correspondence, contact the senders directly to update them with the new mailing information or to request cancellation.
- **Monitoring Mail Delivery:** Keep track of the mail being forwarded or cancelled. This can help in identifying any overlooked accounts or subscriptions that need to be addressed.

 Submit to the Do Not Contact List

- **Understanding the Purpose:** The Do Not Contact List helps prevent unwanted sales calls, mailings, and emails to the deceased's phone number and address, protecting their identity and offering privacy to the grieving family.
- **Finding the Appropriate Services:** In the U.S., this can include the National Do Not Call Registry for phone calls, the Direct Marketing Association's (DMA) mail preference service for junk mail, and similar services for emails.
- **Submitting the Deceased's Information:** Use the deceased's contact information to register them on these platforms. This may require providing proof of death, such as a death certificate, and your authority to make such requests.
- **Monitoring Effectiveness:** After submission, monitor to ensure that unwanted contacts decrease. It can take some time for these requests to be fully processed and implemented by various marketing entities. Within three months of registering with the DMA the deceased's name with DDNC, advertising mail should decrease.

 Update Voicemail Messages

- **Assessing Voicemail Accounts:** Identify all voicemail accounts associated with the deceased, including their personal cell phone, home phone, and any work-related phone systems.
- **Recording an Appropriate Message:** Create a respectful voicemail message informing callers of the person's passing. The message should be clear and concise, possibly directing callers to an appropriate contact for urgent matters. Be mindful not to share information about the actual death in the voicemail message. Consider this template: "Hello, [Deceased's Name] is no longer checking this voicemail. Please call [your number] if you are trying to reach [Deceased's Name]."

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## TASK ASSIGNED TO

 Update Voicemail Messages (continued)

- **Accessing and Changing Voicemails:** Use the deceased's phone or voicemail system access information to log in and update the message. If you don't have the access details, contact the phone service provider for assistance, providing necessary documentation like a death certificate.
- **Regularly Checking Messages:** Initially, it may be important to regularly check messages on these accounts for any urgent or important calls that need to be addressed.

**For the Surviving Spouse, Family, and Heirs** Evaluate Your Income and Expenses for the Future if You and the Deceased Had a Shared Income

- **Assessing Changes in Income:** Calculate how your income will change without the deceased's contribution. This includes loss of salary, benefits, pensions, and any other regular income sources they provided.
- **Reviewing and Adjusting Expenses:** Examine your current expenses to see where adjustments can be made. Some costs may decrease, but others, like health insurance or household expenses, might increase or remain the same.
- **Creating a New Budget:** Develop a new budget based on your revised income and expenses. This may involve reprioritizing spending, cutting non-essential costs, and possibly finding new ways to supplement income.
- **Seeking Financial Advice:** Consider consulting with a financial advisor for guidance on managing assets, investments, and any benefits you may be entitled to as a surviving spouse or partner. This can help ensure financial stability in the long term.

 Create an Updated Financial Plan

- **Reviewing Current Financial Status:** Start by assessing your current financial situation, including assets, liabilities, income streams, and expenditures. This provides a clear picture of where you stand financially after the loss.
- **Setting New Financial Goals:** Reflect on your future financial objectives. This could include retirement planning, saving for major expenses, or adjusting investment strategies to align with your new circumstances.

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TASK ASSIGNED TO

Create an Updated Financial Plan (continued)

- **Developing a Budget:** Based on your revised financial situation and goals, create a new budget. Prioritize essential expenses, consider potential cost reductions, and plan for savings and investments.
- **Consulting with Financial Professionals:** Consider seeking advice from financial advisors, tax professionals, or estate planners. They can provide valuable insights and strategies for effective financial management going forward.

Apply For Federal Survivors Benefits

- **Social Security Survivor Benefits:** Social Security Survivor benefits are paid to widows, widowers, and dependents of eligible workers.
- **Identifying Eligible Benefits:** Research which federal survivor benefits you may be eligible for. Common sources include Social Security survivor benefits, Veteran Affairs survivor benefits, and federal employee/retiree survivor benefits.
- **Gathering Necessary Documentation:** Prepare required documents such as the death certificate, marriage certificate, the deceased's Social Security number, and your own identification and Social Security information.
- **Filing Applications:** Submit applications for each benefit. For Social Security benefits, you can apply online or at a local Social Security office. For VA benefits, contact the Department of Veterans Affairs. Federal employee benefits can be applied for through the respective agency's human resources department.
- **Following Up on Applications:** Keep track of your applications and follow up as necessary. Be prepared to provide additional information or documentation if requested by the benefit agency.

Contact the Financial Aid Office if the Deceased Has a Dependent in College or University

- **Informing the Institution:** Reach out to the financial aid office at the college or university where the dependent is enrolled. Inform them of the death and discuss how it might impact the student's financial aid situation.
- **Providing Documentation:** Be prepared to provide a copy of the death certificate. Some institutions may require additional documentation for their records or to adjust financial aid packages.

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TASK ASSIGNED TO \_\_\_\_\_

**Contact the Financial Aid Office if the Deceased Has a Dependent in College or University (continued)**

- **Discussing Available Assistance:** Inquire about any additional financial aid, scholarships, or grants that the dependent may now be eligible for due to the change in circumstances.
- **Adjusting Financial Aid Plans:** Work with the financial aid office to reassess and adjust the student’s financial aid plan. This may involve updating FAFSA information or exploring new funding options.

**Update Your Last Will and Testament and Other Legal Documents**

- **Reviewing Current Documents:** Begin by reviewing your existing Last Will and Testament and any other relevant legal documents, such as trusts, powers of attorney, or healthcare directives. Consider how your circumstances and wishes have changed following the loss.
- **Identifying Necessary Changes:** Determine what changes are needed in these documents. This may include appointing new executors, trustees, or guardians, as well as revising bequests and beneficiaries.
- **Consulting with an Attorney:** Seek the assistance of an estate planning attorney to ensure that all updates are legally sound and accurately reflect your current wishes.
- **Executing the Updated Documents:** Once revisions are made, execute the updated documents according to legal requirements. This typically involves signing in the presence of witnesses and possibly notarization.
- **Storing Documents Safely:** Store your updated legal documents in a secure location and inform relevant parties, such as executors or family members, of their location and any significant changes made.

**Update Insurance Policy Beneficiaries and Coverage**

- **Reviewing Existing Policies:** Start by reviewing all your current insurance policies, including life, health, home, car, and any other specialty insurance. Assess whether the coverage is still appropriate for your current needs.
- **Updating Beneficiaries:** Check the designated beneficiaries on all policies, especially life insurance. Update these to reflect your current wishes, which may have changed after the death of a previous beneficiary.

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TASK ASSIGNED TO

Update Insurance Policy Beneficiaries and Coverage

- **Adjusting Coverage as Needed:** Based on your current situation, decide if you need to adjust coverage levels. For example, you might need more or less life insurance, or changes to home and auto insurance policies.
- **Contacting Insurance Companies:** Reach out to your insurance providers to inform them of any changes in beneficiaries or coverage. They will guide you through the process and provide any necessary forms.

Order a Grave Marker, Headstone, or Urn

- **Choosing the Right Memorial:** Decide on the type of memorial that best honors the deceased’s memory and wishes. This could be a grave marker, headstone for a burial plot, or an urn for cremated remains.
- **Selecting Design and Material:** Consider the design, material, and inscriptions for the memorial. Options vary widely, from simple plaques to elaborate headstones, and materials range from granite to bronze. The inscription typically includes the deceased’s name, dates of birth and death, and may also include a personal message or quote.
- **Consulting with a Provider:** Contact a reputable monument company or funeral home that provides these services. They can guide you through the design process, provide pricing options, and inform you about any cemetery regulations regarding memorials.
- **Placing the Order:** Once you’ve made your choices, place the order for the memorial. Ensure you understand the timeline for creation and installation, as well as any maintenance requirements for the chosen material.
- **Arranging Installation:** Coordinate with the cemetery or other final resting place for the installation of the grave marker or headstone. If you’ve chosen an urn, decide on its final location, whether it be in a columbarium, at home, or another meaningful place.

Postpone Major Decision

- **Don’t Be Hasty:** Most can wait, and nearly all are irreversible.
- **Emotional Processing:** Grieving is a complex and emotional process that requires time and space. Postponing major decisions allows individuals to focus on emotional well-being, giving them the necessary time to process and navigate through the grieving period without the added stress of significant choices.

## Self Care For All Interested Parties

### Consider Grief Counseling or Support Groups for Yourself and Other Family Members

- **Acknowledging the Need for Support:** Recognize that grief is a complex process and seeking professional help or joining a support group can be beneficial for emotional well-being.
- **Researching Grief Counseling Options:** Look for licensed therapists or counselors who specialize in grief and bereavement. Consider different types of therapy, such as individual sessions, family therapy, or online counseling services.
- **Exploring Support Groups:** Investigate local or online support groups. These groups provide a sense of community and understanding from others who are experiencing similar losses.
- **Discussing with Family Members:** Talk to other family members about the idea of counseling or support groups. It's important to understand that each person's grieving process is unique, and what works for one may not work for another.
- **Taking the First Step:** Encourage yourself and your family members to attend at least one session, whether it's a counseling appointment or a support group meeting, to see if it feels right. Remember, seeking help is a sign of strength, not weakness.

### Acknowledge the Support You've Received

- **Express Gratitude:** Take the time to express gratitude to friends, family, and community members who have provided emotional, practical, or financial support during the challenging time.
- **Send Thank-You Notes:** Consider sending personalized thank-you notes to individuals who have gone above and beyond in supporting you. Acknowledge specific gestures or acts of kindness that made a meaningful impact. Many funeral homes or cemetaries will provide an initial supply of thank you cards.

### Honor Your Loved Ones In The Future

- There are many ways to honor your loved ones in the future.
- Visit Buried in Work's What to Do When Someone Dies Guide for a few ideas.