**THINGS TO DO AFTER THE DEATH OF A LOVED ONE—a Checklist**

**Within first 24 hours**

1. Arrange for widow to have a companion in the home for at least 24 hours after funeral or Memorial Service.
2. Determine if any of decedent’s property needs to be safeguarded. Collect keys to properties and vehicles.
3. Ensure cremation or funeral arrangements have been made. Funeral home will order Certificates of Death. Order at least seven.
4. Prepare an obituary. Do not list personal information. Keep it very generic.
5. Look for decedent’s letter of instruction or other final wishes.

**Within two weeks**

1. Locate the original Will/Declaration of Trust/Trust Agreement and read it.
2. Locate important records: account statements, titles, deeds, and life insurance policies.
3. Contact an estate attorney to discuss the property in the estate, estate taxes, and obtain answers to your questions.
4. Contact U.S. Post Office to make changes to mail delivery to Personal Representative or Trustee.
5. Send copies of a death certificate to each of 3 credit reporting bureaus (Equifax, Experian and TransUnion) to prevent future identity theft. (Not necessary if they have already been frozen.)
6. Ask the state motor vehicle to cancel the decedent’s driver license and to refuse any requests for duplicates
7. Notify life insurance companies and annuity companies of the death and request claim forms.
8. If property is owned, ask a realtor to provide a written estimate of the value, dated on the date of death.
9. If stock or bond type of investments are owned, ask a broker/advisor to provide a list of prices for each holding as of the date of death.
10. Determine if any bills are past due. Identify a source of the decedent’s funds for payment.
11. Cancel all credit cards used by decedent. All charge accounts should be cancelled as soon as possible.
12. Begin to complete an inventory of the estate. List all assets and debts.

**Within one month**

1. Check to make sure the funeral home has notified Social Security of the death, plus any other payers of a pension, retirement or an annuity.
2. Gather and organize financial documents-including assets jointly owned:
	1. Bank and money market accounts
	2. Mutual funds
	3. Brokerage accounts
	4. Certificate of Deposit
	5. Bond (including U.S. Savings Bonds) and Stock Certificates
	6. All promissory notes where decedent was entitled to receive payment.
	7. Deeds to real property
	8. Titles to Motor Vehicles and Mobile Homes.
	9. Obtain a copy of homeowners insurance and keep current until sold.
3. Bring original Will, Trust, deeds and financial documents showing recent balance and account number, death certificates, to a meeting with an estate attorney.
4. Notify tax preparer, accountant or bookkeeper, of death and the need for an inventory of estate assets. A final income tax return may be needed.

**Within two to six months**

1. If automobiles are held in joint tenancy, change motor vehicle titles to reflect ownership only by the surviving joint tenant.
2. If stocks or bonds are held in joint tenancy, contact stock broker to change records to reflect ownership by the surviving tenant.
3. Contact IRA provider to determine if any Required Minimum Distributions (RMDs) must be withdrawn.
4. Cancel memberships, subscriptions, and services. Look on credit cards and bank statements to find on going charges from gyms, cell phone, streaming services, etc.