Steps to Take Following the Death of A Spouse

This information was compiled after reviewing numerous articles on this topic. It is intended to be a list of steps you might need to take after the death of a spouse. Because everyone's situation is different, the process to settle your estate will also be different. Some listed items may not apply to you.

If your spouse is on anyone's legal documents as an executor, has Power of Attorney or is an emergency contact, those people will need to remove your spouse's name from their documents.

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PRIORITY:

Manage organ or medical donations

Death: If the person dies at home and is under the care of a Hospice, contact them.
If die at home without hospice, call 911.

Notify: Funeral home: The hospital or hospice will notify them when they can pick up your loved one.
The funeral home will contact Social Security. Social Security will notify Medicare.
Death Certificates are usually available within 2 weeks.

Family and friends

Church

Civic, fraternal, religious organizations

Employer, if applicable

Executor/trustee of estate, POA

Appointments: Cancel any upcoming appointments that were scheduled.

VA: Check for any survivor benefits or assistance with funeral expenses.

Credit reporting agencies. Request a "Deceased–do not issue credit" notice be attached to each credit report. Get copy of each report. Review them.

Experian	888-397-3742	PO Box 9701, Allen, TX 75013
Equifax	800-685-1111	PO Box 105069, Atlanta, GA 30348
TransUnion	800-888-4213	PO Box 6790, Fullerton, CA 92834

Arrange for care of dependents and/or pets if needed

OTHER CONTACTS/NOTIFICATIONS

Attorney

Bank/Credit Union: Accounts, safe deposit box

CPA/Financial Planner

Credit Card companies/lines of credit, bills/accounts:

**Be sure not to cancel any cards being used for automatic bill paying until you move charges to another card

Department of Motor Vehicles

Digital assets: Online accounts that are password protected, social media

Doctors and medical facilities

Email accounts; business or personal websites

Former employer: Contact regarding pension and/or insurance benefit.

Insurance: accident, auto, cancer, death/burial, disability, health, life, long term care, mortgage

**If death was due to an accident, check any insurance policies (i.e. auto, credit cards) to see if there is an accidental death benefit.

Membership/Subscriptions:

AARP

Auto club

Alumni

- Book clubs
- Discount clubs
- Emergency transportation (Lifestar)
- Frequent flyer
- Health/athletic club
- Library
- Organizations – Cultural, Professional, Service
- Newspapers/magazines
- Travel club

Mortgage company
Pharmacy
POA: Dues, water bill
Residence – If for some reason spouse's residence will be vacant, secure the property and cancel all unnecessary services.
Services no longer use
Social Security

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Changes surviving spouse may need to make:

Assets:	Do they need to be re-titled (i.e. car, house)?
Bank accounts:	May need to open new ones.
Beneficiaries:	Update insurance policies, investment funds, annuities, pension
Credit cards:	Should you get one in your own name?
Doctors/medical facilities:	Who can access your information?
Emergency contact:	Who should be contacted in case of an emergency?
Final arrangements:	Pre-plan?
Legal documents:	Wills, trusts, Powers of Attorney - change beneficiaries/Executor
Safe deposit box:	Who can access?