

## Surviving Spouse Checklist

When your spouse dies, you may be faced with a dark shadow of grief, fear and uncertainty along with a flood of emotions that can make tasks like managing financial obligations seem almost impossible. At a time when you feel least able to cope with life, when you are low on mental and physical energy, there are many decisions to be made that can permanently affect your family, finances, livelihood, and much more. This checklist is designed to help those dealing with this challenging time keep the process organized and as easy to understand as possible.



### Funeral – Memorial Period:

- Follow directives if body or organ donation was pre-planned.
- Contact a funeral home to make arrangements for funeral preparations and payment. Order pre-printed “thank you” cards. Decide on cremation or burial if not pre-planned.
- Contact friends and family who need to be informed about the death and services. Allow close friends and family to help with the contact of others.
- Ask the funeral director to help you get at least 12 certified copies of the death certificate, or contact the County Clerk’s office yourself to get them. There is usually a small charge for this. The funeral director will also help you get a copy of the death certificate, if you have not done so already.
- Write the obituary for the local paper. Include information about memorial gifts if appropriate. Ask a family member for help if needed!
- If the deceased was a Veteran, he or she can usually be buried in a national cemetery for free depending on the nature of his discharge and the duration of his service. If you choose to bury him somewhere else, he or she may still be entitled to receive payments for the funeral and burial expenses. The deceased may also be eligible for additional benefits from Veterans Affairs such as a ceremonial American flag, headstone and presidential memorial certificate. You can contact

Veterans Affairs at 1-800-827-1000 or at:  
<http://www.cem.va.gov/bbene/benvba.asp>

- Have someone at your house during the funeral if possible, since burglars read obituaries and funeral notices to target empty homes.
- Allow family to assist with food preparation, housekeeping tasks and care for young children, if needed.
- Set up a system to keep track of and later acknowledge cards, letters, phone calls, etc.

### Next action items:

- If applicable, contact your spouse’s employer to inform them of the passing. Speak with the employer’s HR department so they can provide you with any necessary paperwork that needs to be completed. It is possible that you may be due money because of your spouse’s accrued vacation/sick time, pension, etc. Ask about options for continuing your spouse’s medical coverage, especially if you and your children were a part of the plan.
- You may want to contact an attorney to review your spouse’s will, or if there is no will, to discuss how the probate process will work. The attorney should also be able to help you deal with your spouse’s existing debts that were in only their name, and what your liability could be for those debts going forward. Attorney’s file the will in the probate court for record keeping.

- Start a filing system for easy retrieval.
- Create a Calendar with important “due dates” and family dates.
- Keep a log of important actions taken including the date and contact person.
- Create a plan for taking care of the bills. Some of the bills may have been on auto-payment and will be difficult to find if your spouse handled the finances. Make sure all of the bills are put in your name going forward. It may also be a good idea to have on the fridge a calendar of due dates as a reminder for a few months. If you are not able to pay all the bills immediately, contact the company and let them know the situation, they will most likely grant you an extension.
- Contact all credit unions or banks your spouse had accounts with to change the account owner's information.
- Begin changing the beneficiaries of any retirement accounts your spouse owned. This will require you to contact the financial advisor or plan custodian to gather correct paperwork. Please discuss with a financial advisor before cashing out any investments.
- If your spouse had a life insurance policy, it is a good idea to gather the documents to process the death benefit payout. It may take a week or two for the check to arrive at your home. This may be the time for you to evaluate your own personal coverage at this time to make sure your plan is in place as well.
- Contact the providers of all other insurance policies— auto, homeowner's, etc. to have the name changed going forward and to remove the deceased information.
- Change all beneficiary designation on applicable accounts; life insurance policies, retirement accounts, wills, bank accounts, etc.
- Call all creditors in which your spouse was on the account such as joint bank accounts, mortgages, individual accounts, etc. Destroy credit cards in your spouse's name after contacting them to discuss the final payment. If you have accounts that you and your spouse had in good standing for many years, it would be wise to retain those

accounts as they can help you maintain a positive credit history. Tell the creditors how the accounts will be paid if necessary; from the deceased's estate or from a bank account.

- It is recommended that you contact the three major credit bureaus to receive a copy of your spouse's credit report to make sure you are aware of all existing debts;

Your letter should include:

- o Date
- o Your name & address
- o Your relation to the deceased
- o Your signature
- o Deceased's;
  - date of death
  - date of birth
  - place of birth
  - Social Security number
  - addresses for the past five years
- o Request the deceased's credit report be mailed to you
- o Request the following notation be listed on the credit report: “Deceased – Do not issue credit.”
- o A copy of your marriage and death certificate

Mail separate letters to:

#### **Equifax**

Equifax Information Services LLC  
Office of Consumer Affairs  
P.O. Box 105169,  
Atlanta, GA 30348

#### **Experian**

P.O. Box 9701  
Allen, TX 75013

#### **TransUnion (TU)**

P.O. Box 6790  
Fullerton, CA 92834

- Update all deeds or titles, on your home or your vehicles. Contact your state's Department of Motor Vehicles for vehicle title changes.

- ❑ Contact the Social Security Administration to inquire about survivor benefits. [www.ssa.gov](http://www.ssa.gov) Be sure to let them know you are calling regarding spousal and survivor benefits for children that under 18 years old. If your spouse paid into the Social Security system for at least 40 quarters (10 years) and was eligible to receive Social Security, you will receive a lump-sum death benefit of \$255.

Contact the Veteran's Administration if your spouse was in the military to learn what benefits you might be due. Veterans Affairs 1-800-827-1000 or at: <http://www.cem.va.gov/bbene/benvba.asp>

- ❑ If you have a child in college, contact the financial aid office. The son or daughter may be eligible for special assistance or increased financial aid.
- ❑ Cancel any club memberships or other organizations your spouse may have been associated with.
- ❑ Contact an attorney if your spouse had interest or was part owner of any business to find out what the steps needed to transition the ownership to the appropriate beneficiary. Call any business associate of your spouses they may have been working with as well.

#### Move Forward with New Goals in Your New Life:

- ❑ Create an updated Financial Plan including a budget, focusing on short term goals first, especially during the first year. Keep the plan simple!
- ❑ Update your own estate plan.
- ❑ Think about writing a legacy letter that expresses your values, beliefs and hopes for the next generation. Include special stories about the deceased, yourself and much more.
- ❑ Consider joining a support group for widows: a good resource is [www.widowsbond.com](http://www.widowsbond.com)
- ❑ SELF-CARE – This is very important which could include exercise, yoga, meditation, outdoors, etc. Do not let this get away from your life and do your best to not engage in daily alcohol consumption!

- ❑ Understand that there is life after grief. You will change your lifestyle to focus on the positive parts of life during survivorship.
- ❑ Grow your social circle. Meet new people who know you as yourself and not as a widower.
- ❑ Find a local church to be around positive people who are there to listen during the survivorship transition.
- ❑ Take time before finding a new relationship. New partners are sometimes looking for a pot of money. Keep finances to yourself and those who you trust.

### **\*\*POSTPONE MAJOR DECISIONS DURING FIRST YEAR\*\***

There is no need to rush during this time. This is a grieving process and you may feel deep down like your life is upside down. Since your spouse's death, your mental, emotional and physical condition has changed.

Almost 100% of the time you will be bombarded with suggestions or thoughts by family, salespeople or friends that do not know your situation. It can be good to have a trusted friend to help you through this time of making decisions such as; is now the right time to pay off the house.

In the financial world, widows are preyed upon as easy targets, so please do not let that happen to you. Take time to heal, and over the next year always ask yourself ***"Do I need to make a decision on this right now, or can it wait to a future date?"***

*This checklist is generic and is not all-inclusive for each survivor's situation. Please consult the advice of an attorney, accountant, financial planner or other trusted professional.*