

Finding Strength After Loss: A Widow's Guide to Financial & Emotional Resilience *A Week-by-Week To-Do List*

First Week: Addressing Immediate Needs

After your spouse passes, it's critical that you focus on notifying key people who can help you gather essential information and support.

Immediately notify:

Financial advisor

Name: _____

Number: _____

Email: _____

Insurance agent

Name: _____

Number: _____

Email: _____

Attorney

Name: _____

Number: _____

Email: _____

Accountant

Name: _____

Number: _____

Email: _____

Spouse's employer — HR Department

Name: _____

Number: _____

Email: _____

Immediate financial needs:

- Review and request any life insurance policies or pre-arrangement funds for funeral/burial expenses
- Make sure you have easy access to six months' worth of living expenses

Week 2: Gathering Essential Documents

You'll need a variety of specific, timely documents to handle legal, financial, and personal matters.

Obtain:

- Certified death certificates (10-20 copies)
- Marriage license
- Birth certificates (for yourself, spouse, and children)
- Social Security numbers (yours, spouse's, children's)
- Last Will and Testament (if you don't have or can't find one, consult with an attorney)
- Trust documents
- Mortgage documents and deeds
- Bank, investment, and retirement account statements
- Military discharge papers (if applicable)
- Log ins and passwords for:
 - Bank accounts
 - Investment accounts
 - Retirement accounts

Where to look for them:

- Personal filing cabinet
- Safe deposit box (act quickly as banks may seal it)

- Recent mail or email accounts for bills and financial records
- Tax returns (may show assets and financial holdings)

Weeks 2 - 4: Meeting with Financial Professionals

Once your urgent and immediate needs are addressed, it's time to begin focusing on your financial situation.

Meet with your financial advisor to discuss:

- Total assets and new income needs
- Potential portfolio adjustments
- Your new tax bracket as a widow

Contact your spouse's employer to inquire about:

- Life insurance, healthcare, and COBRA coverage
- Any compensation due — unused vacation, PTO, or bonuses
- 401(k), pension, and profit-sharing proceeds
- Personal effects and mail retrieval

1 - 6 Months: Planning for the Future

After six months, it's time to start thinking about your long-term financial and personal plans.

Meet with your financial advisor:

- Review:
 - investment portfolio
 - Retirement income
 - Risk tolerance
 - Access to liquid assets/cash
- Plan strategies to maximize growth potential while covering living expenses

Start estate settlement:

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- Organize and catalog household items for tax purposes
- Discuss Trust options and final tax return requirements with your attorney and financial advisor

Update legal documents:

- Draft a new Will and/or Trust, or modify existing plans
- Create a Living Will and Health Care Proxy if not already in place

Address future family needs:

- Consider establishing educational funds or benefits for children or other dependents
- Update guardian appointments
- Investigate any secondary benefits, like credit card points or memberships that may still be active, frequent flyer points, season tickets, etc.

6 Months to 1 Year: Finalizing Estate Matters

By now, you'll likely be ready to finalize any outstanding legal and financial obligations.

Valuing the estate:

- Work with your financial advisor to choose the best valuation date (date of death or an alternate date)

File estate tax returns:

- Submit appropriate estate tax form(s) and any other necessary state or local forms (talk to your accountant or CPA)

Hold a family financial meeting:

- Gather your family for an annual financial review where you can discuss assets, income, and future plans

Plan for the future:

- Continue meeting with your financial advisor to adjust your plans and strategies as your needs evolve and you go through other major life changes

*Recommended Reading and Resources

- [The Modern Widows Club](#): *A movement for widow care dedicated to providing women with essential health tools, supporting them as they transition from the pain of loss to a future filled with growth and empowerment.*
- [Free Widow Life™ App Newsletter](#): *Essential updates and empowering insights delivered to your inbox.*
- [Widow Life™ Podcast](#): *Each Healthy Widow Healthy Woman episode features heartfelt conversations, expert interviews, and personal stories that address the complexities of widowhood.*

"Together, we'll create a plan for your future that honors your past while empowering you to thrive."