

Checklist for Widows



Becoming suddenly single, whether expected or unexpected, can be one of the most complex emotional and financial situations an individual can experience. Educational resources, such as a starting point of where to begin, can help alleviate some uncertainty. We hope the below checklist is a supportive resource and as always, we encourage you to speak to a professional advisor for guidance.

Strategic Partners:

Grief counselor, family counselor, estate attorney (licensed in deceased state of residence), health and wellness specialists, tax advisor, appraiser

Gather Important Documents:

- Will/trust
- Death certificate (make 10-20 copies), marriage certificate, deceased spouse's birth certificate
- Health insurance policy
- Check safe deposit box
- Details of assets and debts (financial, physical)
 - Insurance policies, property deeds, financial accounts and statements, auto titles, retirement plans
- Tax returns
- Bills (mail and electronic, may need to check email)
- Important contacts, trusted advisors
- Phone and devices that hold important documents and information
- Research Social Security survivor benefits



**For an appointment,
please scan the QR code
or call the number below.**

Contact:

- Social Security office at 800-772-1213
www.ssa.gov
 - Be ready with the Social Security numbers for you, your spouse, and any dependent children
- Your spouse's employer
 - Request information about your spouse's retirement plan and any other death benefits
- Bank and other financial institutions to avoid fraud
- Your employer
- Estate executor and estate attorney
- Tax advisor
- Financial advisor

Action:

- Don't forget to breathe
- Cancel all credit cards in your spouse's name
- Review health care coverage, stop deceased spouse's health insurance and continue coverage for yourself and dependents
- Change the registration on any bills in your spouse's name, consider setting to autopay for ease of payment
- Update beneficiaries, tax withholding, and other information
- Close joint accounts
- Create a new budget
- Put one foot in front of the other