

Finding Strength After Loss: A Widow's Guide to Financial & Emotional Resilience *Checklist*

1. Understanding Your New Financial Reality

- Review your income sources, expenses, and immediate financial needs
- Identify and prioritize pressing obligations (funeral costs, mortgage payments, essential bills)
- Gather and organize important documents:
 - Insurance policies
 - Estate plans or wills
 - Bank and investment account statements
 - Social Security and pension information
- Take inventory of assets:
 - Savings
 - Investments
 - Property
- Take inventory of liabilities:
 - Loans
 - Credit cards
 - Mortgages

2. Building a Financial Plan for the Future

- Set short-term and long-term goals:
 - Pay off debt
 - Save for family milestones
 - Plan for retirement
- Reevaluate expenses and income sources to create a realistic budget
- Review and prioritize existing debt:
 - Focus on high-interest debt first
- Adjust your retirement savings plan to account for your new financial circumstances

3. Navigating Investments and Wealth Management

- Explore strategies to grow/protect your wealth (reinvesting dividends, compounding interest)
- Evaluate if your financial resources will last long-term
- Assess your risk tolerance and decide if you should take more or less risk
- Diversify your investments for stability:
 - Bonds
 - Mutual funds
 - Alternative investments
- Understand key tax implications after loss:
 - Update your filing status (joint → head of household or single)
 - Manage estate taxes

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- Utilize tax-efficient investments

4. Managing Your Estate and Legacy Planning

- Create or update your estate plan to reflect your new circumstances
- Update your will, retirement accounts, and insurance policy beneficiaries
- Consider if a trust is necessary to simplify asset transfer and minimize taxes
- Set up power of attorney and medical directives to ensure your wishes are followed

5. Emotional Resilience: Finding Support and Healing

- Prioritize self-care (exercise, meditation, creative outlets)
- Break financial tasks into smaller steps to balance grief and responsibilities
- Seek professional help:
 - Therapists
 - Support groups
 - Online resources
- Lean on family and friends for emotional and practical support
- Explore recommended books, tools, or resources for guidance on grief and empowerment

6. Reclaiming Your Independence: Building a New Life

- Reflect on your strengths and achievements to build resilience
- Reconnect with hobbies or explore new interests
- Consider career or volunteer opportunities for purpose and connection
- Strengthen existing relationships and establish new friendships

7. Partnering with Remlinger Financial Group

- Understand how Remlinger Financial Group can help you thrive with tailored solutions
- Learn why financial planning is essential after loss to regain control of your future
- Reach out for compassionate support as you navigate this journey
- Schedule a consultation to take the first step toward financial and emotional resilience

8. Conclusion: A Path to Healing and Stability

- Remember that grief is not a journey you must take alone
- Use available resources and support to rebuild strength and stability
- Take comfort in knowing you are not alone, and a secure, purposeful future is within reach

*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."