

FINANCIALOSCOPY

After a Loved One Passes Away: A Compassionate Checklist

First Few Hours

- Contact the physician or coroner to certify the cause of death.
- Delegate some tasks to others – don't try to do everything yourself.
- Notify close family and friends of the death; plan your calls in advance.
- Consult or inform close family members regarding immediate post-mortem decisions such as organ donation.
- Arrange for organ donation or body bequeathal, if expressed in legal documents.
- Contact a funeral home for the handling and care of your loved one.
- Arrange for the care of minors and dependents.
- Contact clergy for spiritual counsel, if appropriate.
- Take time for your own physical, emotional, and spiritual care.
- Invite a close friend or relative to stay with you if needed.

First Few Days

- Secure keys, lock combinations, and property.
- Request 12–15 copies of the death certificate.
- Secure login and passwords for smartphones and online accounts.
- Notify veterinarian or others about pet care, if needed.
- Meet with the funeral home or VA for arrangements and costs.
- Write a general obituary that protects privacy.
- Decide on any donations in lieu of flowers.
- Create a contact list for support and communication.
- Arrange post-funeral gathering.
- Ensure liquid assets are available to cover bills.

First Few Weeks

- Gather legal and financial documents: will, trust, insurance, deeds, etc.
- Determine beneficiaries on all accounts.
- Start asset transfers and benefit claims with financial institutions.
- Contact SSA, Medicare/Medicaid, or VA offices for benefits.
- Work with a probate attorney and tax advisor.
- Secure Letters of Testamentary or Administration, if needed.
- Connect with trust companies and business partners.
- Contact banks about accounts, loans, and safety deposit boxes.
- Notify HR to retrieve unpaid compensation or benefits.
- Contact insurance and credit companies to settle claims and accounts.

First Few Months

- Send thank-you notes to those who supported you.
- Notify and update all service providers and personal care professionals.
- Remove the deceased from joint accounts and documents.
- Work with a tax advisor to file necessary estate/inheritance taxes.
- Inform colleges to see if there are possible financial aid updates for dependent children.
- Cancel driver's license and return state IDs/placards.
- Remove from voter registration.
- Distribute remaining personal belongings not addressed in the will.

First Year

- Schedule your own medical, dental, and vision exams.
- Reach out to a mental health professional if needed.
- Update financial statements and personal financial plan.
- Update your estate plan: beneficiaries, wills, trusts, etc.
- Change names on remaining accounts after a year.
- Consider writing your own ethical will or legacy letter.
- Resume or start daily routines, hobbies, or fitness.
- Strengthen social and spiritual connections.