

Checklist of things to do after the death of a loved one

1. If the Decedent died at home, notify Hospice of the death, or if not under Hospice, contact the local police department (911).
2. If the Decedent wished, a donation of body parts and tissue should be considered.
3. Contact the funeral home concerning burial or cremation arrangements.
4. Notify family and friends. You may want to consider having family members contact others to save yourself some time on the phone during this stressful period.
5. Look for instructions which the Decedent may have left regarding preferences for funeral and burial arrangements.
6. Determine if the Decedent belonged to a burial or memorial society that may make special arrangements for the funeral, such as military honor guards.
7. If the Decedent was an honorably discharged member of the U.S. Military, you will need to contact the Veterans Administration (1-800-827-1000) for any benefits offered by them. You will need the Decedent's DD214 (discharge papers).
8. Complete the funeral and burial arrangements.
9. Contact the Social Security Administration 1-800-772-1213 to notify them of the death.

5 Things that should be done right away

1. Contact the 3 credit agencies and put a fraud alert on the Social Security Number. You can call them, but you will want to follow up by certified mail and keep a copy for your records. Mail a certified copy of the Death Certificate to each. You will need to state the Decedent's full name, date of birth, date of death, address, and social security number. Also state your relationship to the Decedent and your address. Also include in the letters, "Do Not Issue Credit".
2. Run a final credit report on the deceased from all 3 credit agencies and again in 4-6 weeks to check for any fraudulent additions.
3. Keep the primary credit card and the deceased driver's license with you. If a credit card is just in the Decedent's name, punch a hole in it.
4. Punch a hole in the driver's license and passport.
5. Get all the paperwork together for the insurance companies.

Getting the items above done right away helps prevent identity theft.

5 Things that should not be done right away

1. Don't cancel the deceased's primary phone right away.
2. Don't cancel the primary credit card right away.
3. Don't inform EVERYONE about the death right away (just family and friends).
4. Don't put an obituary in the newspaper unless it is necessary, and then keep it simple.
5. Don't make any major decisions without consulting a close family member, who has your best interest at heart.

By leaving phone numbers on you are able to receive important calls.

Leaving the credit card open may help you see what memberships or recurring items need to be cancelled.

If you are a non-spouse beneficiary you might also consider having the mail forwarded to a 3rd party. Volume increases after death for about 6-8 months.

Other things that will need to be done

1. Notify all doctors, dentists, etc. of the death and cancel appointments.
2. Cancel driver's license.
3. Cancel email and website accounts.
4. Cancel memberships in organizations.
5. Notify election board.
6. Make a list of important bills and share the list with the executor or estate administrator so that bills can be paid promptly.
7. Medicare – Social Security will notify them.
8. If there was a Medicare Prescription Drug Coverage (Part D) or Medicare Advantage Plan or Medigap policy, contact them directly to cancel.
9. Look into employment benefits – Contact for information about pension plan, credit unions, and union death benefits.
10. Contact Life Insurance Company.
11. Look for evidence of a Safe Deposit Box.
12. Obtain certified copies of Marriage Certificate, Birth Certificate, and Divorce documentation.
13. Look for evidence of Notes Receivable. Anyone that owed the Decedent money.

Watch out for people who prey upon families of Decedents. There are people who look for death notices and make unfounded claims against the Decedent. Some may also attempt to

burglarize the home during the funeral service. Be cautious about such matters; have someone stay at the home during the funeral service and do not easily accept the claims of known or unknown individuals that lack documentation.

1. Do NOT share financial information (life insurance proceeds, bank account amounts, etc.) with anyone except those close and have your best interest at heart.
2. Do NOT accept offers to help you clean out your house, garage, etc.
3. Do NOT give anything away or give money to anyone for at least 6 months – 1 year.
4. Do NOT make any decisions for at least 6 months – 1 year.
5. Do NOT use social media to announce the death.
6. Do NOT let anyone take the Decedent's medications. Some medications can kill another person if not prescribed for them. Instead donate them to a missionary group.

Look for money in odd places

Sometimes money is taped to the underside of desk drawers, buried in the back yard, etc.

A hidden note is left sometimes with a clue to where money is hidden.