The First Month After

A checklist for the most common things that need attention in the first few weeks following the death of a spouse.

The first month after a loss can feel like standing in the middle of a room where every drawer has been dumped on the floor. There are calls to make, papers to find, decisions to answer, and people asking what you need when you may not even know what day it is.

This checklist is not meant to be finished in order, in one sitting, or by yourself. Some things may need attention soon. Some can wait. Some may not apply to you at all. Use this as a place to start, not as proof that you should have everything handled.

Immediate Care

- [ ] Make sure you and any children or dependents have food, water, medication and a safe place to sleep.
- [ ] Ask one trusted person to help field calls, texts, or visitors.
- [ ] Choose one person to help you keep track of urgent information.
- [ ] Put important papers, mail, and notes in one basket, folder or box.
- [ ] Let someone else handle meals, groceries, rides, childcare, pet care, or house hold basics if they offer.
- [ ] Keep a simple notebook for names, phone numbers, calls made, and things people tell you.

Funeral Home & Death Certificates

- [ ] Contact or continue working with the funeral home
- [ ] Ask the funeral home whether they notify Social Security
- [ ] Order certified death certificates. Consider asking how many are commonly needed.
- [ ] Keep a list of where each certified death certificate is sent.
- [ ] Ask whether any original certificates will be returned.
- [ ] Save copies of funeral, burial, cremation, or memorial-related paperwork.

People & Places to Notify

- [ ] Employer or former employer
- [ ] Attorney or estate/probate contact, if needed
- [ ] Life insurance company
- [ ] Health insurance company
- [ ] Auto and homeowners/renters insurance
- [ ] Bank or credit union
- [ ] Mortgage company or landlord
- [ ] Utilities and phone/internet providers
- [ ] Social Security, if the funeral home has not handled it
- [ ] Pension, retirement, or benefit providers
- [ ] School, childcare or care providers if children are involved
- [ ] Church, clergy, or community support, if applicable

Money & Bills

- [ ] Make a list of monthly bills and due dates
- [ ] Check which bills are on autopay
- [ ] Keep paying essential household bills if funds are available and you are authorized to do so
- [ ] Do not close bank accounts or move large sums until you understand what is legally allowed
- [ ] Save all mail related to bills, benefits, insurance, and debts
- [ ] Avoid paying debts from your personal funds until you understand whether you are responsible
- [ ] Ask a trusted professional before making major financial decisions

Documents to Gather

- [ ] Death certificates
- [ ] Marriage certificate
- [ ] Will or trust documents
- [ ] Life insurance policies
- [ ] Bank and investment statements
- [ ] Mortgage or lease documents
- [ ] Vehicle titles & loans
- [ ] Birth certificates for dependent children
- [ ] Social Security numbers
- [ ] Military discharge papers, if applicable
- [ ] Employer benefit information
- [ ] Tax returns
- [ ] Password list or password manager access, if available

Taxes & Legal Matters

- [ ] Locate the will, trust or estate documents, if any
- [ ] Contact an attorney if probate, estate administration, or property transfer may be needed
- [ ] Contact a CPA or tax preparer when you are ready
- [ ] Keep records of funeral expenses, medical bills, insurance payments, and estate-related expenses

The IRS states that a final income tax return may need to be filed for the deceased person, and estate income tax issues may also apply depending on the circumstances.

Home, Digital Access, & Identity Protection

- [ ] Secure the home, vehicles, keys, and important documents
- [ ] Forward or collect mail, if needed
- [ ] Review phone, email, computer, and cloud access
- [ ] Make a list of subscriptions and online accounts
- [ ] Watch for suspicious mail, bills, or account activity
- [ ] Consider notifying credit bureaus or asking what steps are available to reduce identity theft risk
- [ ] Keep the phone active for a while, if it is needed for two-factor codes, contacts or account access

What Can Probably Wait

- [ ] Sorting personal belongings
- [ ] Making permenant decisions about clothing, tools, collections, or keepsakes
- [ ] Redecorating or changing the house
- [ ] Responding to every message
- [ ] Writing thank-you notes immediately
- [ ] Making major financial changes
- [ ] Deciding what the rest of your life will look like

You do not have to become organized overnight. You do not have to understand every form, answer every question, or make every decision while your heart is still trying to catch up with your life.

Start with what is urgent. Let safe people help. Write things down. Ask questions more than once if you need to. The first month is about getting through the next necessary thing with as much support and as little extra weight as possible.