

Timeline Guide

Because next steps are not always clear

Now that a different kind of reality is setting in, you're faced with the difficult and exhausting task of managing the practical matters of life. This guide can serve as a starting point, a way to help you begin tackling these tasks one at a time, without having to figure it all out on your own.

Days 3-7

- Meet or speak with the funeral home. Order death certificates - more than you think you need (often 15-20).
- Gather a “command folder” or box: Social Security card, marriage certificate, birth certificates, driver’s license, DD-214 (military), insurance cards, tax returns, mortgage or lease, vehicle titles, bank and investment statements, beneficiary forms, passwords if available.
- Write down what is on auto-pay and what is due in the next 2 weeks. Do not cancel critical bills yet; you are mapping, not fixing.
- If there are dependents, clarify immediate childcare, school pickups, and a few dinners. Let people help with specifics.

Weeks 2-4

- Contact the employer about final pay, life insurance, 401(k), and COBRA or survivor health coverage.
- Contact Social Security about survivor benefits. If applicable, contact Veterans Affairs for burial and survivor benefits.
- Open an “Estate” file; if a will exists, you may need to file it with the county and begin probate. If there is a trust, contact the trustee. Consider a brief consult with an estates attorney.
- Notify banks and credit unions; ask about titling, payable-on-death designations, and access. Avoid moving funds before you have clear guidance.
- Put a temporary fraud alert or credit freeze with the three credit bureaus in the deceased’s name. Forward mail at USPS to catch stray bills and statements.
- Update insurance: auto and home policies, remove or add drivers, and set appropriate coverage.
- Make a gentle pass through subscriptions and deliveries that were clearly in their name only.

Months 2-3

- Retitle assets: vehicles, home, bank and investment accounts, safe deposit box.
- File life insurance claims; decide where benefits should land. Consider a separate high-yield savings account to hold the funds until decisions are clearer.
- Close or memorialize social media; secure email and digital storage; preserve photos and videos.
- Meet once with a tax professional to understand what will be needed for the final return and your return.
- If you will remain in the home, change or rekey locks and update beneficiary designations on your own accounts.

Months 3-12

- Work through probate or trust administration milestones. Keep a simple ledger of any estate income and expenses.
- Create or update your own will, advance directive, beneficiaries, and a simple “In case of” letter.
- Revisit budget, autopay, and subscriptions with fresh eyes. Build a small emergency buffer.
- Schedule one wellness visit with your doctor; grief is physical too.
- Choose one memorial habit that feels right: a birthday tradition, a playlist, a yearly hike, a favorite recipe.

What to postpone (permission granted!)

- Selling the house or making major moves unless you must.
- Big financial decisions or investments.
- Giving away everything quickly. Keep a “maybe box” for later.
- Explaining everything to everyone. You owe no one a detailed timeline.



RED FLAG REMINDERS

- Do not share full death certificates on social media.
- Be cautious of “we can expedite funds” offers, paid obituary upsells, and unsolicited advisors.
- If anyone pressures you to sign or sell, pause and get a second opinion.