



Financial Checklist

FIGURING OUT WHERE TO START CAN BE OVERWHELMING.
WE HOPE THE FOLLOWING PROVIDES
YOU WITH SOME OF THE TOOLS TO GET STARTED.

*Fear not, for I am with you; be not dismayed, For I am your God. I will strengthen you,
I will help you, I will uphold you with my righteous hand. - Isaiah 41:10*

For Loss Of Spouse

FIRST 12 MONTHS

- Contact existing estate planning attorney + trusted financial advisor (if applicable).
- Locate, save, and share passwords.
- Locate/review spouse's trust, will, and/or estate information to determine executor.
- Notify your spouse's employer, your employer, and your spouse's former employers (if necessary).
- Obtain 10+ copies of death certificates (original death certificates are sometimes required).
- Contact Social Security Administration (and Veteran's Administration if eligible).
- Notify all insurance companies – life insurance, health insurance, home/auto, other benefits, etc.
- Update titles on all investment, mortgage, bank, insurance, and credit accounts.
- Contact all three major credit bureaus – request a copy of your spouse's credit report so you are aware of all debts and account openings. Need to report “deceased – do not issue credit”.
- Meet/re-engage/find a trusted tax professional, estate planning attorney, and financial advisor. Contact for additional resources.
- Update investment strategies, life insurance coverage, and financial planning tools as necessary.
- Review/update bills, utilities, memberships, subscriptions, and prescriptions into your name. Be sure to add the correct credit card and add to your budgeting tool.
- Gather/secure all important documents and keep them readily available for the first 6-12 months.
- Monthly budget: take your time. 3-6 months of tracking. Contact for tools and resources.
- No big decisions or purchases for the first 12 months. Take no major actions, and make no long-term decisions. Some big decisions you should avoid: selling a home, leaving a job, etc.

Mending the Hearts of Those Who Have Lost Loved Ones



Step By Step Guide

Prior To Death Of A Spouse

IF POSSIBLE

- Share passwords.
- Know insurance programs – contact information, company, amounts, and details.
- Review will, trust, and legal agreements.

After Death Of A Spouse

AS SOON AS POSSIBLE

- Locate/review your spouse's trust, will, and estate information to determine the executor. This could include a healthcare directive as well.
- Funeral home arrangements – this will be required to transport and to begin making arrangements for service and other matters.
- Contact only the closest family members and friends. Delegate contacting others from there.
- Contact your spouse's and your employer by the easiest mode of communication. They will understand.

Before The Funeral

TAKE YOUR TIME

- Prepare obituary and/or speaking remarks. Take plenty of time for yourself.
- Delegate funeral planning as much as possible. They can assist in items such as special music, remarks, hosting, meals, arranging gatherings, etc.
- Continue to contact clubs, groups, organizations your spouse was a member of. They can assist in delegating additional correspondence to that particular group.
- Complete a list of key contacts, phone numbers, and email addresses. Keep close by.



Step By Step Guide

After The Funeral

TAKE YOUR TIME

- Clear your calendar. Take plenty of time for yourself.
- Don't do anything just because someone thinks you "should".
- Obtain death certificates – funeral director can assist. Will need 10+ copies for different to-do items.
- Contact all insurance providers to notify them of your spouse's death. Cancel your spouse's coverage. Review coverage for you and your kids. Avoid making any major changes as it is still too early in the grieving process.
- Ask friends and family to assist with chores, jobs, and needs of the family – shopping, food prep, meal train, household tasks, etc. You need to conserve your energy for taking care of yourself and your kids.
- Find your spouse's original will. Contact your estate planning attorney to arrange any next steps – probate, business continuation, arrangements for kids, additional needs, etc.
- Gather and review your documents:
 - Spouse's will, death certificates, marriage licenses, birth certificates, social security number, insurance policies, bank/investment statements, tax returns, vehicle title/loans, home title/loans. Keep everything together, organized, and close by.

In The First Months

NOT URGENT BUT IMPORTANT

- File Social Security. You may be eligible for surviving spouse, dependent, or retirement benefits based on your loved one's previous employment status. This will require a death certificate.
- File for additional survivor benefits – veteran's benefits, pension benefits, and/or group coverage through work.
- Update all property titles, ownership documents, insurance policies, and beneficiary forms.
- Find a safe and secure place for passwords.
- Identify and contact each of the spouse's creditors to determine debt items such as mortgages, credit cards, business loans, and student loans. Cancel all credit cards.
- Update all financial documents to your name. Beneficiary information could be difficult to name - see next bullet.
- Create/update estate planning documents. Create a trust. Elect a beneficiary. Be sure to identify caregivers for children – the most important thing.



Step By Step Guide

Long Term

ONGOING BASIS

- Implement a go-to binder or notebook to help stay organized.
- No big decisions or purchases for the first 12 months. Take no major actions, and make no long-term decisions. Some big decisions you should avoid: selling a home, leaving a job, making big financial commitments or purchases.
- Focus on day-to-day needs and short-term priorities – self-care, care for children, diet, exercise, sleep, getting outside, avoiding screen time, etc.
- Monitor daily activities: sleep, exercise, self-care, counseling appointments, eating, alcohol, etc.
- Schedule reoccurring appointments for anything that is helpful: counseling, massage, church, workout class, yoga, quiet time, reading/journaling, coffee w/ friend, hiking, etc.
- Read and/or journal a lot. “Writing moves the pain.” Reading the words of others who have walked this path can help tremendously. See the Literature list under Resources at jennsfriends.org for many great options.
- Monthly budget activity: take your time. 3-6 months of tracking. Reach out for tools and resources.
- Important due dates and appointments: keep your calendars and to-do lists up to date. It is common to become very forgetful in the first couple of years.
- Keep an eye on your mail. Items will fall through the cracks. Give yourself grace where needed.