



SURVIVOR'S CHECKLIST

Many of these items can be completed by someone close to you that you trust. Don't be afraid to ask for help. Keep a notebook handy for reminders and instructions you may receive. You may also want to consult an attorney to help you go over the will, if there is one, and to properly divide assets.

IMMEDIATELY

- Notify family members and friends.
- Notify your employer of your absence.
- Locate key documents: *Use a simple accordion file that is easy to transport*.
 - Will – determine your loved one's wishes.
 - Social Security Card, Driver's license, and / or other ID card
 - Marriage Certificate and Birth Certificate
 - Insurance policies (health, home, auto, etc.)
 - Life Insurance: Contact them ASAP. They can coordinate with the funeral home to cover funeral expenses.
 - Deeds and titles to property
 - Automobile title and registration papers
 - Stock certificates
 - Honorable discharge papers for a veteran and/or VA claim number
 - Recent income tax forms and W-2 forms
 - Mortgage Loan information
 - Monthly bills, checkbook, and credit cards (check wallet).
- Make Funeral Arrangements and immediately choose a funeral home if one has not been chosen.

WITHIN 1 MONTH

- Obtain Death Certificates (at least ten copies) from the funeral home.
- Contact the Social Security office and notify them of your loved one's passing
 - There is a one-time death benefit to surviving spouses of \$255.00.
- Contact Division of Motor Vehicles
 - Cancel license and voter registration (tied to DMV) to avoid identity theft
 - Monitor credit report to check for identity theft.
- Car Registration and Title – switch to survivor's name.
- Insurances
 - Gather all policies (health, home, auto, etc.)
 - Change beneficiaries if needed
- Make a list of monthly bills and transfer them to survivor's name
- Contact All Banks
 - Joint accounts: Ask bank if you have to close joint and open individual account
 - Close deceased's individual accounts
 - Check auto-draft bill payments and make certain they are switched to the survivor.
- Subscriptions and Online accounts:
 - Cancel or change name
 - Attend to email, close online accounts, and attend to social media accounts, if applicable.
- Cancel upcoming appointments, events, trips scheduled for loved one

WITHIN 9 MONTHS

- File tax return for the deceased.
- Ensure your own estate planning is taken care of.