



IMMEDIATELY UPON DEATH

1. Contact the funeral home with which your loved one has made arrangements prior to death. If your loved one has not made arrangements, contact a funeral home that you and your family prefer to use. The funeral home will transport your loved one's body to their facilities.
2. Contact immediate family and close relatives.
3. Make necessary burial/cremation and memorial service arrangements. If your loved one made the arrangements before his/her death, the funeral home will help you fulfill those arrangements.
4. If your loved one did not pre-pay for his/her arrangements, consider the cost and who will be paying for the arrangements.
5. If your loved one is a veteran, inquire about veteran burial and memorial benefits. You can call Veterans Affairs at (800) 827-1000 or visit va.gov for a list of federal veteran's benefits.
6. Notify friends and remaining family of death and pending funeral arrangements.
7. Write an obituary for the local paper and include funeral service times and information.
8. Secure your loved one's home and personal property such as vehicles, tools, and equipment.
9. Arrange for a headstone.

AFTER THE FUNERAL

1. DO NOT PAY your loved one's bills until you have spoken to a lawyer about the estate's obligations and the law regarding what bills may be the responsibility of the surviving spouse or family.
2. Order certified copies of the death certificate. On average, families will need 6.
3. If the funeral home has not already done so, notify the Social Security Administration.
4. Make an appointment with a lawyer to discuss probate issues, creditors, estate debts, and disposition of personal and real property.
5. Stop any health insurance and other insurances that are not needed to protect property.
6. Cancel all credit and debit cards.
7. Notify the United States Post Office of your loved one's death.
8. Collect your loved one's important papers such as their Will, Trust agreement, life insurance policies, bank statements, and mail.
9. Make a list of your loved one's creditors including any caregivers (even if a family member), mortgage holders, banks or credit unions, credit cards, health care providers, judgment lien-holders, any ex-spouses, children owed child support, or any other entity that sends a bill in the name of your loved one.
10. Notify the banks and financial institutions where your loved one had accounts.
11. Notify all credit reporting agencies.
12. Cancel his/her driver's license.
13. Cancel your loved one's membership in any organizations.
14. Contact your loved one's accountant for final tax preparation.
15. Follow your attorney's instructions regarding winding up your loved one's affairs.