



FUNERAL CONSUMER ALLIANCE of the VIRGINIA BLUE RIDGE

CHECKLIST of THINGS to DO AFTER DEATH

This expanded information of “Checklist of Things to DO After Death” is based on an article published by AARP in June 2020, updated in 2023 and FCA literature from website fcavbr.org

Settling a deceased family member’s affairs is challenging and not a one-person task. You’ll need help from others, ranging from professionals like lawyers or CPAs, who can advise you on financial matters, to friends or relatives to whom you can delegate tasks or lean on for emotional support. You may take the lead in planning the funeral and then hand off the financial details to the executor. Or you may be the executor, which means you’ll oversee settling the estate and spend months or maybe even years dealing with paperwork.

To marshal the right help, you’ll need a checklist (see below) of all the things that need to be done, ranging from writing thank-you notes for flowers sent, donations in memory, to seeing a will through probate.

To do when someone dies

Obtain legal proof of death: Without a “declaration of death”, you can’t plan a funeral, much less handle the deceased’s legal affairs. An official declaration of death is the first step to getting a DEATH CERTIFICATE, a critical piece of paperwork. A medical professional must declare your loved one dead either at the place of death or at a care facility. A declaration of death is necessary for moving forward with funeral plans, and for handling the decedent’s legal affairs. If your loved one died in a hospital, or nursing home, where a doctor was present, the staff will handle this. If they died at home under hospice care, a hospice nurse can declare them dead. If not under hospice, a death at home requires a medical professional to declare them dead. Calling 911 will bring paramedics who could transport your loved one to an emergency room where they can be declared dead, and then moved to a funeral home. *Note: Paramedics must make attempts to revive and sustain life. If this was clearly against the wishes of the deceased, you must make the paramedics aware of “Do Not Resuscitate” instructions.* If you decide to have a home funeral, communicate these wishes--in advance of death when possible--with your family, the decedent’s physician, and with any care-givers or care-giving institutions involved in the end of life process.

Tell friends, family and employer: Send out a group text or mass email, or make individual phone calls, to let people know your loved one has died. To track down all those who need to know, go through the deceased’s email and phone contacts. If you have been using an online platform such as *Caring Bridge, Facebook* or *Lotsa Helping Hands* to share updates about your loved one’s condition and organize support, you can tell people there. Inform neighbors, coworkers and the members of any social groups or church the person belonged to. Ask the recipients to spread the word by notifying others connected to the deceased. Post the death on social media on both your account and the deceased person’s, if you have access.

Contact the deceased’s employer as soon as possible so they can handle payroll matters and workload. Find out if the employer offers death benefits and how any pension will be handled for a surviving spouse.

Learn about existing funeral and burial plan: “Ideally, you had the opportunity to talk with your loved one about their wishes for funeral or burial,” writes Sally Balch Hurme, an elder law attorney and author of *Checklist for Family Survivors*. If you didn’t, she advises you look for a letter of instruction in the deceased’s papers or call a family meeting to have the first conversation about what the funeral or memorial service will

look like. This is critical if your loved one left no instructions. You need to discuss what the person wanted in terms of a funeral and burial, what funds are available and what the family wants.

Within a few days after death

- **Make funeral, burial or cremation arrangements:** Talk with a surviving spouse or search the paperwork to find out whether there was a prepaid burial plan. If you chose to use the services of a funeral home, the funeral directors may help you decide on specifics like where the service will be, whether to opt for cremation, where the body or ashes will be interred, and what type of tombstone or urn to order. There are even new green burial options. It's a good idea to research funeral prices to help you make informed decisions. A funeral home can assist you with many of the other steps listed below.
- If the person was in the military or belonged to a fraternal or religious group, contact the Veterans Administration or the specific organization to see if it offers free burial benefits or funeral services. Benefits for veterans may include a military salute at the funeral, free space & burial or funds for a headstone or its engraving.
- Get help with the funeral. Line up relatives and friends to be pallbearers, deliver eulogies, plan the service, keep a list of well-wishers, write thank-you notes and arrange the post-funeral gathering.
- If your loved one's remains need to be transported to another state, you'll have to work with both a local funeral home and one in the state that will be receiving the remains. The funeral homes will arrange for transportation of the remains. If the deceased has been cremated, you can transport the cremains yourself (the funeral home will provide you with the necessary paperwork to carry with you).
- If the person chose to donate their body to science, a social worker at a hospital or with hospice can help you coordinate the body donation, and you will receive cremated remains at a later date.
- If the deceased will be buried in a cemetery, you'll want to find out how the cemetery is maintained. Sometimes small country cemeteries rely on family members to maintain the grounds and graves.
- Prepare an obituary or get a friend or relative who is a good writer to write one.
- **Secure the property:** If the deceased person lived alone, **lock** up their home and vehicle. Ask a friend or relative to water the plants, get the mail and throw out any food in the refrigerator. If there are valuables in the home, such as jewelry or cash, lock them up. You have to watch out for theft of valuable personal effects. Enlist a friend or neighbor to keep an eye on the home during the funeral or memorial service to ward off a potential burglary.
- **Provide care for pets:** Make sure pets have caretakers until there's a permanent plan for them. Send them to stay with a relative who likes animals or board them at a kennel. The pet will be grieving, so be sure they're with someone who can comfort them.
- **Forward mail:** Go to the post office and put in a forwarding order to send the mail to yourself or whoever is working with you to see to the immediate affairs. You don't want mail piling up at the deceased's home, telegraphing to the world that the property is empty. This is also the first step in finding out what subscriptions, creditors and other accounts will need to be canceled or paid. A person's mail has a great deal of personal information. Examining the deceased's mail, a useful way to find out what the person's assets and bills are, helps find information that needs to be taken care of.

Two Weeks After Death

- **Secure certified copies of death certificates:** Get up to 10 copies of the death certificate. You'll need death certificates to close bank and brokerage accounts, file insurance claims and register the death with government agencies, among other things. If you are working with a funeral home, the funeral directors can get copies on your behalf, or you can order them from the vital statistics office in the state in which the person died.
- **Contact a CPA:** If your loved one had an accountant, contact them; if not, hire one. The estate may have to file a tax return, and a final tax return will have to be filed on the deceased's behalf. Getting the taxes right is an important part of this.

- **Take the will to probate:** Probate is the legal process of executing a will. The executor will need to provide the death certificate and will to the county or city probate court office. Probate court makes sure that the person's debts and liabilities are paid and that the remaining assets are transferred to the beneficiaries.
- **Make an inventory of all assets:** Laws vary by state, but the probate process usually starts with an inventory of all assets (bank accounts, house, car, brokerage account, personal property, furniture, jewelry, etc.), which will need to be filed in the court. For the physical items in the household, consider hiring an appraiser.
- **Track down additional assets:** Part of the work of making an inventory of assets is finding them all. The task, called marshaling the assets, can be a big job. For complex estates, this can take more than a year – maybe several years. There are search firms that will help you track down assets in exchange for a fee or percentage of assets found. We suggest a DIY approach: Examine your family member's tax returns, mail, email, brokerage and bank accounts, deeds and titles to find assets. Don't leave any safe-deposit box, desk drawer or filing cabinet unopened. Make "best" efforts to examine the deceased's computer files including financial backups and including memory devices they may have left.
- **Make a list of bills:** Share the list with the executor so that important expenses like the mortgage, taxes and utilities are taken care of while the estate is being settled.
- **Cancel no-longer-needed digital services:** These include cellphone, streaming services, cable and internet. Remember to cancel ongoing home deliveries and services.
- **Decide what to do with the passport:** You have a couple of options for how to deal with your loved one's passport. You do **not** have to return it; you can keep it as a memento, with the stamps on its pages reminding you of past adventures. If you're worried about the possibility of identity theft, mail the passport to the federal government along with a copy of the death certificate and have it officially canceled. If you want the canceled passport returned, include a letter requesting that be done. You can also request the government destroy the passport after it's been cancelled.
- **Begin notes of appreciation:** Those persons concerned about supporting the family and survivors of the deceased have made efforts in recognition and memorializing. Notes of appreciation should be made for their help. The internet and email can be used, but, often, this is best received when a mailed letter is sent. Recognition of efforts is made easier if a notebook or file is put into use when the first call or gift of food or flowers is received.

Notify the following of your loved one's death

- **Social Security Administration (SSA):** If the deceased was receiving Social Security benefits, you need to stop the payments. Some family members may be eligible for death benefits from Social Security. Generally, funeral directors report deaths to the Social Security Administration, but ultimately, it's the survivors' responsibility to ensure the SSA is informed. Call the SSA at 1-800-772-1213 to report the death, or visit your local SSA office. The SSA will let Medicare know your loved one died.
- **Life insurance companies:** You'll need an original death certificate and policy numbers to make claims on any policies the deceased had.
- **Long-term care (LTC) insurance companies:** If your loved one had LTC insurance, regardless of whether they were receiving benefits, you'll need to notify the insurer of the death.
- **Banks, financial institutions:** If you share a joint account with your deceased loved one, you'll need to notify the bank that they've died. Most bank accounts carry automatic rights of survivorship, which means if your name is on the account, you have full access to the funds when your loved one dies. You become the sole owner on the date of your relative's death. Most banks will require a death certificate to remove the relative from the account. If the deceased person was the sole owner of a bank account, the bank will release funds to the person named as beneficiary once it learns of the account holder's death. Many banks let their customers name a beneficiary or set the account as Payable on Death (POD) or Transferable on Death (TOD) to another person. You'll need to show the bank a death certificate to get

the funds released. If the owner of the account didn't name a beneficiary or POD, things get more complicated. The executor will be responsible for getting the funds to repay creditors, pay bills and divide funds according to the dead person's will. You may need to open a special estate of (the deceased's name) account for any income received after death.

- **Financial advisers, stockbrokers:** Determine the beneficiary listed on accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit simply by filling out appropriate forms and providing a copy of the death certificate (no executor needed). While access to the money is straightforward, there are tax consequences to keep in mind. You will be responsible for paying any taxes earned by the account once your loved one dies. Keep in mind, the tax burden could be significant on a well-funded investment account.
- **Credit agencies:** To prevent identity theft, send copies of the death certificate to one of the three major credit bureaus: Equifax, Experian or TransUnion. You only need to tell one of them, and it will tell the others.
- **Frequent-buyer/flier points:** If your loved one has frequent-flier or frequent-buyer programs with points, contact the company and see if they can be transferred to a beneficiary or family member.
- **Cancel driver's license:** This removes the deceased's name from the records of the department of motor vehicles and prevents identity theft. Contact the agency for specific instructions, but you'll need a copy of the death certificate. Keep a copy of the canceled driver's license in your records. You may need it to close or access accounts that belonged to the deceased.
- **Close or update credit card accounts:** Contact customer service and tell the representative that you're closing the account on behalf of a deceased relative who had a sole account. You'll need a copy of the death certificate to do this also. Keep records of accounts you close, and inform the executor of any outstanding balances on the cards. Credit bureaus, as part of their regular reporting process, will also send card issuers an alert that your relative has died. But if you want credit accounts notified faster, contact them directly. Be sure to cut up your dead loved one's credit cards so they aren't lost or stolen. If the credit card account is shared with another person who intends to continue using it, keep the account open but notify the issuing bank of the death so the deceased's name can be removed from the account. Destroy any cards with their name on them to prevent theft and identity fraud.
- **Terminate insurance policies:** Contact providers to end coverage for the deceased on home, auto and health insurance policies, and ask that any unused premium be returned.
- **Delete or memorialize social media accounts:** You can delete social media accounts, but some survivors choose to turn them into a memorial for their loved one instead. Twitter, Facebook and Instagram all allow a deceased person's profile to remain online, marked as a memorial account. On Facebook, a memorialized profile stays up with the word "Remembering" in front of the deceased's name. Friends will be able to post on the timeline. Whether you choose to delete or memorialize, you'll need to contact the companies with copies of the death certificate. TikTok does not offer a memorial option for a deceased user's account.
- **Close email accounts:** To prevent identity theft and fraud, shut down the deceased's email account. If the person set up a funeral plan or a will, they may have included log-in information so you can do this yourself. If not, you'll need copies of the death certificate to cancel an email account. The specifics vary by email provider, but most require a death certificate and verification that you are a relative or the estate executor.
- **Update voter registration:** Contact your state or county directly to find out how to remove your dead relative from the voting rolls. The rules vary by state. Some states get notifications from state and local agencies and will remove your dead relative from voter registration rolls automatically. States will also remove voters if a relative notifies them of the death. Depending on where your loved one was registered to vote, you may need to give notice of the death in writing, by affidavit or with a death certificate.

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