Who Passed On

After a Loss — Complete Checklist

This checklist is a guide, not a deadline. Work through it at a pace that feels manageable. Delegate what you can. Accept help when it's offered.

The First 24 Hours

Immediate priority

- [ ] Notify immediate family members
  Designate one or two people to help spread the word
- [ ] Contact a funeral home
  They will arrange transportation and guide you through next steps
- [ ] If death was unexpected or at home, call 911 first
- [ ] Secure the home if they lived alone
  Lock up, bring in mail, care for any pets
- [ ] Begin locating important documents
  Will, insurance policies, Social Security card
- [ ] Notify their employer if applicable

The First Week

Days 2–7

- [ ] Obtain certified death certificates
  Order 10–15 copies — you will need them for many accounts and institutions
- [ ] Plan the funeral or memorial service
  Work with the funeral home; follow any pre-arranged wishes
- [ ] Write and publish the obituary
  The funeral home will typically place the obituary on their website and in local papers
- [ ] Notify the Social Security Administration
  Call 1-800-772-1213 and ask about survivor benefits
- [ ] Contact life insurance companies
  File a claim with each policy; you will need certified death certificates

- [ ] Arrange care for any dependents or pets
- [ ] Delegate receiving food and coordinating visitors
  This is an easy task to assign to a willing friend or family member

The First Month

Weeks 2–4

- [ ] Contact banks and financial institutions
  Joint accounts can often be updated; individual accounts may require probate
- [ ] Notify credit card companies
  Cancel cards in their name only; transfer joint accounts
- [ ] Contact investment and retirement accounts
  IRA, 401k, brokerage — each has its own beneficiary process
- [ ] Contact an estate attorney or begin probate
  Required if there is a will or significant assets
- [ ] File for veterans benefits if applicable
  Call 1-800-827-1000 or visit va.gov for burial and survivor benefits
- [ ] Cancel or transfer utilities and subscriptions
  Electric, internet, phone, streaming services, gym memberships
- [ ] Notify the IRS and prepare for the final tax return
  A final return must be filed for the year of death
- [ ] Transfer or sell vehicles
  Requires the death certificate and title; process varies by state
- [ ] Notify the post office
  Request mail forwarding or hold
- [ ] Cancel voter registration and driver's license
  Contact your county clerk and state DMV
- [ ] Address digital accounts
  Email, social media, Amazon, Apple ID — see our Estate Planning guide

The First Year

Months 1–12

- [ ] File the final income tax return
  Due April 15 of the following year; consider a tax professional familiar with estates
- [ ] Close or transfer the estate
  Distribute assets per the will; probate timeline varies by state
- [ ] Update your own estate documents
  If they were named in your will, power of attorney, or beneficiary designations
- [ ] Review and update your own will
- [ ] Cancel any remaining annual subscriptions
  Annual subscriptions may renew automatically without notice
- [ ] Handle remaining property
  Storage units, vacation property, tools — each may require separate attention
- [ ] File for any remaining benefits
  Pension survivor benefits, union benefits, fraternal organization benefits
- [ ] Seek grief support if you need it
  A counselor, support group, or trusted community. You don't have to carry this alone.

Notes