

Use this checklist and the resources identified below to help you navigate the steps you need to take to move forward if your spouse has passed away.

1. Mark the items listed with a checkmark in the first box if it applies to your situation. (This is by no means a comprehensive checklist, and your situation may require additional steps.)
2. Assign a due date, if this applies to your situation.
3. Take notes as appropriate to your needs, and update as you complete items. Your notes may include other people you speak with, others who need to take action or new information you find.
4. If an item will incur costs, note the costs to keep track of your expenses.

Important Note:

Do not make any major changes – financial or otherwise – for at least six months after your spouse’s death if possible (a year is better). There are too many individuals and firms ready to take advantage of you right now. Don’t let them. Even if advice sounds good, give yourself time to think, reflect and get competent, qualified advice.

✓	ACTION ITEM	DUE DATE	NOTES	COST
	Get a copy of your spouse’s will and make several copies. Note: in addition to the distribution of assets, wills can also specify what the person wants done with their remains. Read the will carefully before making decisions.			
	Gather all identifying certificates: birth, marriage or partnership, children’s birth, divorce, death (of prior spouse, if applicable), military discharge (if relevant for veterans benefits), Social Security cards, etc.			
	Collect paperwork for all life insurance policies, annuities, 401(k) plans, IRAs and all other insurance, retirement and investment accounts.			



✓	ACTION ITEM	DUE DATE	NOTES	COST
	Request at least 10 certified copies of the death certificate through the funeral director or directly from the health department.			
	Contact your spouse's employer to get relevant benefit information and to notify the employer of your spouse's death.			
	If your spouse has been receiving Social Security retirement benefits, contact the Social Security office right away to switch the payments to you as the spouse and to lessen any confusion with existing or ongoing payments. Even if your spouse was not receiving benefits, contact the Social Security office to find out about the death benefit and other benefits for which you may be eligible.			
	Notify the U.S. Department of Veterans Affairs, if applicable, to find out about survivor and funeral benefits.			
	Notify the election board of your spouse's death.			
	Begin the process of probating the will through your attorney.			
	Seek professional help to deal with expenses like credit cards, taxes, mortgage, etc. and to decide what to do with IRA or other investment assets (take lump sum, rollover to an account in your name, etc.).			
	Follow advice from a financial professional to file a beneficiary claim for each insurance policy (as applicable) and investment/retirement account.			



✓	ACTION ITEM	DUE DATE	NOTES	COST
	File claims with and/or cancel all other insurance policies, such as auto, credit, mortgage, etc.			
	Retitle your home and mortgage in your name. Do the same with any other jointly held assets, property or investment accounts.			
	Cancel your spouse's credit cards and other lines of credit. See Resources below to obtain credit reports for your spouse.			
	Update beneficiary arrangements and provisions of your will.			

Other Resources:

COMPANY OR ASSOCIATION	WEBSITE	NOTES
U.S. Department of Health and Human Services	Mourning the Death of a Spouse (https://www.nia.nih.gov/health/mourning-death-spouse)	
U.S. Office of Personnel Management	My Annuity and Benefits (https://www.opm.gov/retirement-services/my-annuity-and-benefits/life-events/death/death-of-spouse/)	
U.S. Social Security Administration	Survivors Benefits (https://www.ssa.gov/pubs/EN-05-10084.pdf)	
Annual Credit Report	AnnualCreditReport.com (https://www.annualcreditreport.com/index.action)	

