

Must-dos

There's just no way around it. No matter how you feel in the first few days after a loss, there are going to be some things that will need to be done sooner rather than later. If you're lucky enough to have someone to help you with this, you're ahead of the game. But at some point, you will just have to dig in and do some of these things yourself, because in most situations, in this day and age, privacy laws don't allow someone to take care of things for you. If your loved one is in end-of-life care, use the knowledge and resources of the care team (usually Hospice) to help prepare yourself for what is coming. They can offer respite time, prayer and grief counseling for the emotional needs. The list of must-dos below can help prepare you for the practical needs. Your funeral director is usually the first one you'll be in contact with who can start you off on the right foot. He or she will notify the Social Security Administration of your partner's death. They should also offer to help you with life insurance or pre-paid funeral arrangements. It will be a few days before you receive the Death Certificate, which you'll need to start most of these tasks. Take this time to work out funeral details and concentrate on how you want your loved one remembered. Although COVID restrictions are lifting, there may still be circumstances that affect the burial process. Please check with your funeral home to see what the guidelines are. Then, get ready to spend a ridiculous amount of time setting things straight. Just remember, it doesn't (and can't) be done all at one time. The purpose of this website is to help you prioritize and sort out what should probably come first.

The first thing you'll need will be the basics--vital statistics. Click [here](#) to print a form you can fill out. Below are some of the things you will need to do or gather upon death:

Select a Funeral Home and work with them on your burial arrangements:

- if you choose cremation: selection of urn and/or disposition of ashes
- if you choose burial: clothing for your partner, selection of casket, location of burial and inscription for headstone
- location and type of memorial service or funeral: open or closed casket; military, fraternal, or religious service; visitation; selection of clergy; pallbearers
- choose music, passages, quotes, or photos to represent your loved one
- determine if you want flowers or charitable donations and identify those organizations
- provide vital statistics for obituary, or write your own obituary (the funeral home will arrange to have it published in the newspaper of your choice)
- incorporate any special wishes included in a will

With the help of your family or friends, work on the details of the service and the urgent tasks:

- notify other family, friends, employer/employees (divide up your address book and ask others to help)
- notify your life insurance agent and begin the claims process
- notify your attorney, accountant or executor of the estate (if it's not you)
- decide who will give the eulogy and the number of speakers, if any
- select the clothing you and your family members will wear
- prepare your home for guests following the service, or arrange to receive guests elsewhere
- ask someone to maintain a list of callers, visitors, tributes and donations so that you can acknowledge them later
- ask someone to answer phone calls on your behalf if you're unable
- ask someone to greet out-of-town guests at the service
- contact the Social Security office for an appointment to go over your benefits
- notify any sources of income (retirement, VA, investments, pensions) that were connected to your loved one
- notify your insurance agents (home, vehicles)

Locate important required documents:

- will and any written burial requests
- birth certificate
- Social Security card
- marriage licence
- citizenship papers, if applicable
- insurance policies
- property deeds or mortgage information
- vehicle, boat and/or RV titles or loan documents
- income tax returns (prior two years)
- bank statements (user id and password if mobile banking is used)
- military discharge papers (DD-214) if prior military
- proof of disability, either military or civilian, if regular compensation was received
- any prearranged funeral agreements or certificate of ownership/deed for burial plots already purchased

Bills you can expect to pay at the time of death or shortly thereafter:

- Funeral or cremation services you planned (make sure to clarify exactly what expenses are covered by your agreement)
- Memorial programs, videos or slideshows, flowers
- Limousines, hearse, sedans for transport to burial site
- Refreshments/catering or other reception-related costs
- Honorarium (tips) to Clergy, Funeral Director, Florist (ask your funeral director if this is customary in your area)
- Possible doctor, nursing, hospital or ambulance fees

And while you're sorting it all out, don't forget to keep paying:

- Mortgage or rent, property insurance & taxes
- Utilities: electric, gas, water, phone, cable or satellite
- Installment loans
- Service providers: lawn care, exterminator
- YOUR health insurance, medical bills, prescriptions

A word of warning if you have and use credit cards: make sure that you are a co-applicant on the account (not just an authorized user) or that the card is issued with you as the primary. The credit card company will automatically be notified of your spouse or partner's passing, and the account will be closed. Unless you are a co-applicant, you won't be able to use that credit card. (This does not apply to joint bank accounts with both names on the account. You should still be able to use your debit card.)

***Being one doesn't have to mean being alone.
Let's help each other.***