

Tending to Life's Details

Aftercare Checklist

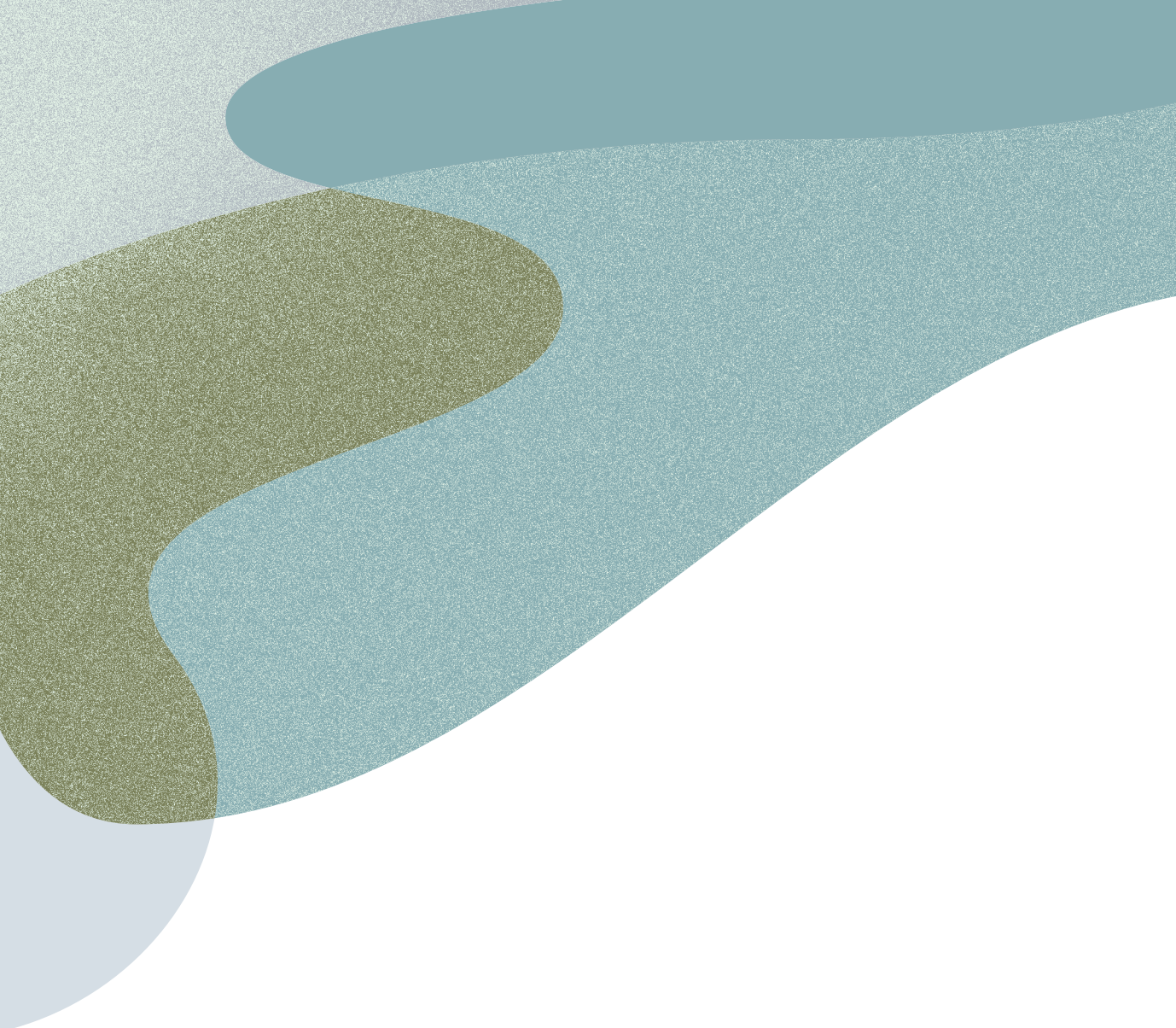
*Navigating Practical Matters
After Loss*

Financial Affairs

Legal & Administrative

Property & Household

Digital Affairs



Losing a loved one is overwhelming, and managing the necessary tasks in the midst of grief can feel daunting. This checklist provides a structured guide to help navigate key responsibilities after a loss. While not exhaustive, it covers many important matters.

Every situation is unique, so some steps may not apply, and additional tasks may be needed.

Take your time, seek support and know that resources are available to help you through this process.



1. Financial Affairs

Immediate (Within the First Week)

- Secure your loved one's wallet, checkbook and credit cards to prevent unauthorized use.
- Notify insurance companies (life, auto, home, health, Medicare, disability, long-term care, business, pet).
- Locate financial documents (bank accounts, retirement plans, stocks/bonds, cryptocurrency, safe deposit box).
- Notify your loved one's HR to discuss final paycheck, pension, 401(k) and benefits.

Within 30 Days

- File insurance claims (life, health, auto, etc.).
- Notify and close financial accounts (banks, credit unions, investment firms).
- Cancel or update credit cards and ensure accounts are paid off or transferred.
- Notify mortgage company or landlord.
- Inform financial institutions of the death (including pension funds, annuities, retirement plans).
- Cancel direct deposits or automatic bill payments.
- Notify credit bureaus (Equifax, Experian, TransUnion, LifeLock) to prevent identity theft.

Within 60-90 Days

- Update beneficiary information on insurance policies, 401(k), IRAs and other assets.
- Transfer bank and investment accounts to heirs or designated beneficiaries.
- File the deceased's final tax return and settle any owed taxes.
- Determine and settle outstanding debts or liens.

Ongoing

- Monitor credit reports for fraud and unauthorized transactions.
- Reallocate household budgets if there is a loss of income.

Additional Tasks

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2. Legal & Administrative

Immediate (Within the First Week)

- Obtain multiple copies of the death certificate (needed for legal and financial matters).

Note: Death Certificates can often take longer than a week to receive. Your funeral director will have a good estimate of timing depending on certain circumstances.

- Locate and review estate documents (will, trust, power of attorney, advance directives). Determine what needs to be updated and changed.
- Determine if probate is necessary (contact an estate settlement organization if unsure).
- Contact Social Security Administration to inquire about survivor benefits.

Within 30 Days

- Meet with an estate attorney should legal guidance be needed for probate or asset distribution.
- Determine the executor's responsibilities if named in the will.
- Identify legal guardianship arrangements for dependents (if applicable).

Within 60-90 Days

- Ensure legal documents are updated (wills, trusts, powers of attorney for surviving spouse/beneficiaries).
- Handle any disputes regarding the estate.
- Transfer vehicle ownership to heirs or sell.
- Notify DMV and cancel or transfer driver's license.
- Notify car loan or leasing company (if applicable).

Ongoing

- Continue with probate and estate settlement.
- Update important legal documents (will, power of attorney, advanced directive, etc.) as life events or desires change.

Additional Tasks

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3. Property & Household Matters

Immediate (Within the First Week)

- Secure the home and valuables (lock doors, set alarms, notify trusted individuals if vacant).
- Take inventory of personal belongings for insurance and estate purposes.
- Secure the deceased's vehicle (ensure it is stored safely or arrange for transport).
- Arrange pet care (temporary or permanent).
- Dispose of perishable food.
- Remove trash from home if unoccupied.

Within 30 Days

- Pay outstanding bills (utilities, mortgage/rent, subscriptions).
- Cancel unneeded utilities (internet, cable, landline).
- Cancel or transfer unwanted subscription services.
- Forward mail or notify the post office if the home will be vacant.

Within 60-90 Days

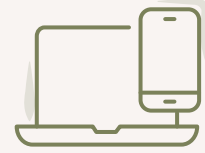
- Transfer or sell property titles (house, land, vehicles).
- Settle homeowner's/renter's insurance policies.
- Sort and distribute personal belongings (as per will or family discussions).

Ongoing

- Manage real estate sales or rental agreements.
- Manage vehicle maintenance or sale if already handled.

Additional Tasks

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4. Digital Affairs

Immediate (Within the First Week)

- Secure access to the deceased's phone, email and online accounts.
- Ensure online banking and shopping accounts are secured.
- Consider setting up auto-replies or account forwarding where appropriate.
- Begin gathering login credentials or recovery options for key accounts.

Within 30 Days

- Close or memorialize social media accounts (Facebook, Instagram, LinkedIn, Twitter).
- Notify subscription-based services (Netflix, Amazon, Spotify, etc.).
- Review digital photos, videos or voicemail messages that may be meaningful to family.
- Cancel or update digital memberships, such as rewards programs or forums.

Within 60-90 Days

- Delete or transfer digital files, photos and cloud storage.
- Secure cryptocurrency or digital assets.

- Move sentimental items, like photo albums or messages, to a shared family archive.
- Remove saved payment methods from browsers or apps.

Ongoing

- Monitor for unauthorized activity.
- Keep shared family digital files and media backed up safely.
- Revisit digital spaces periodically to ensure everything remains secure and respectful.

Additional Tasks

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