
FROM “IN CASE ANYTHING HAPPENS”

Checklist After the Death of a Spouse

The first week, the first 90 days, the first year — and what not to do yet. Nothing has to happen today except the first box.

THIS WEEK — FIVE THINGS

- ☐ **Order 10 or more certified death certificates** through the funeral home
- ☐ **Call Social Security, 1-800-772-1213** (TTY 1-800-325-0778) — survivor benefits and the one-time \$255 payment
- ☐ **Notify one credit bureau** — Experian, Equifax, or TransUnion; it shares the notice with the other two
- ☐ **Call their employer or pension** — final pay, pension, work life insurance, your health coverage (COBRA)
- ☐ **Keep their phone number on** — it may receive the sign-in codes for their accounts

THE FIRST 90 DAYS

- ☐ Find the will and the executor; each life insurer: start a claim
- ☐ Survivor benefits: ask SSA to show both numbers if you have your own benefit too
- ☐ The eight things in both your names (page 3) · list their debts — don't pay yet
- ☐ Open all their mail · cancel subscriptions on their card · their digital accounts (Legacy Contact)

THE FIRST YEAR

- ☐ The tax return for the year they died — joint return generally allowed (IRS Pub. 559)
- ☐ Retitle the house, the car, and any account still in their name · their things: no deadline
- ☐ **Your own plan:** beneficiaries, healthcare proxy, financial POA, will, Legacy Contact — and tell one person where your folder is

WHAT NOT TO DO YET

- ☐ Don't cancel their phone number · don't close their email
- ☐ Don't pay a debt only in their name before checking (FTC: debts are generally paid from the estate)
- ☐ Don't throw away their mail for the first year
- ☐ Don't make big decisions you can't undo in the first weeks · don't sign anything under pressure

Organizer's list: what to gather, who to call, what to check. Not legal, financial, or tax advice. Full explanations and sources: incaseanythinghappens.com/blog/checklist-after-death-of-spouse



The first-week call log

Write down every call — you'll repeat yourself less

Ask a friend to sit with you and fill this in while you talk. Not to make the calls. Just to write.

WHO	DATE	SPOKE TO	WHAT THEY NEED FROM ME	DONE
Funeral home				☐
Social Security · 1-800-772-1213				☐
Their employer / pension				☐
Life insurance				☐
Health insurance (COBRA)				☐
Credit bureau (one)				☐
Bank				☐
Bank				☐
Other				☐
Other				☐



The paperwork folder

Ten documents you'll be asked for · put this sheet on the front

- ☐ Certified death certificates — 10 or more
- ☐ Your marriage certificate
- ☐ Both birth certificates
- ☐ Both Social Security numbers
- ☐ The will, or the trust
- ☐ The house deed
- ☐ The car title
- ☐ Every insurance policy — life, home, auto, health
- ☐ Last year's tax return
- ☐ Their DD-214, if they served

EIGHT THINGS IN BOTH YOUR NAMES — A CALL EACH

ITEM	WHO I CALLED	DATE	DONE
The house deed			☐
The car title			☐
Joint checking and savings			☐
Credit cards			☐
Utilities			☐
The phone plan (keep their number)			☐
Home and auto insurance			☐
Subscriptions and autopay on their card			☐