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FROM “IN CASE ANYTHING HAPPENS”

# What to Do When Someone Dies

The full timeline, in order. Most of it can wait; the first box cannot.

## THE FIRST HOURS — ONE OF THESE

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- ☐ **Under hospice care:** call the hospice number, not 911
- ☐ **Unexpectedly at home:** call 911
- ☐ **In a hospital or care facility:** the staff handle the pronouncement and ask about next steps

## THE FIRST DAYS

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- ☐ **Tell family and close friends** — divide the calls. Hold public posts until everyone close has heard
- ☐ **Choose a funeral home** — they must give itemized prices and let you buy only what you want
- ☐ **Look for written wishes** — a will, a prepaid funeral contract, a planner, a letter
- ☐ **Order at least 10 certified death certificates** from the funeral home
- ☐ **Notify their employer** — final pay, life insurance through work, benefits for dependents
- ☐ **Pay nothing yet** — don't settle bills or debts out of your own pocket

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Organizer's list: what to gather, who to call, what to check. Not legal, financial, tax, or medical advice. Full explanations and sources: [incaseanythinghappens.com/blog/what-to-do-when-someone-dies](https://incaseanythinghappens.com/blog/what-to-do-when-someone-dies)

## THE FIRST TWO WEEKS — THE PAPERWORK BEGINS

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- ☐ **Social Security** — the funeral director usually reports the death. Confirm, or call 1-800-772-1213
- ☐ **Survivor benefits** — spouses, some ex-spouses, and dependent children may qualify. Worth a call
- ☐ **Notify ONE credit bureau** — it shares the notice with the other two
- ☐ **Find the will** and identify the executor
- ☐ **Life insurance** — locate policies and start claims
- ☐ **Mail** — forwarding needs proof you are the executor or administrator
- ☐ **Don't cancel their phone** — that number receives the login codes you will need for months

## THE FIRST FEW MONTHS

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- ☐ **Probate and the estate** — the executor gathers assets, pays valid debts from the estate, distributes the rest
- ☐ **The final tax return** — filed for the year of death
- ☐ **If they were a veteran** — VA burial benefits and memorial items
- ☐ **Close or memorialize accounts** — banks first, then subscriptions, utilities, memberships, social media
- ☐ **Update your own documents** — if they were your beneficiary, executor, or emergency contact

## WHO TO CALL, IN ORDER

| WHO                                        | WHEN        | SPOKE TO / DATE | DONE                     |
|--------------------------------------------|-------------|-----------------|--------------------------|
| Hospice line — or 911 if unexpected        | Immediately |                 | <input type="checkbox"/> |
| Funeral home                               | First hours |                 | <input type="checkbox"/> |
| Close family & friends                     | First day   |                 | <input type="checkbox"/> |
| Their employer (HR)                        | First days  |                 | <input type="checkbox"/> |
| Social Security (confirm) · 1-800-772-1213 | Week 1–2    |                 | <input type="checkbox"/> |
| Life insurance companies                   | Week 1–2    |                 | <input type="checkbox"/> |
| One credit bureau                          | Week 1–2    |                 | <input type="checkbox"/> |
| Banks & financial institutions             | Week 2+     |                 | <input type="checkbox"/> |
| VA (if a veteran)                          | Week 2+     |                 | <input type="checkbox"/> |
| Utilities, subscriptions, everything else  | Month 1+    |                 | <input type="checkbox"/> |

## WHAT NOT TO DO

- ☐ Don't **pay their debts from your own pocket**
- ☐ Don't **make big financial decisions** yet
- ☐ Don't **distribute belongings** early
- ☐ Don't **announce publicly** before securing the home
- ☐ Don't **cancel the phone or email** accounts