When a Spouse Dies: Printable Checklist

A practical US-focused checklist. Work at your own pace; not every task applies to every family.

First 24-48 hours

- [ ] If the death is unexpected or occurs outside medical care, contact the appropriate medical professional or local authority. Follow their instructions.
- [ ] If the death occurs in a hospital or care facility, ask staff about next steps and necessary documentation.
- [ ] Contact a funeral home, cremation provider, or other authorized provider; ask about costs and arrangements.
- [ ] Tell immediate family and trusted friends. Ask someone to help with calls, meals, and logistics.
- [ ] Arrange care for children, dependents, pets, and any urgent household needs.
- [ ] Secure the home, vehicle, keys, medications, and essential property.

During the first week

- [ ] Ask how to obtain certified death certificates; confirm copy requirements with institutions before ordering.
- [ ] Locate the will, trust, funeral instructions, marriage certificate, and important identification.
- [ ] Identify the named executor or appropriate estate representative; ask about state probate requirements.
- [ ] Contact the deceased spouse's employer about final pay, life insurance, and workplace benefits.
- [ ] Confirm whether the funeral home reported the death to Social Security; ask SSA about survivor eligibility.
- [ ] List urgent payments (housing, utilities, insurance) and keep essential services active.

If you feel overwhelmed, choose only the next necessary task. You can ask a trusted person to sit with you while making calls.

Finances, Insurance & Accounts

Use this page to organize financial matters. Access only accounts and documents you are authorized to manage.

Money and ongoing bills

- [ ] List joint and individual bank, credit union, and investment accounts; ask each institution about its procedures.
- [ ] Review mortgage or rent, utilities, insurance premiums, subscriptions, and automatic payments.
- [ ] Keep a record of estate-related expenses, payments, receipts, and communications.
- [ ] Ask banks about ownership, beneficiary designations, and required documents before changing or closing accounts.
- [ ] Locate credit cards, loans, and outstanding bills; do not assume all debts become your personal responsibility.
- [ ] Consider notifying credit bureaus and checking for identity misuse when appropriate.

Insurance and retirement

- [ ] Find life insurance policies and ask insurers about beneficiary claims and required documentation.
- [ ] Contact pension administrators, 401(k)/IRA custodians, and other retirement plan providers.
- [ ] Check how health insurance coverage changes for you and dependents; ask about continuation or enrollment options.
- [ ] Review home, auto, and other coverage to ensure essential protection remains in force.

Tax and professional help

- [ ] Locate recent federal/state tax returns and ask a qualified tax professional about final returns and filing status.
- [ ] Consult a probate or estate attorney if there are assets, disputes, minor children, or unclear legal duties.

Important: Debt, inheritance, community property, probate, and account access rules vary by state and account type. Do not distribute estate assets before understanding obligations.

Benefits, Estate & Documents

Use official agencies and qualified professionals for eligibility and legal questions.

Government and benefits

- [ ] Ask the Social Security Administration about monthly survivor benefits and any applicable lump-sum death payment.
- [ ] If relevant, contact the Department of Veterans Affairs about survivor or burial benefits.
- [ ] Check employer, union, pension, and other survivor benefit programs.
- [ ] Update your own emergency contacts, beneficiaries, and essential records when appropriate.

Estate and property

- [ ] Locate property deeds, vehicle titles, loan records, and beneficiary or transfer-on-death designations.
- [ ] Ask the executor or estate attorney whether probate filings, creditor notices, or inventory deadlines apply.
- [ ] Document valuable property and safeguard important records.
- [ ] Confirm requirements before transferring property titles or distributing belongings.

Documents to gather

- [ ] Certified death certificates and marriage certificate.
- [ ] Will, trusts, powers of attorney, and estate planning documents (note that authority may end at death).
- [ ] Social Security numbers or records; government-issued identification.
- [ ] Insurance policies, employer benefits, pension and retirement statements.
- [ ] Bank statements, credit records, property deeds, vehicle titles, mortgage documents.
- [ ] Recent tax returns, business documents, and contact details for professional advisers.

Official starting points: ssa.gov/survivor | consumerfinance.gov | usa.gov/death-loved-one

Personal Task & Contact Tracker

Record whom you contacted, what they asked for, and the next step. Avoid writing full account numbers here.

Key contacts

Organization / person	Date contacted	Next action / deadline

Questions to ask

_____

_____

_____

_____

My next three priorities

1. _____

2. _____

3. _____

General educational resource, not legal, tax, financial, or medical advice. Procedures vary by state and circumstances. You do not need to complete every task immediately.