

# Navigating Loss: A Checklist for Widowhood

When tragedy hits and you lose your spouse, the whole world seems to shift. Time moves slowly, yet at the same time faster than we can seem to keep up with. There are a million different thoughts floating through our mind, and getting a grasp on what needs done can seem impossible.

We have considered some of the immediate items a spouse needs to address just after losing their spouse. While this is not comprehensive, the following checklist, categorized in different time horizons, can help you maintain forward momentum and consider various factors that may not have crossed your mind.

Most importantly, take care of yourself. Your entire world can seem uprooted, and the emotionally vulnerable state you are left in can feel unbearable. Remember as you walk through this journey to focus on your health and wellbeing. You are your most important asset, and if you are not in a good position, these tasks can seem even more daunting. Ask for help, and more so, be willing to accept it when someone offers.

## 1–29 days after the death of a spouse

- ❑ 1. Check your spouse's driver's license to verify organ donor status. Follow any advanced healthcare directive, such as a living will or healthcare proxy, your spouse had in place.
- ❑ 2. The hospital, nursing home, or hospice will ask which funeral home you would like to use. They will arrange to transport your spouse from the hospital.
- ❑ 3. Notify immediate family members and close friends, or have a trusted person notify them for you. If your spouse was a member of any organizations or clubs, you may notify them also. Notify your financial advisor so they can begin working with your attorney and CPA. If your financial advisor does not have an existing relationship with your attorney and CPA, you will want to notify the attorney and CPA as well.
- ❑ 4. Contact your spouse's employer (if applicable) to make them aware of the death. Make arrangements to pick up your spouse's personal effects from the workplace.
- ❑ 5. Contact your employer (if applicable) to arrange for bereavement leave. If you have school-age children, you could also contact the school to arrange for their excused absence at least until after the funeral service.
- ❑ 6. Keep a notebook on hand. It is normal to be forgetful when experiencing a traumatic event. Keeping a list of ongoing tasks can help maintain order, and prevent items from falling through the cracks. It may be helpful to keep a calendar – either on paper or electronically – to mark important dates and appointments.

*REMEMBER TO BREATHE. TAKE TIME FOR YOURSELF.*



- ❑ 7. Contact the funeral home and begin making arrangements for the service and other matters. It may be helpful to have a trusted friend or family member accompany you. If your spouse left specific instructions concerning the service or other related matters, discuss these with the funeral home and any other applicable parties.

*\*Important note: Ask the funeral home to order 5-7 copies of your spouse's death certificate, as you will need these later for various purposes.*

If your spouse was a veteran of the armed services, you should inquire about special arrangements that may be available. The funeral home may be able to provide some of this information, and you can also contact the Department of Veteran Affairs ([www.va.gov](http://www.va.gov)).

- ❑ 8. Have a trusted friend, relative, or group of trusted people to help plan the funeral.
- ❑ 9. Ask friends and family members to help with shopping, meals, and other everyday tasks.
- ❑ 10. Prepare your spouse's obituary or ask someone else you trust to write the obituary for you instead. The funeral home can provide guidance for this as well.

## Immediately after the Funeral or Memorial

- ❑ 1. Take plenty of time for yourself. You are grieving the loss of your partner. Prioritizing self-care in the midst of handling the end-of-life obligations for your spouse will allow you to continue moving forward. It is okay—and even necessary—to take time to rest.
- ❑ 2. Contact your local Social Security office and notify them of your spouse's death. The funeral home may be able to do this for you. If you have dependent children, benefits may be available to them. There may also be benefits available to you as a surviving spouse. Especially if you are a spouse who has never worked outside the home, inquire about possible spousal benefits.
- ❑ 3. Apply for other survivor benefits. These can include veteran's benefits (if your spouse was a service member) and pension benefits.
- ❑ 4. Contact life insurance companies where your spouse had coverage whether through work or privately purchased. You will need to provide a copy of the death certificate. You should also ask about the options available to you for receiving the proceeds.

*\*Important note: Your financial advisor or accountant can advise you which options are most advantageous for your individual situation.*

- ❑ 5. Contact your health insurance representative (or possibly the Human Resources department of your or your spouse's employer) and cancel your spouse's health insurance. You should confirm your own coverage and that of any dependents. Avoid making any major changes. As long as you and any dependents have coverage in place, that's probably all you should be concerned with at this time.



- ❑ 6. Find your spouse's original will (not a copy). Contact your attorney to arrange for filing the will for probate. Some states require filing within ten days of death; ask your attorney about any such stipulations in your state.
- ❑ 7. If your spouse owned or was a partner in a business, you should begin discussing the arrangements for the business's continuation. You should involve your attorney, your financial advisor, and possibly your accountant in these discussions.
- ❑ 8. Access your spouse's personal email account, if possible. There may be notices received for upcoming expenses that will need addressed. Make note of immediate needs and upcoming deadlines.

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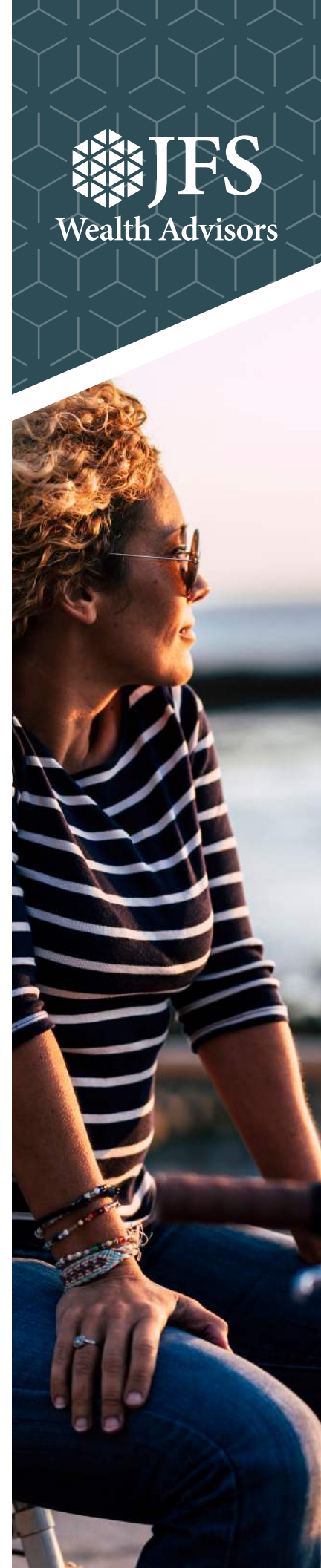
### 30–60 Days after Your Spouse's Death

- ❑ 1. Gather important documents and keep them together. Death certificates, marriage license, birth certificates, Social Security numbers, military discharge papers (if applicable) and original will should be kept together.
- ❑ 2. Work with your financial advisor to list all your monthly bills to determine your budget and cash flow needs, including important dates. If there are major medical expenses related to your spouse's death, set these aside in a secure place for the time being.
- ❑ 3. Go to the bank. If you and your spouse had a joint account, plan to keep it open for a year. Your attorney may instruct you to open an estate account.
- ❑ 4. Avoid making any major changes or long-term decisions at this time. Be calm and play it S.A.F.E. (Stop and Ask a Fiduciary for Education).

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### 3–6 Months after Your Spouse's Death

- ❑ 1. Continue working through your budget with your financial advisor as adjustments finalize. Having this knowledge of your cashflow will also significantly reduce your stress level. You may also wish to ask your financial advisor to assist with updating financial records to reflect your current circumstances. This should include establishing an emergency fund. Having adequate cash on hand to meet unanticipated needs during this transitional time is vital. A good goal is to maintain 3–6 months' income in a liquid account for use in an emergency.
- ❑ 2. Have your spouse's name removed from utility accounts, including mobile phone and internet services. Ask your mobile phone carrier to remove your spouse's phone from the account and adjust your monthly fees accordingly. This should include car insurance as well. Notify your car insurance company of your spouse's passing. This can reduce your living expenses.





- 3. Notify creditors and close credit card accounts that are solely in your spouse's name. It's advisable to provide copies of the death certificate to the three major credit reporting agencies: Experian, TransUnion, and Equifax. This will alert them to flag your deceased spouse's information and make it more difficult for identity thieves to exploit your spouse's personal information for dishonest purposes. You should also monitor your spouse's credit history over the next four to six months to ensure that no fraudulent activity has occurred.

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## 6–9 Months after Your Spouse's Death

- Follow up with your attorney about the probation of the will. In some cases, your spouse will have named you as executor, which means you have the responsibility of ensuring that the terms of the will are carried out. In other cases, some other trusted person or entity—such as a trust department or a law firm—will be the executor. You should keep updated as the process unfolds, and you may wish to consult your financial advisor and accountant as well in order to make sure that the proceeds are handled in the most advantageous way. In your discussions, you should also ask your attorney about any advisable changes or additions to your own will, in light of your new circumstances.

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## 9–12 Months after Your Spouse's Death

- 1. With the help of your financial advisor, begin to align your financial future with your most important goals and priorities. Your long-term financial plan should reflect the future that you have begun to envision for yourself and those closest to you. Your financial advisor will be able to help you develop specific strategies that reflect what matters, both now and in the future. Discuss with your advisor any areas of "financial education" that you believe you need, and form a plan for acquiring the knowledge you need in order to feel more in control.
- 2. Follow up with your attorney and accountant or other tax advisor about the settlement of the estate. You may wish to involve your financial advisor also, in order to ensure that final distribution of assets and disposition of your spouse's estate meshes with the long-term plans you are developing.

While navigating the rocky waters of being newly widowed, remember to utilize the team you have in place to help see you through each hurdle. More importantly, *REMEMBER TO BREATHE. TAKE TIME FOR YOURSELF.* Taking care of yourself first, taking time to rest and grieve the loss of your spouse, is important to your state of mind. Give yourself grace, and lean onto those who are here to help you. You are not alone.



ASK A QUESTION OR SCHEDULE A NO-PRESSURE,  
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