

What Now?

Practical suggestions for things to do and consider in the aftermath of the death of a loved one.



Immediately

- **Get a legal pronouncement of death.**
When a relative dies at home, especially if it was unexpected, you'll need to get a medical professional to declare the death. To do this, call 911. Generally, the person will be transported to the emergency room for the declaration of death and then can be moved to a funeral room. If your family member died at home under hospice care, a hospice nurse can declare the death.
- **Arrange for organ donation, if applicable.**
- **Contact the funeral home to take your loved one into their care.**
- **Arrange for the care of any dependents.**
- **If the deceased had any pets, arrange for their immediate care.**
- **Alert family members and close friends.**
Take some time to prepare your thoughts and words, especially if the need exists to talk to a child in your life about the death. Be prepared to share developmentally appropriate information and facts about what happened. It is okay to say "I don't know" if certain information about the death is not available.
- **Breathe.**
Grief and the myriad of emotions that go along with that process are a natural and normal reaction to the loss of a loved one. The duration and intensity of grief are unique to each individual, but we all have within us a natural capacity to heal. A caring and accepting environment will assist with the healing process. Community services are available to help foster such an environment for individuals and families suffering from loss including the therapeutic support services provided at Lost & Found Grief Center.

In the first several days

- **Arrange for the disposal of any perishables left in the deceased's home- such as food, refrigerated items, and existing refuse.**
- **Remove any valuables from the deceased's home, secure the residence, and take steps to make the home appear to be occupied (for example, use of lamp timers).**
- **If employed, contact the deceased's employer to notify of the death.**
- **Alert the Post Office to forward the deceased's mail.**
- **If applicable, notify agent under Power of Attorney.**
- **Make funeral, burial or cremation arrangements including preparation of obituary. Honor end of life wishes (if known).**
- **Locate loved one's important documents:**
 - Will
 - Birth certificate
 - Social Security card
 - Marriage license
 - Military discharge papers (DD-214)
 - Deed to burial property
 - Copy of funeral prearrangements
 - Life insurance policies

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In the days and weeks after the death

- **Order several copies of the death certificate (10 or more) are generally needed.**
- **Contact Social Security Office (1-800-772-1213) and other government offices that may have been making payments to the decedent.**
If the decedent was your spouse, or parent to children under the age of 18, inquire about eligibility for new benefits. Visit Socialsecurity.gov for more information. If applicable, you might also consider contacting US. Department of Veterans Affairs to find out about death benefits and other benefits for which you might be eligible.
- **If applicable, contact the deceased's employer. Ask for info about benefits or any pay due and ask if there was a life insurance policy through the company. Inquire about any 401 (k), pension, or other company benefits that the decedent may be entitled to.**
- **Consult an attorney about probate of the estate.**
- **Consult a CPA to discuss need to file a tax return on behalf of the estate and a final tax return will need to be filled on behalf of the deceased.**
- **Make an inventory of the assets (personal property, bank accounts, house, car, brokerage account, personal property, furniture, jewelry etc.).**
 - Depending upon the type of account and whether it was co-titled or shared with another individual, the asset may need to be retitled or the ownership of the accounts may need to be transferred.
 - If the assets of an individual are to be transferred into an estate upon death, bank funds must generally be transferred into a new account titled in the name of the estate. This new bank account will also serve as the checking account used to pay any ongoing bills such as mortgages, utilities, or receive funds like unearned wages.
- **Make a list of outstanding bills that will need to be taken care of while the estate is settled. Cancel services that are no longer needed (cell phone, Netflix, etc).**
- **If applicable, initiate life insurance claim.**
- **Cancel driver's license and notify local voting agency of the death.**
- **Close credit card accounts and contact all three major credit bureaus (Equifax, Experian and TransUnion) to ask for a notification in the credit report that says "Deceased—do not issue credit" so that new credit isn't taken out in their name.**
- **Terminate insurance policies (home, auto, health), close email accounts and delete or memorialize social media accounts.**
- **If applicable, update beneficiary arrangements and provisions of your will.**
- **Take care of yourself.**

This may include seeking out emotional support services in your community in the form of support groups or individual/family counseling to assist you in your grief journey. Lost & Found Grief Center offers therapeutic grief support groups at no cost to our families. All groups are led by a professional with a Master's Degree in Counseling, Social Work, or a related field. Groups emphasize talking about feelings, learning coping skills, and finding hope for the future. Groups offer a confidential, safe environment where participants can speak freely without fear of judgement. Typically, participants in a support group enroll in group at least one month after the death and up to two years after the death.

If you are interested in finding out more about our therapeutic grief support programs, please call (417) 865-9998 or fill out a contact form on our website.