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# What Do I Do Now?!

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## First Steps When a Loved One Dies

### First!

You need to **get a legal death pronouncement** from one of the following in order to receive a death certificate and proceed with the other items on your checklist.

If your loved one died...

- in a hospital or nursing home, the staff will take care of this.
- at home, a medical professional must make the declaration — call 911, and they'll guide you from there. If you do not have a do-not-resuscitate (DNR) document, paramedics will generally start emergency procedures and, except where permitted to pronounce death, take the person to an emergency room for a doctor to make the declaration.
- in hospice care, their nurse can declare them dead.

What **after-death plans** did the deceased make? Did they...

- ...make plans to donate their body or tissues to an organization? (CHECK THEIR DRIVER'S LICENSE) If so, and if your loved one died outside of a hospital — that includes in hospice or a nursing home — contact the nearest hospital or the organ donation organization. Staff will be on hand to answer questions about what's next. There is no cost. **Time is often of the essence if your loved one has donated their organs or tissue, so after making arrangements for a death certificate, make this call first.**
- ...pre-pay for funeral home services, cremation or burial plot?
- ...leave a letter of instruction with their paperwork, even if they didn't make an actual arrangement? The church office (970-663-0522) has a document called **Planning Ahead**

that is helpful in making all sorts of plans for your end of life. Even if this was not completed before now, it's not too late for you who are still alive.

If your loved one didn't do any of these things prior to death, talk to family and friends to see if your loved one shared their wishes with others.

## Make arrangements for the body

The arrangements you make will depend on the wishes of your loved one, or the decision you make on their behalf. If no autopsy is needed, the body can be picked up by a funeral (by law, a funeral home must provide price info over the phone) or crematorium.

### When death occurs far from home:

If your loved one has died away from home, call a funeral director in the town where the funeral will take place. He or she will make arrangements with a funeral home in the location where the death occurred.

## Next: Let people know

One of the hardest things you'll need to do when someone dies is to notify family and friends of their death. If you want your family, a close friend, and/or your deacon to be with you, don't hesitate to ask. You can also have a family member or close friend make some of the calls for you.

- Tell immediate family in person or with a phone call (names, phone, email or where to find these contacts):
- Tell close friends and extended family with a phone call or text message. Who to notify first (with contact info):
- Call the pastor/church office (name, phone):
- Tell others who should know in a group text, email, or on social media if that works for you.
- The deceased's employer (name, address, phone, email):  
If you are currently employed, call your employer as well and ask about bereavement leave.
- Primary care provider (name, address, phone):
- You may also ask coworkers, friends, family members, or members of the church to help spread the word appropriately.

## Within a few days

### Visit with the Pastor/Funeral Director

Eventually, you will need to talk to both parties to coordinate the date, time, and location of the service. Here are some of the things you will need to make decisions about, if the loved one has not completed their Final Arrangements.

- Burial vs. cremation.

- For a burial: Where and when will it be?
- For cremation: How do you get the ashes after cremation? Do you spread them or make a keepsake with them?
- Service. For Christian believers, we recommend the service be held in the church, since this is the place where they worshipped publicly. However, it is perfectly acceptable if other considerations dictate that it be in a funeral home or someone's private residence.
  - If the service is to be held in the church, the deacons will provide a light reception meal free of charge.
  - Also, if the service is to be in the church, the office will send you a Funeral Information Sheet to fill out before you meet with the pastor to plan the service. This will give you a chance to express your preferences regarding music (recorded, congregation, choir, or solo? singer/s? accompanist?); memorial contributions to ... ; Scripture readings; whether you want an open mic for friends to share memories of the deceased; if you want the service live-streamed or recorded; slide show; number of people to expect at the reception, etc. The church office will prepare an Order of Service with a picture of your loved one, plus any other information you would like to include in it.
  - Most funeral homes offer a range of services which can be purchased as packages or *a la carte*. We have found that it is not necessary to have funeral home personnel at the church at the time of the service unless the casket is present; friends will often gladly serve as ushers or other attendants.
  - Note: If the deceased is a veteran, they might be eligible to get some of their burial expenses covered or they might receive a discount. Veterans Affairs, 800-827-1000 (TTY: 711) and select 5.

Other things to consider:

- Purchasing a casket: If you decide to have an earth burial, the casket is often the single most expensive item. The funeral director will provide you with a Casket Price List, which describes the characteristics and cost of each casket sold. An Outer Burial Container List includes costs and descriptions of containers that the casket can be put into at the time of burial. Both price lists must be shown to you before you see their selection. Once you have made your choices, the funeral home is required to give you the Statement of Funeral Goods and Services, which itemizes what you are considering to purchase and what each product or service will cost.
- Obituary: Most funeral homes will publish one on their website for free. The local paper (Reporter-Herald) charges by the column inch.
- Purchasing a cemetery plot or columbarium niche: The funeral director can provide good guidance on these.
- Purchasing a grave marker: Some people are ready to purchase a grave marker during the first meeting with the funeral director. Many others need more time. You may purchase a marker any time after the funeral, even if its many months later. You may do it through the funeral home or the cemetery, or call a monument builder directly.
- Contact their fraternal organization, if any.

## Notify other people

- Other friends (Where is the location of Christmas card list? Email/address book; Facebook or other social media; other contacts):
- Attorney (name, phone, email):
- Primary Care Medical Provider (name, address, phone, email):
- Long Term Care Insurance Company/Agent (name, address, phone, email):
- Life Insurance Company/Agent (name, address, phone, email):
- Auto Insurance Company/Agent (name, address, phone, email):
- Homeowners Insurance Company/Agent
- Social Security, to claim any benefits. (800-772-1213):
- Credit card companies. What cards do you have, and where are they? (phone numbers will be on the cards):
- Veterans Administration (800-827-1000 (TTY: 711) and select 5)
- Stock Broker: (name, address, phone, email):
- Accountant: (name, address, phone, email):
- Tax Preparer: (name, address, phone, email):
- Trust officer: (name, address, phone, email):
- Financial Advisor (name, phone, email):
- Mortgage Company (name, address, phone):
- Veterinarian (name, address, phone):

## Start end-of-life paperwork

If your loved one did end-of-life planning with organized paperwork, it will make the process quicker and easier. A document called **Final Arrangements** is available from the church office (970-663-0522). We recommend each person complete that well before it is needed! Here's where to start.

- Will/Trust: call the attorney who drew up the will or trust. He/she can advise you what next steps you need to take to settle the estate.
- Contact your financial advisor.

## Important information about Social Security

If your loved one was receiving Social Security payments, you will want to notify the national Social Security office right away (preferably within the first days after death, definitely within the first month). Sometimes the funeral home will handle this notification. You can call toll-free at **800-772-1213**. To lighten the workload of local offices and to provide the best service, Social Security asks that you do not call your local office. Instead, call the toll-free national number.

A one-time lump-sum death benefit of \$255 is payable to a surviving spouse if he or she was living with the Social Security recipient at the time of death or if living apart and certain

conditions are met. If either you or your spouse lived in a nursing home or hospital at the time of death, ask the Social Security office if this benefit applies to you.

Also, a monthly survivor's benefit can be paid to certain family members, including the widow or widower age 60 or older (age 50 or older if disabled), dependent children and dependent parents of someone who was receiving Social Security. A monthly benefit also will be paid to a widowed parent taking care of dependent children who are under age 16 or disabled.

To change payments from Social Security: If your loved one was receiving Social Security payments by direct deposit, notify the bank or other financial institution of the death.

If your spouse was receiving checks in the mail from Social Security, do not cash any of his or her checks from the month in which the death occurred and after. You must return these checks to Social Security as soon as possible. However, eligible family members may be able to receive death benefits for the month in which the loved one died.

If you were receiving Social Security checks too: call Social Security before you cash your first check after your spouse's death and confirm that the amount is correct. The check may not reflect the adjustment that could be made as a result of your spouse's death. If the amount is too low, Social Security will send you a supplemental check.

It may take about 30 to 60 days after notification for you to receive the first of your new monthly benefit checks.

## **Administrative tasks**

- Forward mail and email: If the deceased's mailing address needs to change, go to the post office or usps.com to have their mail forwarded to you or another trusted party. For their email, check to see what bills they were paying and if they were on paperless billing. Monitor their account for any type of important information.
- Search for your loved one's passwords: They could be in a password manager, a written record near their computer, in a notes app on their phone, or try an educated guess. If your loved one didn't leave you their usernames and passwords, reach out to the services or companies to find out about the current rules for gaining account access.
- Check on the following items for possible burial allowances or insurance benefits:
  - Social Security
  - Workman's Compensation
  - Veterans' insurance
  - Pensions
  - Fraternal and Union Benefits
  - Mortgage insurance
  - Credit Union (insurance benefits)
  - Credit card (insurance benefits)
  - Group insurance (including individual renewals)
  - Life insurance policies (on each other as owner and beneficiary)

## Within a few weeks

- Get copies of the death certificate: The funeral director will often offer to order them for you. You should have at least ten certified copies of the death certificate in order to close accounts, transfer ownership of accounts or property, or to have on hand whenever proof of death is needed. You can also order death certificates from the vital statistics office in the state where the person died.
- Make a list of your loved one's assets and determine what will happen to each of them. Contact the attorney, financial manager, tax accountant, etc., for advice. For example:
  - Homes: Mortgage records, deeds
  - Vehicles
  - Jewelry
  - Contents of safe or safe-deposit box
  - Other assets: 401K, IRAs, Stocks/Bonds, earning statement for last year
- Collect other documents you may need:
  - Social Security card
  - Marriage certificate
  - Birth certificate
  - Birth certificates for any children
  - Insurance policies
  - Deeds and titles to property
  - Automobile title and registration papers
  - Stock certificates
  - Bank passbooks/checkbooks (these may be online)
  - Honorable discharge papers for a veteran and/or VA claim number
  - Recent income tax forms and W-2 forms
  - Loan and installment payment books and contracts
  - Will or trust documents

If there is a will, it may specify who is inheriting certain items or if they should all be sold and the money given to the beneficiary/ies. There may be paperwork that needs to be completed to transfer ownership or sell these items.

If there's no will, you may need input from family or other loved ones. Some families hire a mediator to help work through difficult conversations like these, if that is an option for you.

It may be helpful to have copies of the last three income tax returns that were filed.

## **Identify and pay bills**

Make a list of bills that still need to be paid in the short term, such as:

- mortgages
- credit cards (If there is credit card debt, the estate will have to pay it; if there is not enough money to cover it, this debt will not be passed on to someone else.)
- car payments
- utilities
- taxes
- phone, TV, internet
- what bills are being paid automatically? Do any of them need to be changed or cancelled?

## **Identify insurance policies**

Notify their health insurance company, but do not cancel any policies until all medical bills have been paid.

Notify other insurance agent/s of the death and let them know what the plans are for the home or vehicles (sold versus inherited). Make sure you don't cancel the home or car insurance until those have been sold or transferred to a new owner.

For insurance on less common things, like a boat or jewelry, be sure to cancel those when sold or taken over by the new owner.

## **Close credit cards**

Close all accounts that were in the deceased's name alone, and destroy the physical cards.

If there is a second user on the accounts, keep them open but have the deceased's name removed from the account and destroy cards with their name on them.

For each account, call the customer service phone number on the credit card, monthly statement or issuer's website. Let the agent know that you would like to close the account of a deceased relative. Upon request, submit a copy of the death certificate. Once the company receives the certificate, they will close the account as of the date of death. If an agent doesn't offer to waive interest or fees after that date, be sure to ask. Keep records of the accounts you close and notify the executor of the estate about outstanding debts.

## Notify institutions about the death

Once you have the death certificate, you'll need to start letting various organizations know about the death. This may include:

- Social Security Administration: The SSA website ([www.ssa.gov](http://www.ssa.gov)) gives you information if your loved one was receiving Social Security benefits or if you need to apply for survivor benefits.
- Veterans Affairs: If your loved one was a veteran who received benefits, you'll need to inform Veterans Affairs (800-827-1000; [va.gov](http://va.gov)) to stop payments and ask about applicable survivor benefits.
- Medicare: See the phone number on their insurance cards.
- Banks, financial advisors, and any financial institutions: They will need to see proof of death (death certificate) before releasing funds.
- Company or agency providing pension services: contact them to stop monthly check and get claim forms.
- Life insurance companies: If they had a life insurance policy through work or on their own, you'll need to notify the company of the death to make a claim. Again, you'll need a death certificate.
- Credit agencies: Send the death certificate to one of the major credit bureaus. You only need to notify one, and they will share the information with the others.
- Department of Motor Vehicles: Removing your loved one from the motor vehicle database helps prevent identity theft and prevents them from receiving license renewal requests and bills.
- Voter registration office: Like above, removing their name from the voter registration database helps prevent fraud.
- Social media and other online accounts: It's a good idea to close these accounts to avoid fraud or identity theft. The procedures for each website will vary. For instance, Google Mail (Gmail) will ask you to provide a death certificate, a photocopy of your driver's license, and other detailed information.

## Later

Send thank-you notes to people who were especially helpful. Consider delegating this task to a family member or close friend.



## Give yourself permission to grieve

This time-consuming process may be so distracting that you don't feel like you have time to grieve, but it's important that you take the time you need for this very important process. Be gentle with yourself. Some things to keep in mind as you grieve:

- Grieving is hard work; you may find yourself tired a lot. That's normal, so give yourself a break; get away from all the details in closing the estate and do something that is life-giving for you: a nap, a drive outdoors, coffee with a friend.
- Grief is unique to each individual. Everyone has a different personality, and everyone had a different relationship with the deceased. So don't compare yourself with others. Don't expect them to grieve the same way you are, or don't expect yourself to grieve the way they are.
- Think of the waves of sadness that come like blobs in a lava lamp. As each one comes to the surface, and you become aware of it, you can do one of two things: you can push it down and refuse to feel sad, because maybe you are in the canned-goods aisle at the grocery store; or you can let it out and express that sadness however it feels right to do, whether it is just feeling blue or sobbing. If you lean into the pain and express that sadness, then that "blob" is gone, and you won't have to deal with it again. But if you choose to push it down, know that it will be back later. Both choices are legitimate, but by expressing the sadness, we can get through the hardest part of grieving sooner.

Call your pastor or deacon, or a close Christian friend. During this time, these ministers of Christ can provide essential care to you. You may be sad and tired and full of doubt, but through the reading of Scripture and caring counsel, these servants can help remind you of God's love and hope for eternal life in Christ for all of His children, especially for the loved one you miss so deeply.

## Finally

Don't rush into Big Decisions. For now, fill out forms, order copies of essential certificates that you may need, file claims, and be patient with your grief. As you begin to see more clearly, you can make key financial and logistical decisions such as whether to sell your home or business.

Be aware of unscrupulous people. It may be hard to imagine, but there are people who may take advantage of your grief and exhaustion following the death of your loved one. In one common situation, unscrupulous operators scan the obituaries and prey on recent widows and widowers by sending an expensive Collect on Delivery (COD) package to the deceased. Should you accept and pay for the delivery, you'll find the package contains an inexpensive item that your spouse never ordered. By law, you can refuse a COD delivery for your loved one.

If managing everything is weighing on you, you may want to consider grief counseling or attending a grief counseling group. Many local churches, hospice, or hospitals offer different counseling options. You can also find sources online.

Grief never ends, but it changes.  
It is a journey, not a place to stay.  
Grief is not a sign of weakness or a lack of faith.  
It is the price of Love!

Above all, rely on your faith! Our belief in Christ the Savior is the strongest and most helpful tool at our disposal. The Holy Spirit can help diminish the sorrow we feel following life's losses and disappointments.

The Lord will not abandon you during your time of grief and sorrow. Go to Him again and again and you will not be disappointed. Tend to your faith, while you tend to the many decisions you have been making. Talk to your pastor, read Scripture, and attend services at your church. Do not withdraw from Christian fellowship; if it is too hard to go to church alone, call a close Christian friend and ask them to go with you the first few times.

And remember, Jesus has assured us:

"I am the resurrection and the life.  
He who believes in me will live, even though he dies;  
and whoever lives and believes in me will never die.  
Do you believe this?"  
John 11:25-26