

What to Do After The Loss of a Loved One

When people die, they leave behind a life that must be closed out. Their funeral must be planned, their bank accounts closed, their pets rehomed, and their final bills paid.

When someone you love dies, the job of handling those personal and legal details may fall to you. It's a stressful, bureaucratic task that can take a year or more to complete, all while you are grieving the loss.

The amount of paperwork can take survivors by surprise. There are a lot of details to take care of. You can't do it alone. Settling a deceased family member's affairs is not a one-person task. You'll need the help of others, ranging from professionals like lawyers or CPAs, who can advise you on financial matters, to a network of friends and relatives, to whom you can delegate tasks or lean on for emotional support. You may take the lead in planning the funeral and then hand off the financial details to an executor. Or you may be the executor, which means you'll oversee settling the estate and spend months, maybe even years, dealing with paperwork.

To get the right help, you'll need a checklist of all the things that need to be done.

To Do Immediately After Someone Dies

Get a legal pronouncement of death

If your loved one died in a hospital or nursing home where a doctor was present, the staff will handle this. An official declaration of death is the first step to getting a death certificate, a critical piece of paperwork. But if your relative died at home, especially if it was unexpected, you'll need to get a medical professional to declare them dead. To do this, call 911 soon after they pass and have them transported to an emergency room where they can be declared dead and moved to a funeral home. If your family member died at home under hospice care, a hospice nurse can declare him dead. Without a declaration of death, you can't plan a funeral much less handle the deceased's legal affairs.

Tell friends and family

Make individual phone calls to let close family and friends know their loved one has died. To track down all those who need to know, go through the deceased's email and phone contacts. Inform coworkers and the members of any social groups or church the person belonged to. Ask the recipients to spread the word by notifying others connected to the deceased.

Find out about existing funeral and burial plans

Ideally, you had the opportunity to talk with your loved one about his or her wishes for funeral or burial. If you didn't, look for a letter of instruction in the deceased's papers or call a family meeting to have the first conversation about what the funeral will look like. This is critical if they left no instructions. You need to discuss what the person wanted in terms of a funeral, what you can afford and what the family wants.

Within a Few Days of Death

Make funeral, burial or cremation arrangements

- Search the paperwork to find out if there was a prepaid burial plan. If not, you'll need to choose a funeral home and decide on specifics like where the service will be held, whether to cremate, where the body or ashes will be interred and what type of tombstone or urn to order. It's a good idea to research funeral prices to help you make informed decisions.
- If the person was in the military or belonged to a fraternal or religious group, contact the Veterans Administration or the specific organization to see if it offers burial benefits or conducts funeral services.
- Get help with the funeral. Line up relatives and friends to be pallbearers, to eulogize, to plan the service, to keep a list of well-wishers, to write thank-you notes and to arrange the post-funeral gathering.

Secure property

If the deceased lived alone, lock up their home and vehicle. Ask a friend or relative to water the plants, get the mail and throw out the food in the refrigerator. If there are valuables, such as jewelry or cash, in the home, lock them up.

Provide care for pets

Make sure pets have caretakers until there's a permanent plan for them. Send them to stay with a relative who likes animals or board them at a kennel.

Forward mail

Go to the post office and put in a forwarding order to send the mail to yourself or whoever is working with you to see to the immediate affairs. You don't want mail piling up at the deceased's home, telegraphing to the world that the property is empty. This is also the first step in finding out what subscriptions, creditors and other accounts will need to be canceled or paid. The person's mail is a wealth of information. Going through it is a practical way to see what the person's assets and bills are. It will help you find out what you need to take care of.

Notify your family member's employer

Ask for information about benefits and any paychecks that may be due. Also inquire about whether there is a company-wide life insurance policy.

A Few Weeks to a Month After Death

Secure certified copies of death certificates

Get several copies. You're going to need death certificates to close bank and brokerage accounts, to file insurance claims and to register the death with government agencies, among other things. The funeral home you're working with can get copies on your

behalf, or you can order them from the vital statistics office in the state in which the person died.

Find any estate planning documents

Your loved one's survivors need to know where any money, property or belongings will go. Ideally, you talked with your relative before they passed and they told you where they kept their will or trust. If not, look for the documents in a desk, a safety deposit box or wherever they kept important papers. A trust will name a successor trustee, and a will names an executor or personal representative. This is the person who will manage the settling of the estate. If there isn't a will or trust, the probate court judge will name an executor or personal representative.

Meet with an attorney

Estates can get complicated fast. Whether your loved one had estate planning in place or not, it's important to consult an attorney. If there is a trust, an attorney can inform you of all of the tasks the trustee must perform. You will need a new Certificate of Trust (also called an Affidavit of Trust) stating the name of the successor trustee. If there is a Last Will and Testament, you will need an attorney to file the will with the probate court in Missouri. If there is not a will, you will need an attorney to open a probate case.

Contact a CPA

If your loved one had a CPA, contact them; if not, hire one. The estate may have to file a tax return, and a final tax return will need to be filed on the deceased's behalf.

Make an inventory of all assets

Make a complete list of all personal property, bank accounts, house, car, brokerage account, personal property, furniture, jewelry, etc. For the physical items in the household, you may want to hire an appraiser.

Part of the work of making an inventory of assets is finding them all. Comb your family member's tax returns, mail, email, brokerage and bank accounts, deeds and titles to find assets. Don't leave any safety deposit box or filing cabinet unopened.

Make a list of bills

Do not pay any of the bills until after you have contacted an attorney. If there is not a trust, the probate court will oversee any expenses from the estate. Share the list of bills with the trustee or executor. Important bills like a mortgage, property taxes and utilities should still be paid in a timely manner unless you are instructed not to do so by an attorney.

Cancel services no longer needed

These include cellphone, iTunes, Netflix, cable and internet.

Notify the following of your loved one's death:

- **The Social Security Administration:** If the deceased was receiving Social Security benefits, you need to stop the checks. Some family members may be eligible for death benefits from Social Security. Generally, the funeral director or your attorney reports deaths to the Social Security Administration, but, ultimately, it's the survivors' responsibility to tell the SSA.
- **Life insurance companies:** You'll need a death certificate and policy numbers to make claims on any policies the deceased had.
- **Banks, financial institutions:** If your loved one left a list of accounts and online passwords, it will be much easier to close or change accounts. If the person didn't, you'll need a copy of the death certificate.
- **Financial advisers, stockbrokers:** Determine the beneficiary listed on accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit simply by filling out appropriate forms and providing a copy of the death certificate (no probate needed).
- **Credit agencies:** To prevent identity theft, send copies of the death certificate to the three major firms: Equifax, Experian and TransUnion.

Cancel driver's license

This removes the deceased's name from the records of the Department of Motor Vehicles and prevents identity theft. Contact the local DMV for specific instructions, but you'll need a copy of the death certificate.

Close credit card accounts

Contact customer service and tell the representative that you're closing the account on behalf of a deceased relative. You'll need to provide a copy of the death certificate to do this, too. Keep records of accounts you close, and inform the executor of any outstanding balances on the cards. Do not make any payments until instructed by the court to do so.

Terminate insurance policies

Contact providers to end coverage for the deceased on home, auto and health insurance policies, and ask that any unused premium be returned.

Close email accounts

To prevent identity theft and fraud, it's a good idea to shut down the deceased's email account. If the person set up a funeral plan or a will, she may have included log-in information so you can do this yourself. If not, you'll need copies of the death certificate to cancel an email account. The specifics vary by company, but most require a death certificate and verification that you are kin or the executor.

Dealing with the loss of a loved one is tough. Joplin Elder Law is here to help. Call us today to get the help you need handling your loved one's estate.