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What to Do When A Loved One Dies: A Checklist

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What to Do When A Loved One Dies: A Checklist

Losing someone close to you can be incredibly difficult, and if you're responsible for handling funeral arrangements and personal affairs, the experience is often overwhelming. If this applies to you, here's a checklist of things that need to be taken care of after someone passes away. Note that some of these items can only be managed by the executor of a person's estate, so if you are not the executor, it's generally a good idea to work closely with the person who is.



WHAT TO DO AS SOON AS POSSIBLE

Get a legal pronouncement of death.

If your loved one died in a hospital, a doctor can take care of this for you. However, if your loved one passed at home or in another location, you'll need to know who to call. If he or she passed away while in hospice care, call your hospice nurse. If your family member wasn't at a hospital or in hospice, call 911.

Arrange for organ donation, if applicable.

Check your loved one's driver's license and/or advance directive to see if he or she was an organ donor. If so, let hospital staff know immediately (or call a nearby hospital if your loved one died at home). Organ donation is time-sensitive, so this is one area where it's important to act quickly.

Notify close friends and family.

Every family is different, and there's no one right way to do this. For some families, sharing the news in-person or over the phone is critical. For others an email or text message may be alright. If possible, split up the task between several family members.

Decide what you'd like to do with your loved one's body and arrange transportation.

First, check to see if your loved one expressed any wishes about final disposition or had made prepayments to a funeral home or cemetery. Ideally, there will be documentation with other medical documents. If no wishes or plans have been stated, you have three main options:

Call a funeral home. A funeral home can help you arrange either a burial or cremation. We recommend checking reviews and prices for a few different funeral homes before making a decision, as both can vary widely. A few minutes of research can save you thousands of dollars and reduce unwanted surprises.

Call a cremation provider. While you can arrange a cremation through a funeral home, there are also cremation providers that will work with you directly if you aren't interested in the added services of a funeral director. A direct cremation through a cremation provider can be one third of the cost of a direct cremation through a funeral home.

Call a full-body donation organization. Your loved one may have already registered to be a body donor, so check for paperwork. If he or she hasn't, there are still many programs that accept donations from next of kin. Many university medical programs rely on body donations, and other for-profit companies, such as Science Care and BioGift, will cover most costs and coordinate with other research programs. Body donation is often a good option for families who want their loved one to be able to continue to help others after death or who are looking for a more economical alternative to a traditional funeral.

Arrange care for any pets or dependents.

If your loved one was responsible for caring for one or more people or pets, quickly find someone who can care for them temporarily while you figure out a long-term plan.

Secure major property.

If your loved one lived on their own, make sure his or her home and any vehicles are locked up. If it will sit vacant for some time, consider notifying the landlord and/or the police, so they can help to keep an eye on it.

Notify the person's employer.

If the deceased was employed (or actively volunteering), call to let them know that your loved one has passed away. This is also a good time to ask about pay owed, benefits and life insurance.



WHAT TO DO WITHIN A FEW DAYS

Decide on funeral plans.

If you decided to work with a funeral home, meet with the funeral director to go through your options. If you opted for an immediate burial (burial without any ceremonies), cremation or donation to science, you may also choose to hold a memorial service or celebration of life at a later date. Some people prefer this in order to give themselves more time to plan a meaningful event when they've had a little more time to process the death.

Order a casket or urn.

Historically, most people purchased caskets and urns directly through their funeral home, usually paying a substantial markup. However, with the emergence of online shopping, it's easy to cut your costs roughly in half by purchasing a casket or urn online.

Ask the post office to forward mail.

If the person lived alone, this will prevent mail from piling up and showing that the property is occupied. The mail may also help you identify bills that need to be paid and accounts that should be closed. You'll need to file a request at the post office and show proof that you are an appointed executor and authorized to manage his or her mail.

Perform a more thorough check of the person's home.

Throw out any food that will expire, water plants, and look for anything else that may need regular care.

Create a memorial website.

A memorial website will make it easy for you to share a death announcement and any funeral plans with a larger circle of people.

Write an obituary.

Draft an obituary for your loved one and get feedback from friends and family. If you're not sure where to start, try using an obituary template. Once it's complete, determine whether you'd like to pay to have it published in your local newspaper. You can always publish an obituary online for free.



WHAT TO DO LEADING UP TO THE FUNERAL, MEMORIAL SERVICE OR CELEBRATION OF LIFE

Determine whether you'll need financial assistance.

The average funeral costs about \$9,000, which is an enormous burden on many families. While there are many ways to save money on a funeral, you may also want to consider financial assistance. Crowdfunding campaigns for funerals are increasingly common.

Look into veterans' benefits.

If your loved one was a veteran, you may be able to get financial assistance with the funeral or burial. Find more information on the VA website: [Benefits.va.gov](https://www.va.gov/benefits)

Choose funeral participants.

If you want friends or family members to give eulogies, do readings, sing, be pallbearers or participate in another fashion, reach out and discuss this with them.

Set the funeral schedule.

Determine the time and place for any events, and for structured events (such as a formal service), write down an ordered list of everything that will happen.

Order printed materials and flowers.

If you want programs, prayer cards, flowers or other items at the service, order them a few days in advance. You can often order them directly through the funeral home, which will minimize coordination on your part, but you'll often be able to find a better deal by shopping around.

Coordinate food and drinks, if desired.

It's not uncommon to have food available at a funeral reception or celebration of life. You may choose to provide food yourself, work with a caterer, have a potluck, or hold the event at a restaurant where guests can purchase their own food and drinks. Any of these options are completely acceptable and just depend on your personal preference.

Spread the word.

An online funeral announcement is often the easiest way to share event details with friends and family. For older folks who may not use the internet regularly, you can send a paper funeral announcement or arrange for people to call them and let them know.



WHAT TO DO WITHIN A FEW WEEKS

Order a headstone.

Since headstones are rarely ready in time for a burial, you can save this task until after the funeral when you have more time. Your cemetery will likely have a selection of headstones, but you'll generally get a better price if you buy online.

Order several copies of the death certificate.

You'll likely need anywhere between 5 and 10 copies (but possibly more), depending on the accounts that your loved one had open. Your funeral director may be able to help you order them, or you can order them yourself from city hall or another local records office.

Start the probate process with the will.

If the estate is relatively small, doesn't contain unusual assets and isn't likely to be disputed by family members you may be able to handle it on your own. However, it's worth considering whether you should hire a probate lawyer to help.

Contact the Social Security office.

Your funeral director may have already done this, so find out if this is the case. If you need to contact social security yourself, you can reach them by phone at **1-800-772-1213**. Through Social Security you may be able to apply for survivor benefits. Visit the Social Security website to learn more about their process and find any forms that you may be required to fill out.

Notify any banks or mortgage companies.

If you're unsure of what accounts your loved one held, use their mail and any online accounts you have access to in order to identify what accounts may be open. Then, take copies of the death certificate to each bank and change ownership of the accounts. You may need a court order to open and inventory a safe deposit box if a key isn't readily available.

Reach out to any financial advisors or brokers.

Try to identify any additional financial and investment accounts that your loved one held. Work with each one to transfer ownership. You'll likely need a death certificate for each account.

Contact a tax accountant.

You'll need to file a return for both the individual and the estate.

Notify life insurance companies.

Fill out the claim form for any life insurance policies that the deceased had. Also, suggest that friends and family who may have listed your loved one on their own life insurance policies update theirs.

Cancel insurance policies.

This could include health insurance, car insurance, homeowner's insurance or anything else. Depending on the policy, reach out to either the insurance company or your loved one's employer to stop coverage. If the deceased was on Medicare, the Social Security office will inform them of the death, but if your loved one had Medicare Prescription Drug Coverage (Part D), a Medicare Advantage plan and/or a Medigap policy, you need to call each yourself to cancel.

Determine any employment benefits.

If your loved one was working at the time of their death, contact his or her employer to find out about union death benefits, pension plans and credit unions.

Identify and pay important bills.

Make a list of bills that are likely to be due (e.g. mortgage, car payments, electricity), and do your best to track them down via the person's mail and online accounts. Set up a plan to ensure these bills continue to be paid on time.

Close credit card accounts.

Leverage your loved one's mail, wallet and any online accounts you have access to in order to identify open credit card accounts. For each one, you'll likely need to call customer service and then email or mail a copy of the death certificate.

Notify credit reporting agencies.

Provide copies of the death certificate to Experian, Equifax and TransUnion in order to minimize the chances of identity theft. It's also a good idea to check your loved one's credit history in another month or two to confirm that no new accounts have been opened.

Cancel the person's driver's license.

This will also help to prevent identity theft. Go online or call your state's DMV for instructions. Have a copy of the death certificate ready. Notify the local election board. This helps reduce the risk of voter fraud in your area.

Memorialize your loved one's Facebook account.

If your loved one was on Facebook, you can memorialize their account. This will let current friends continue to post and share memories but will keep anyone from logging into it in the future.

Close email accounts.

Once you feel confident that you have necessary information on other accounts, it's a good idea to permanently close your loved one's email accounts as an additional step to prevent fraud and identity theft. Every email provider has their own process, so do a quick online search to figure out the steps you need to take.

For more help navigating the estate planning process, visit St. Louis Estate Plans at

stlouisestateplans.com

