

# What to Do After Your Spouse Dies

20 Essential Checklists +  
Contact Guide

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Contact Guide

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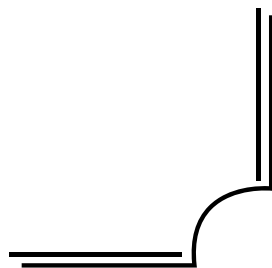
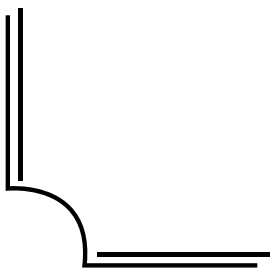
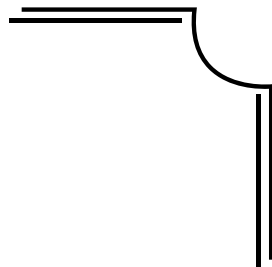
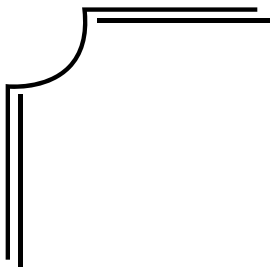
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# What to Do After Your Spouse Dies: 20 Essential Checklists + Contact Guide

## How to Use This Resource

Grieving the loss of a spouse is one of life's most difficult journeys. During this time of emotional and practical upheaval, it can feel overwhelming to know where to begin or what steps to take. This booklet is designed to gently guide you through both the immediate and ongoing tasks that come after the death of a spouse, offering structure, clarity, and peace of mind.

## What's Inside

This resource is divided into two helpful sections:

### 1. Who to Contact

This section provides a detailed, fillable checklist of important people and organizations you may need to notify after your spouse's passing. Each contact category includes space to write down the name, phone number, and notes for easy reference.

#### How to Use It:

- Start with the Immediate Personal Contacts to inform close family, friends, or clergy.
- Move on to Funeral and Legal Professionals, followed by financial institutions, insurance providers, and service companies.
- Fill in each row as you make contact or gather needed information.
- Keep this checklist in a folder with other vital documents for quick access.

### 2. 20 Essential Widow Support Checklists

These thoughtfully created lists offer practical and emotional guidance throughout your journey—from managing legal documents and planning a memorial to self-care and rebuilding routines.

#### Each checklist includes:

- 10 Key Items related to a specific topic (e.g., “Legal and Financial Documents to Organize,” “10 Memories to Create Before Your Husband Passes,” “Planning a Celebration of Life,” etc.)
- Detailed explanations for each item, including:
  1. Who to contact (e.g., attorney, financial advisor, clergy)
  2. When it should be handled (urgently, within 30 days, etc.)



**How to Use It:**

- Read one checklist at a time to avoid overwhelm.
- Make notes, highlight important tasks, and check items off as you go.
- Use the space provided to write down contact names and locations.
- Revisit lists over time as you move through different stages of grief and recovery.

**A Gentle Reminder**

There is no right or wrong way to grieve. This booklet is not a to-do list to rush through—it's a companion to support you, at your own pace, as you navigate both loss and healing. Use what serves you, skip what doesn't, and take each step as you feel ready.

# WHO TO NOTIFY AFTER A SPOUSE'S DEATH

Keep this information handy to remind you of all important notifications you need to make following your spouse's death. Fill in the contact details, and keep this document in a safe but accessible location.

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## **Immediate Personal Contacts**

- Immediate Family Members – Children, siblings, parents, in-laws
- Close Friends – Emotional support and assistance
- Spiritual Leader – Pastor, priest, rabbi, or chaplain
- Neighbors or Housemates – For assistance and home management
- Caregivers – Nurses, aides, or hospice staff involved in care

## **End-of-Life and Funeral-Related Contacts**

- Funeral Home – To arrange transportation, burial/cremation, service
- Clergy or Officiant – For memorial or funeral services
- Organ/Tissue Donation Organization – If applicable
- Cemetery or Crematorium – For final arrangements
- Pallbearers or Honor Guard – If using for funeral service

## **Legal and Government Contacts**

- Attorney or Estate Planner – To handle the will and estate
- Executor of the Will – If not the widow herself
- Social Security Administration – For death benefits and survivor benefits
- Probate Court – If probate is necessary
- County Clerk or Vital Records Office – To obtain death certificates

## **Financial and Insurance Contacts**

- Banks and Credit Unions – For account access and updates
- Financial Advisor or Planner – For managing investments and benefits
- Life Insurance Company – To file a claim
- Employer/HR Department – To claim benefits and pensions
- Pension Fund or Retirement Accounts Admin – 401(k), IRA, etc.
- Credit Card Companies – To cancel cards or remove spouse
- Credit Bureaus (Equifax, TransUnion, Experian) – To report death and prevent fraud
- IRS or Tax Professional – For filing final tax return and estate taxes
- Health Insurance Provider – To cancel or transfer coverage
- Auto, Home, or Other Insurance Providers – To update or cancel policies

**Household and Personal Service Providers**

- Utilities Companies – Gas, electricity, water, internet
- Landlord or Mortgage Lender – If applicable
- Home Security or Maintenance Services – Gardeners, cleaners, etc.
- Cell Phone Provider – To transfer or close accounts
- Post Office – To forward mail or update delivery
- Veterans Affairs (VA) – If spouse was a veteran

**Memberships, Subscriptions, and Others**

- Clubs or Organizations – Rotary, Elks, alumni groups, etc.
- Magazine or Subscription Services – To cancel or update
- Streaming Services and Online Accounts – Netflix, Amazon, etc.
- Social Media Platforms – To memorialize or delete accounts
- Online Payment Accounts – PayPal, Venmo, etc.

**Community Organizations & Support Resources**

- Local Senior or Widow Support Groups
- Grief Counselors or Community Therapists
- Church or Faith-Based Outreach Teams
- Community Centers or Neighborhood Services
- Volunteer Driver or Transportation Services
- Meal Delivery Services (e.g., Meals on Wheels)
- Local Handyman or Home Repair Services
- Adult Day Care or Respite Care
- Public Libraries (for classes, resources)

### Immediate Personal Contacts

Contact Type	Name	Phone	Notes
Immediate family member			
Immediate family member			
Close friends			
Close friends			
Close friends			
Spiritual leader			
Neighbors or housemates			
Neighbors or housemates			
Caregiver			
Caregiver			
Other			

## End-of-Life and Funeral-Related Contacts

Contact Type	Name	Phone	Notes
Funeral Home			
Clergy or Officiant			
Organ/tissue donation organization			
Cemetary or Crematorium			
Pall bearers or Honor Guard			
Other			

### Legal and Government Contacts

Contact Type	Name	Phone	Notes
Attorney or Estate Planner			
Executor of the Will			
Social Security Administration			
Probate Court			
County Clerk/ Vital Records			
Other			

## Financial and Insurance Contacts

Contact Type	Name	Phone	Notes
Bank/Credit Union			
financial Advisor			
Life Insurance Company			
Employer HR Department			
Pension/ Retirement Admin			
Credit Card Companies			
IRS or Tax Professional			
Health Insurance Provider			
Auto/Home Insurance Provider			
Other			

## Household and Personal Services

Contact Type	Name	Phone	Notes
Utilities Provider			
Utilities Provider			
Utilities Provider			
Utilities Provider			
Landlord or Mortgage Company			
Maintenance Services			
Cell Phone Provider			
Post Office			
Veterans Affairs			
Other			



### Memberships, Subscriptions, and Others

Contact Type	Name	Phone	Notes
Clubs or Organizations			
Clubs or Organizations			
Clubs or Organizations			
Clubs or Organizations			
Subscription Services			
Subscription Services			
Streaming Services			
Social Media Platforms			
Social Media Platforms			
Online Payment Accounts			
Online Payment Accounts			
Online Payment Accounts			

### Community Organizations & Support Resources

Contact Type	Name	Phone	Notes
Local Senior or Widow Support Groups			
Grief Counselors or Community Therapists			
Church or Faith-Based Outreach Teams			
Community Centers			
Neighborhood Services			
Transportation Services			
Meal Delivery Services			
Home Repair Services			
Home Repair Services			
Home Repair Services			
Adult Day Care or Respite Care			
Public Libraries (for classes, resources)			

# **Cherishing the Time**

The final days with a loved one are sacred; embracing them with intention allows you to create lasting memories, express love, and find peace in the time you have together.

# MEMORIES TO CREATE

Why it matters: Facing a spouse's impending loss is heartbreaking, but creating meaningful moments together fosters connection, comfort, and lasting memories for loved ones.

- Immediate Personal Contacts

- 
- ☐ Record a Conversation or Life Story in Their Own Words
    - Who: Your spouse, with help from a family member or friend if needed
    - When: When your spouse feels rested and reflective
  - ☐ Create a Legacy Letter or Message Focusing on Love, Wisdom, Forgiveness, or Humor
    - Who: Your spouse, or you both together
    - When: In a quiet moment; this can be handwritten or recorded
  - ☐ Take a Final Family Photo or Portrait
    - Who: Immediate family, or extended family if possible
    - When: During a planned visit or special moment when everyone is present
  - ☐ Revisit a Favorite Place Together
    - Who: Just the two of you, or close family/friends
    - When: As health allows—this could be a park, beach, or even a cherished spot at home
  - ☐ Share a Favorite Meal or Recipe and the Memory Behind It
    - Who: Family members, friends, or community
    - When: During a gathering, or one-on-one with a loved one
  - ☐ Create a Memory Book or Scrapbook
    - Who: You and your spouse, or as a collaborative project with children or grandchildren
    - When: Gradually over time; include photos, stories, notes, and keepsakes
  - ☐ Say the Unsaid-Express Love, Gratitude, Forgiveness, or Anything Meaningful
    - Who: Each other
    - When: During quiet or reflective moments
  - ☐ Give a Meaningful Gift or Heirloom
    - Who: Your spouse, gifting to children or grandchildren
    - When: When energy allows; wrap with a note explaining the significance
  - ☐ Document Traditions or Family History to Pass On
    - Who: Your spouse, or you both
    - When: Before holidays or milestones
  - ☐ Make Time for Simply Being Together-Presence is the Greatest Memory
    - Who: Just you and your spouse
    - When: Anytime—early mornings, bedtime, quiet afternoons

# THINGS TO DISCUSS WITH FAMILY

Why it matters: Clear, honest communication after a spouse's death fosters unity, reduces conflict, and supports collective healing.

- Immediate Personal Contacts

- 
- ☐ Funeral and Memorial Service Preferences
    - Who: Immediate family members, adult children, or close relatives
    - When: Within the first few days of loss to align on arrangements
  - ☐ Distribution of Personal Belongings
    - Who: Children, siblings, or others with sentimental ties
    - When: After the funeral, when emotions have settled somewhat
  - ☐ Ongoing Care for Pets or Dependents
    - Who: Relatives willing to help or assume care
    - When: Within the first week if urgent, or soon after for planning
  - ☐ Housing and Living Arrangements
    - Who: Adult children, roommates, or others living with or supporting you
    - When: Within 30 days or once immediate needs are stabilized
  - ☐ Support Needs and Schedules
    - Who: Trusted family members or friends
    - When: Within the first few weeks to avoid isolation
  - ☐ Financial Help or Guidance
    - Who: Family members with financial experience or insight
    - When: Early, if help with bills or planning is needed
  - ☐ Legal Documents and Estate Planning
    - Who: Heirs, executors, or guardians named in the will
    - When: As soon as the will is reviewed and probate begins
  - ☐ Ongoing Family Traditions or Holidays
    - Who: Siblings, children, or extended family
    - When: As holidays or birthdays approach, to make a new plan together
  - ☐ Emotional Check-Ins and Grief Support
    - Who: Immediate family and close relatives
    - When: Ongoing; regularly ask and offer space for honest feelings
  - ☐ Setting Boundaries or Limits on Help
    - Who: Any family member offering assistance
    - When: As needed—especially when feeling overwhelmed

# PREPARE DIGITAL FILES & ONLINE ACCOUNTS

Why it matters: Managing digital assets is as vital as physical ones, ensuring security, identity protection, memory preservation, and seamless access to essential services.

- Memberships, Subscriptions, and Others

- 
- ☐ List of All Digital Accounts (email, banking, cloud storage, social media, and subscriptions)
    - Who: You and your spouse
    - When: As early as possible while your spouse can recall login details
  - ☐ Safely Store Login Credentials and Passwords with a Password Manager
    - Who: Spouse or trusted family member
    - When: Immediately—especially for financial, medical, or personal accounts
  - ☐ Back Up Important Digital Files to External Hard Drive or Cloud Service
    - Who: You, with tech-savvy support if needed
    - When: Before any medical decline or device loss
  - ☐ Download, Print, and File Important Documents
    - Who: You or a caregiver
    - When: As soon as identified—focus on insurance, will, financial records, etc.
  - ☐ Designate a Digital Executor with Instructions for Access and Management
    - Who: Someone you trust (may also be listed in the will)
    - When: During estate planning
  - ☐ Cancel Subscriptions or Services (streaming services, cloud storage, paid memberships)
    - Who: You or a designated helper
    - When: After death, or in advance for non-essential accounts
  - ☐ Update Social Media Accounts or Memorialize Them
    - Who: You or a trusted contact
    - When: Within the first few months
  - ☐ Secure Devices with Passwords (Phones, Tablets, Computers)
    - Who: You or tech support
    - When: Immediately if death is recent; while accessible beforehand
  - ☐ Remove Sensitive Data if Needed (credit card details, health records, etc.)
    - Who: You, with tech help if needed
    - When: After securing copies for yourself
  - ☐ Create a Master Document (Acct. info, access instructions, & digital wishes)
    - Who: You and your spouse
    - When: While your spouse is able to participate

# MEDICAL & HEALTHCARE

Why it matters: Handling medical affairs after loss—including final bills, records, and your own healthcare—ensures continuity, clarity, and well-being during grief.

- Immediate Personal Contacts
- End-of-Life and Funeral-Related Contacts
- Community Organizations & Support Resources

- 
- ☐ Request and Organize Your Spouse's Medical Records
    - Who: Primary care provider, hospitals, specialists
    - When: Within the first few weeks
  - ☐ Outstanding Medical Bills - Look for errors, financial assistance, payment plans)
    - Who: Hospital billing departments, insurance providers
    - When: As bills arrive or within 30–60 days
  - ☐ Notify Health Insurance Provider of the Death - ask about continuation options
    - Who: Employer HR department or insurance company
    - When: Within the first month
  - ☐ Update Your Own Health Insurance Coverage - Ask for special enrollment period.
    - Who: Your provider, employer, Medicare/Medicaid
    - When: As soon as possible if you were under your spouse's plan
  - ☐ Cancel or Transfer Prescriptions - remove any auto-pay features.
    - Who: Pharmacy and prescribing physician
    - When: Within the first two weeks
  - ☐ Return or Dispose of Medical Equipment
    - Who: Home healthcare services, hospice, or durable medical equipment providers
    - When: Within the first month
  - ☐ Cancel Appointments and Subscriptions
    - Who: Clinics, dentists, specialists
    - When: Within the first few weeks
  - ☐ Assess Your Own Mental and Physical Health - Grief can take a toll; seek support early and often.
    - Who: Primary care provider, therapist, counselor
    - When: Ongoing
  - ☐ Create or Update Your Own Medical Directive
    - Who: Attorney or healthcare provider
    - When: Within 6 months
  - ☐ Copy Health Documents -insurance cards, power of attorney, advance directives, and medication lists)
    - Who: You
    - When: Ongoing

# Securing What Matters

Handling legal, financial, and practical matters after a spouse's death is essential for creating security, protecting assets, and building a stable foundation for the road ahead.



# IMMEDIATE STEPS TO TAKE AFTER DEATH

Why it matters: The period after a spouse's death is overwhelming, requiring urgent legal, logistical, and emotional steps.

- End-of-Life and Funeral-Related Contacts
- Immediate Personal Contacts

- 
- ☐ Notify Immediate Family and Friends
    - Who: Spouse's closest relatives, adult children, lifelong friends
    - When: Within the first few hours
  - ☐ Call the Family Doctor or Hospice
    - Who: Attending physician or hospice nurse
    - When: Immediately after death (required for pronouncement)
  - ☐ Arrange for Official Pronouncement of Death
    - Who: Doctor, hospice nurse, coroner, or EMT
    - When: As soon as possible
  - ☐ Notify the Funeral Home
    - Who: Chosen funeral home or cremation provider
    - When: Within hours of death
  - ☐ Secure the Home and Personal Belongings
    - Who: Trusted neighbor, adult children, executor
    - When: Same day
  - ☐ Locate the Will or Advance Directive
    - Who: Family attorney, file cabinet, safe deposit box
    - When: Within 24–48 hours
  - ☐ Make Initial Funeral or Memorial Arrangements
    - Who: Funeral director, clergy, family
    - When: Within 1–2 days
  - ☐ Contact Employer or Former Employer
    - Who: Human Resources, union rep
    - When: Within 1–3 days
  - ☐ Notify Spiritual Leader or Faith Community
    - Who: Pastor, priest, rabbi, spiritual advisor
    - When: Within 24 hours (for spiritual care or support)
  - ☐ Begin a Written Record of All Calls and Actions
    - Who: Yourself or a trusted helper
    - When: Immediately—track all decisions, costs, and contacts

# PLANNING A MEANINGFUL CELEBRATION OF LIFE

Why it matters: A funeral or memorial service honors your spouse's life, offers closure to loved ones, and provides support through thoughtful planning that reflects their wishes and beliefs.

- Immediate Personal Contacts
- End-of-Life and Funeral-Related Contacts

- 
- ☐ Choose the Type of Service (Funeral, Memorial, or Celebration of Life)
    - Who: Immediate family, clergy, funeral director
    - When: Within 1–3 days of death
  - ☐ Select a Location
    - Who: Church, funeral home, community center, or outdoor venue
    - When: As soon as type of service is chosen
  - ☐ Decide on Burial or Cremation
    - Who: Funeral director, family, religious advisor
    - When: Immediately—often required within the first 24 hours
  - ☐ Arrange for Officiant or Speaker
    - Who: Pastor, priest, celebrant, close friend
    - When: Within the first 2–3 days
  - ☐ Select Music, Readings, and Rituals
    - Who: Family, spiritual advisor, officiant
    - When: 3–5 days before the service
  - ☐ Prepare an Obituary or Life Tribute
    - Who: Family member, funeral home, newspaper
    - When: Within 2–4 days
  - ☐ Choose Speakers and Honorary Participants
    - Who: Children, siblings, friends, veterans' groups
    - When: Contact participants at least 2–3 days before service
  - ☐ Coordinate Flowers, Photos, and Displays
    - Who: Florist, photo printer, family
    - When: 1–2 days before
  - ☐ Provide Guest Book or Memory Table
    - Who: Funeral home, craft store, online retailer
    - When: Day of service
  - ☐ Arrange Transportation and Lodging for Guests
    - Who: Family, hotel manager, funeral coordinator
    - When: As soon as possible, ideally within 1–2 days

# CREATING A MEMORIAL OR TRIBUTE

Why it matters: Creating a personal tribute honors your spouse's legacy while offering a healing space to express love, cherish memories, and share remembrance with others.

- Immediate Personal Contacts
- End-of-Life and Funeral-Related Contacts

- 
- ☐ Choose the type of memorial (physical, digital, event-based)
    - Who: Family or friend to assist
    - When: When you're ready or to commemorate a special event
  - ☐ Design a Custom Memory Journal of Favorite Stories, or Words of Comfort
    - Who: You, friends, and family
    - When: Before or during the memorial
  - ☐ Plant a Tree or Garden in a Meaningful Place You Can Visit Often
    - Who: You, family, friends, or community organization
    - When: Anytime that feels right
  - ☐ Make a Memorial Video with Favorite Music and Personal Reflections
    - Who: You or someone tech-savvy
    - When: Before the memorial event or for future remembrance
  - ☐ Commission or Create a Piece of Commemorative Art or Jewelry
    - Who: Artist, jeweler, or you
    - When: When inspiration arises
  - ☐ Write and Share a Personal Tribute or Letter
    - Who: You
    - When: At the memorial event or privately
  - ☐ Start a Scholarship, Fund, or Annual Donation in Their Name
    - Who: Local school, nonprofit, or online platform
    - When: After estate matters are settled
  - ☐ Create a Digital Memorial Page or Website to Share with Family and Friends
    - Who: You or a tech-savvy friend
    - When: Shortly after the memorial event, or when ready
  - ☐ Host a Legacy Dinner or Gathering Each Year
    - Who: Family and close friends
    - When: On their birthday, death anniversary, or meaningful date
  - ☐ Carry a Daily Reminder with You - jewelry, a quote, their ring, etc.
    - Who: You
    - When: Always

# LEGAL AND FINANCIAL DOCUMENTS

Why it matters: Financial security and access to resources are often time-sensitive and directly impact housing, income, and peace of mind.

- Legal and Government Contacts
- Financial and Insurance Contacts

- 
- ☐ Death Certificate (Multiple Copies)
    - Who: Funeral home, local vital records office
    - When: Needed within the first week for all legal and financial matters
  - ☐ Will and/or Trust Documents
    - Who: Estate attorney, safe deposit box, home filing cabinet
    - When: Immediately—needed to begin probate or asset distribution
  - ☐ Marriage Certificate
    - Who: County Clerk's Office or personal records
    - When: Within 1–2 weeks—needed for Social Security and survivor benefits
  - ☐ Birth Certificates (Spouse and Children)
    - Who: State or local vital records office
    - When: Needed if applying for government benefits or insurance
  - ☐ Social Security Card and/or Number
    - Who: Social Security Administration or personal documents
    - When: Within the first few weeks—to file for survivor benefits
  - ☐ Insurance Policies (Life, Health, Auto, Home)
    - Who: Insurance agent, online portal, paper files
    - When: Within first 2–3 weeks—initiate claims or policy updates
  - ☐ Bank and Investment Account Information
    - Who: Bank branches, financial advisor
    - When: Within 30 days—to transfer or close accounts
  - ☐ Titles and Deeds (Home, Vehicles, Property)
    - Who: County Recorder's Office, DMV, home records
    - When: Within the first month—needed for ownership transfers
  - ☐ Credit Card and Loan Statements
    - Who: Creditors, online accounts
    - When: Within 2–4 weeks—helps manage outstanding balances
  - ☐ Military Service Records (if applicable)
    - Who: National Archives, VA, personal files
    - When: As soon as possible—for burial benefits or survivor assistance

# SOCIAL SECURITY & PENSION BENEFITS

Why it matters: Timely claiming of survivor benefits can help ensure financial stability, reduce stress, and prevent missed deadlines that may affect your eligibility for income, healthcare, or other vital support.

- Immediate Personal Contacts
- End-of-Life and Funeral-Related Contacts

- 
- ☐ Notify the Social Security Administration (SSA)
    - Who: Call 1-800-772-1213 or visit your local SSA office
    - When: Within the first week after receiving the death certificate
  - ☐ Apply for Survivor Benefits
    - Who: SSA representative
    - When: Immediately after notification; processing may take weeks
  - ☐ Understand the Difference Between Lump Sum and Monthly Benefits
    - Who: SSA representative or financial advisor
    - When: Before filing the claim to choose the best option
  - ☐ Check Eligibility for Minor or Disabled Child Benefits
    - Who: SSA, especially if you have children under 18 or disabled dependents
    - When: At the same time you apply for your survivor benefits
  - ☐ Contact Pension Plan Administrators
    - Who: Your spouse's current or former employer(s)
    - When: Within the first 2–3 weeks
  - ☐ Inquire About Spousal Continuation Options
    - Who: Pension plan provider or HR department
    - When: Once the plan has been located and verified
  - ☐ Submit Required Documents (Death Certificate, Marriage License)
    - Who: SSA, pension providers, insurance companies
    - When: Immediately upon request to avoid benefit delays
  - ☐ Update Direct Deposit and Payment Preferences
    - Who: SSA or pension provider customer service
    - When: After benefit approval but before the first disbursement
  - ☐ Track Benefit Disbursement Dates
    - Who: Yourself, using confirmation letters or bank statements
    - When: Begin tracking with the first payment and continue monthly
  - ☐ Keep Detailed Records of All Communication
    - Who: Yourself
    - When: Every time you speak to or email a representative

# LIFE INSURANCE CLAIMS & BENEFITS

Why it matters: Life insurance offers crucial financial support after a loss, covering key expenses, and timely action ensures access to entitled funds.

- Financial and Insurance Contacts

- 
- ☐ Locate All Life Insurance Policies
    - Who: Your spouse's employer, private insurers, or financial advisor
    - When: As soon as possible after death; needed to begin claims
  - ☐ Contact Each Life Insurance Provider
    - Who: Customer service or claims department of each insurer
    - When: Within the first 1–2 weeks of receiving the death certificate
  - ☐ Request Claim Forms and Instructions
    - Who: Life insurance representative or online portal
    - When: At the time of first contact with the provider
  - ☐ Gather Required Documentation
    - Who: Yourself, with support from your attorney or financial advisor
    - When: Before submitting the claim—typically includes death certificate, policy number, and proof of identity
  - ☐ Submit the Insurance Claim
    - Who: You or your designated financial contact
    - When: Within 2–3 weeks of death, or as soon as documents are ready
  - ☐ Choose a Payout Option (Lump Sum or Installments)
    - Who: Insurer and possibly your financial advisor
    - When: After claim approval, based on your financial needs and goals
  - ☐ Follow Up on Claim Processing Time
    - Who: Insurance company customer service
    - When: 7–10 business days after submission if no update is received
  - ☐ Verify Receipt of Funds
    - Who: Your bank and the insurance provider
    - When: Immediately upon receiving notification of disbursement
  - ☐ Consult a Financial Advisor Before Spending or Investing
    - Who: A trusted financial planner
    - When: Before making any major financial decisions with insurance funds
  - ☐ Document All Calls, Emails, and Confirmations
    - Who: Yourself
    - When: Ongoing throughout the claim process

# HANDLING BILLS & HOUSEHOLD FINANCES

Why it matters: Managing household finances after a spouse's death is crucial to prevent disruptions, avoid strain, and regain a sense of control during uncertain times.

- Financial and Insurance Contacts
- Household and Personal Service Providers

- 
- ☐ Gather All Household Bills and Statements - Set Up a Bill Payment Calendar
    - Who: You
    - When: Immediately, within first 30 days
  - ☐ Identify and Cancel Unnecessary Services
    - Who: You or a trusted family member
    - When: As soon as possible
  - ☐ Transfer Utility Accounts to Your Name - Ask if a death certificate is required
    - Who: Utility providers (electric, gas, water, internet, etc.)
    - When: Within the first 30–60 days
  - ☐ Review and Adjust the Household Budget - Note changes in income, benefits
    - Who: You or a financial advisor
    - When: Once initial bills are reviewed
  - ☐ Update Automatic Payments and Bank Info - active accounts in your name
    - Who: You
    - When: As soon as account access is confirmed
  - ☐ Check for Joint Accounts That Need Closure or Updates
    - Who: Bank or credit union
    - When: Within the first 30–60 days
  - ☐ Track Income Sources (benefits, pension, wages)
    - Who: You
    - When: Immediately
  - ☐ Review Credit Card Statements for Recurring, Fraudulent, or Unknown Charges
    - Who: You
    - When: Within 30 days
  - ☐ Establish Emergency and Essentials Fund (unplanned repairs/medical expenses)
    - Who: You or financial advisor
    - When: Within the first few months
  - ☐ Seek Professional Financial Guidance for Consultation
    - Who: Certified Financial Planner or trusted advisor
    - When: When you feel ready or overwhelmed

# MANAGING HOUSEHOLD PROPERTY

Why it matters: Thoughtfully managing household property honors sentimental and financial value while ensuring upkeep, preservation, and responsible handling of legal obligations.

- Immediate Personal Contacts
- Household and Personal Service Providers
- Legal and Government Contacts

- 
- ☐ Take Inventory of Major Assets and Items - Document with photos
    - Who: You or a trusted friend/family member
    - When: Within the first 1-3 months
  - ☐ Locate Titles, Deeds, and Ownership Documents
    - Who: Attorney or estate executor
    - When: Early in the estate planning process
  - ☐ Secure the Home and Property - Change locks, notify neighbors
    - Who: Locksmith, neighbors, or trusted person
    - When: Immediately
  - ☐ Decide What to Keep, Donate, or Sell
    - Who: You, family members, or an estate sale organizer
    - When: When emotionally ready
  - ☐ Maintain or Transfer Utility Services - transfer billing into your name
    - Who: Utility providers
    - When: Within 30 days
  - ☐ Arrange Repairs or Maintenance Needs - prioritize safety and comfort
    - Who: Contractor, handyman, or trusted service provider
    - When: As soon as needed
  - ☐ Update Insurance Policies
    - Who: Homeowner's/renter's insurance agent
    - When: Within the first 30-60 days
  - ☐ Protect Valuables and Important Keepsakes in a Safe or Secure Storage
    - Who: You
    - When: Early on
  - ☐ Consider Downsizing to Reduce Stress, Expenses, and Maintenance Demands
    - Who: You and family or a real estate agent
    - When: Only when emotionally and financially ready
  - ☐ Document Property Decisions for Future Reference - Keep a written record
    - Who: You or attorney
    - When: As changes are made



# HOUSING & LIVING ARRANGEMENTS

Why it matters: After losing a spouse, your home may feel different, but reassessing your housing needs helps ensure security, support, and financial stability.

- Immediate Personal Contacts
- Household and Personal Service Providers
- Legal and Government Contacts
- Financial and Insurance Contacts

- ☐ Assess Your Current Housing for Emotional Comfort, Safety & Practicality
  - Who: You, with input from family or a financial advisor
  - When: Within the first few months
- ☐ Evaluate Affordability of Staying in the Home
  - Who: Financial advisor or budget counselor
  - When: Within the first 1–3 months
- ☐ Consider Downsizing or Relocating
  - Who: You, family members, or real estate agent
  - When: Only when emotionally and logistically ready
- ☐ Explore In-Home Support or Shared Living
  - Who: Social worker, elder care advisor, or community organizations
  - When: As needed
- ☐ Review Lease/Mortgage Documents - Name and payments are up to date
  - Who: Attorney or mortgage lender
  - When: Within 1–2 months
- ☐ Update Mailing Address if Moving
  - Who: Post office, banks, friends/family, all important contacts
  - When: Upon deciding to move
- ☐ Check Eligibility for Housing Assistance
  - Who: Local housing authority, nonprofit support groups
  - When: If housing becomes unaffordable
- ☐ Regularly Inspect, Secure and Maintain the Property
  - Who: Maintenance service, handyman, or you
  - When: Ongoing
- ☐ Organize Housing Documents (deeds, insurance, HOA, and utilities)
  - Who: You or an attorney
  - When: During estate planning review
- ☐ Talk with Family About Long-Term Options for Future Needs
  - Who: Trusted family members
  - When: Within the first year

# ORGANIZE SPOUSE'S BELONGINGS

Why it matters: Sorting through a spouse's belongings is a deeply emotional process that honors memories, preserves what matters, and gently makes space for the next chapter with patience and care.

- Immediate Personal Contacts

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- ☐ Wait Until You Feel Ready
    - Who: You
    - When: There is no set timeline—take this step only when it feels emotionally manageable
  - ☐ Start with Less Personal Areas (office supplies, toiletries).
    - Who: You or with a trusted companion
    - When: When you feel a sense of control and clarity
  - ☐ Invite Help if Needed
    - Who: Family members, close friends, or grief support groups
    - When: When the task feels too overwhelming to face alone
  - ☐ Sort Belongings into Categories - Keep, Donate, Share, Trash, Unsure
    - Who: You, or someone helping you
    - When: As you go through each space
  - ☐ Set Aside Meaningful Keepsakes - letters, clothing, mementos, photos, and small objects
    - Who: You and possibly family members
    - When: As you identify them
  - ☐ Offer Items to Loved Ones - stories attached to the items add meaning.
    - Who: Children, grandchildren, siblings, close friends
    - When: After sorting and deciding what to share
  - ☐ Consider Donating to a Cause Your Spouse Supported
    - Who: You
    - When: After keepsakes and family items are set aside
  - ☐ Handle Valuables with Care - jewelry, antiques, and collectibles
    - Who: Appraiser, attorney, or trusted advisor
    - When: Before selling, donating, or distributing any high-value items
  - ☐ Create a System for Storing What You Keep -accessible but out of sight
    - Who: You
    - When: As you consolidate and re-organize
  - ☐ Honor the Process as Part of Grieving - Let tears and laughter come.
    - Who: You
    - When: Throughout the process

# **Finding the Way Forward**

Grief can feel paralyzing, but small, clear steps offer a way to navigate loss, rebuild daily life, and move forward at your own pace with confidence and care.

# MANAGING GRIEF AND EMOTIONAL WELL BEING

Why it matters: Grief is a profound, life-altering experience, and prioritizing emotional health is essential; healing starts by managing the pain while gradually reengaging with life.

- Immediate Personal Contacts
- End-of-Life and Funeral-Related Contacts

- ☐ Allow Yourself to Feel Everything - There is no “right” way to grieve.
  - Who: You
  - When: Continuously—grief is not linear
- ☐ Seek Out a Grief Counselor or Therapist Experienced in Bereavement and Loss
  - Who: Licensed mental health professional or grief-specific therapist
  - When: Anytime, but especially if daily functioning feels difficult
- ☐ Connect with Other Widows or Support Groups - They remind you you’re not alone
  - Who: Local or online grief support groups
  - When: When you’re ready to share or listen
- ☐ Practice Gentle Self-Care Daily - Drink water. Rest. Walk in nature.
  - Who: You
  - When: Every day—even when you don’t feel like it
- ☐ Create a Safe Space to Express Your Emotions - Journaling, prayer, art, talking aloud
  - Who: You, or with a counselor/friend
  - When: Regularly—especially when emotions feel bottled up
- ☐ Mark Milestones and Grief Anniversaries
  - Who: You and loved ones
  - When: On birthdays, anniversaries, holidays, or “firsts”
- ☐ Limit Overwhelm and Commitments - Grief uses energy—it’s okay to rest or say no
  - Who: You
  - When: Especially during the early months
- ☐ Establish a Simple Routine to Create Structure
  - Who: You
  - When: After the initial shock passes
- ☐ Avoid Excessive or Numbing Behaviors - Seek support instead
  - Who: You
  - When: Ongoing—particularly in hard moments
- ☐ Give Yourself Time—and Grace
  - Who: You
  - When: Every step of the way

Tip: Healing is not a race. Some days are for survival, others for remembering, and others for rebuilding. All are sacred.

# FAITH, MEANING & SPIRITUAL GROWTH

Why it matters: Exploring faith, meaning, or personal beliefs after the loss of a spouse can bring comfort, strength, and a renewed sense of purpose during grief.

- End-of-Life and Funeral-Related Contacts
- Community Organizations & Support Resources

- 
- ☐ Revisit or Reflect on Spiritual Beliefs
    - Who to Contact: Spiritual leader, pastor, or spiritual counselor
    - When: When you're ready to reflect on deeper questions or seek comfort
  - ☐ Attend a Faith-Based Service or Gathering
    - Who to Contact: Local church, synagogue, temple, or spiritual center
    - When: Weekly or when support is needed
  - ☐ Join a Grief-Focused Faith or Spiritual Support Group
    - Who to Contact: Church ministries or community support centers
    - When: Within 1-3 months of loss, or as soon as you're ready
  - ☐ Start a Daily Reflection, Devotion, or Meditation Practice
    - Who to Contact: Faith-based authors, apps, or online devotionals
    - When: Daily, starting anytime
  - ☐ Read or Listen to Uplifting Literature or Scripture
    - Who to Contact: Bookstore staff, clergy, or librarian
    - When: As part of your personal time, especially mornings or evenings
  - ☐ Write a Letter to Your Loved One or to God
    - Who to Contact: No one—this is a private reflective tool
    - When: As often as it helps process emotions
  - ☐ Reconnect with Nature as a Spiritual Practice
    - Who to Contact: Parks departments, walking groups, spiritual retreats
    - When: Weekly or during emotionally difficult moments
  - ☐ Volunteer or Help Others as a Way to Find Purpose
    - Who to Contact: Faith-based or secular nonprofits and community groups
    - When: When you feel strong enough to give back
  - ☐ Explore New Ideas of Meaning, Life After Death, or Legacy
    - Who to Contact: Books, podcasts, discussion groups
    - When: As curiosity or emotional readiness arises
  - ☐ Create a Personal Ritual or Memorial Practice
    - Who to Contact: Spiritual mentor or supportive friend
    - When: On anniversaries, holidays, or quiet moments of remembrance

# REBUILDING DAILY ROUTINES AND PURPOSE

Why it matters: Loss unsettles life's rhythms, but rebuilding daily structure and rediscovering purpose can gently guide the way toward healing.

- Immediate Personal Contacts

- 
- ☐ Wake Up/Go to Bed at Regular Times Supports Emotional and Mental Clarity
    - Who: You
    - When: Begin as soon as sleep feels manageable
  - ☐ Create a Morning Ritual - a cup of tea, prayer, stretching, or reading
    - Who: You
    - When: Every morning
  - ☐ Make Your Bed and Tidy Your Space - Support calmness and accomplishment
    - Who: You
    - When: Daily
  - ☐ Set Daily, Tiny Goals— Call a friend, walk to the mailbox, or write a memory
    - Who: You
    - When: Each morning
  - ☐ Schedule Time for Movement - Gentle activity supports mood and health
    - Who: You
    - When: Several times a week
  - ☐ Eat at Regular Intervals - Choose nourishing foods when possible
    - Who: You
    - When: 2-3 times daily
  - ☐ Limit Screen Time and Passive Distraction
    - Who: You
    - When: As needed
  - ☐ Volunteer or Help Someone Else - can bring meaning, gratitude, and connection
    - Who: Local charity, friend, or neighbor
    - When: When ready—no rush
  - ☐ Explore a New Hobby or Return to an Old One - rediscover personal joy
    - Who: You
    - When: When energy allows
  - ☐ Reflect on What Still Matters
    - Who: You
    - When: Often

# BUILDING SOCIAL SUPPORT NETWORKS

Why it matters: Grief can be isolating, and rebuilding social connections is vital for emotional healing, mental health, and overall well-being.

- Immediate Personal Contacts
- Community Organizations & Support Resources

- 
- ☐ Reach Out to Trusted Friends and Family - calls, visits, or simply listening.
    - Who: Close friends, siblings, adult children
    - When: As early as you feel ready
  - ☐ Join a Widow or Grief Support Group
    - Who: Local hospice center, church, community group
    - When: Within the first few months
  - ☐ Re-engage in Faith or Spiritual Communities
    - Who: Clergy, spiritual advisors, congregation
    - When: As you feel emotionally prepared
  - ☐ Explore Volunteering or Service Opportunities
    - Who: Local nonprofits, schools, hospitals
    - When: When you have energy to give back
  - ☐ Join Clubs, Classes, or Hobby Groups
    - Who: Community centers, libraries, adult education programs
    - When: Within 6–12 months
  - ☐ Reconnect with Old Friends or Acquaintances
    - Who: High school friends, former neighbors, distant relatives
    - When: Any time during your healing journey
  - ☐ Limit Time with Unsupportive or Draining People
    - Who: Anyone causing unnecessary stress or judgment
    - When: As needed
  - ☐ Create a Regular Social Routine
    - Who: Yourself and your calendar
    - When: Ongoing
  - ☐ Attend Local Events or Meetups
    - Who: Meetup.com groups, libraries, cultural centers
    - When: When you're ready to explore new settings
  - ☐ Give Yourself Time and Grace
    - Who: You
    - When: Always

# PERSONAL IDENTITY & REDISCOVERY AFTER LOSS

Why it matters: Losing a spouse can leave you feeling unmoored, but gently reconnecting with what brings you joy and meaning helps you rediscover who you are.

- End-of-Life and Funeral-Related Contacts
- Community Organizations & Support Resources

- 
- ☐ Explore Interests You've Set Aside
    - Who to Contact: Local classes, community colleges, hobby groups
    - When: When energy and curiosity return
  - ☐ Update Your Personal Documents and Profiles
    - Who to Contact: DMV, SSA, banks, email providers, ID services
    - When: Within the first few months
  - ☐ Set Small Personal Goals (Health, Social, Creative)
    - Who to Contact: Accountability partner, coach, supportive friend
    - When: As early as you're ready to start rebuilding
  - ☐ Reorganize or Redecorate a Shared Space
    - Who to Contact: Interior decorators, helpful friends, family
    - When: When you're emotionally prepared
  - ☐ Practice Saying "I" Instead of "We"
    - Who to Contact: Therapist or support group for emotional guidance
    - When: Ongoing, as part of adapting to a new identity
  - ☐ Start a Personal Journal or Memoir
    - Who to Contact: Writing groups, journaling resources
    - When: Anytime; especially helpful during emotional transitions
  - ☐ Rebuild Your Routine Around Solo Living
    - Who to Contact: Life coaches, senior centers, grief support leaders
    - When: As daily life begins to feel too unfamiliar
  - ☐ Try a Solo Trip or Retreat
    - Who to Contact: Travel agents, grief-focused retreat organizers
    - When: After several months or when you feel adventurous again
  - ☐ Celebrate Personal Milestones Again
    - Who to Contact: Friends or family to help plan or share them
    - When: Birthdays, anniversaries, or new accomplishments
  - ☐ Embrace New Roles in the Community or Family
    - Who to Contact: Volunteer organizations, family members, local events
    - When: When you're ready to engage with the world on your own terms



# PREPARING FOR THE FUTURE

Why it matters: After loss, planning for the future becomes both necessary and healing, helping restore control, security, and purpose one step at a time.

- Immediate Personal Contacts
- Community Organizations & Support Resources
- Legal and Government Contacts
- Financial and Insurance Contacts

- 
- ☐ Meet with a Financial Advisor - investments, budgeting, and long-term stability.
    - Who: Certified financial planner or advisor
    - When: Within the first 3–6 months
  - ☐ Create or Update Your Will and Estate Plan
    - Who: Estate planning attorney
    - When: Within 6 months.
  - ☐ Review Beneficiaries on Retirement Accounts and Insurance
    - Who: Financial institutions, life insurance companies
    - When: Within the first few months
  - ☐ Adjust Your Budget and Expenses - Track spending, find a new financial rhythm
    - Who: You, with help from a financial coach if needed
    - When: As soon as your income situation is clear
  - ☐ Explore Employment or Volunteering Options
    - Who: Career advisor, local nonprofits
    - When: As you feel ready
  - ☐ Consider Housing Needs for the Long Term - stay, downsize, or relocate
    - Who: Real estate agent, family
    - When: Within 6–12 months
  - ☐ Continue or Begin Education or Training
    - Who: Local colleges, online learning platforms
    - When: As part of long-term goals
  - ☐ Plan for Future Health and Long-Term Care
    - Who: Insurance provider, eldercare consultant
    - When: Within the first year
  - ☐ Build or Revisit Your Support Network
    - Who: Friends, family, support groups
    - When: Ongoing
  - ☐ Set Personal Goals or a Vision for the Next Chapter
    - Who: You
    - When: When you're ready