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After Loss: Practical Steps & Funeral Planning Checklist

Losing a loved one is an emotionally overwhelming experience. During this challenging time, it's essential to have a guide that helps you manage the practical aspects with care and consideration. At a time when your world may feel chaotic, this checklist offers a clear and organized approach to the steps that should be taken after the loss of a loved one as well as the funeral planning process.

From immediate tasks to long-term considerations, we've compiled a comprehensive list that covers everything you need to address. Our goal is to assist you in making informed decisions while reducing stress and ensuring that the culmination of your loved one's journey is a heartfelt and significant tribute.



What To Do Immediately After Someone Dies

Get a Legal Pronouncement of Death

An official declaration of death is the first step to getting a death certificate, which is a crucial piece of paperwork. If your loved one died in a hospital or nursing home then the staff will handle this. If your family member died at home under hospice care, a hospice nurse can declare them dead. But if your relative died at home, especially if the death was unexpected, you need to get a medical professional to declare them dead. To do this, call 911 soon after your loved one passes. A declaration of death is necessary to plan a funeral and handle legal affairs.

Notify Family, Friends, and Employer

This can be done in many ways including individual phone calls, texts or emails. Group texts or mass emails can also be useful when notifying people that a loved one has died. It may be helpful to utilize the deceased's email and phone contacts in order to ensure that the news is shared with everyone that should know. Be sure to inform neighbors, coworkers and social groups the person belonged to. It is also incredibly important to notify the deceased's employer as soon as possible so they can make necessary adjustments to payroll as well as scheduling. This is also a great time to ask the employer about any relevant benefits, pensions etc.

Find Information About Any Existing Funeral or Burial Plans

It is important to find out if the deceased left any instructions for their funeral and burial. If they didn't leave instructions, consider gathering family together to discuss what the person may have wanted, what options are affordable, and what the family would like to happen.



Within a Few Days

Make Arrangements for the Funeral, Burial or Cremation

The first decision that must be made is whether the deceased will be buried, cremated, or donated to science. If the deceased was an organ donor then it is critical that the donation and transplantation occur immediately after death. Organ and tissue donors are treated with the utmost respect, and an open-casket funeral is often possible after donation. If the whole body is donated to science, it will typically be cremated after its study is completed unless otherwise stated by the donor's family.

If the person was in the military, contact the Veterans Administration to see if burial benefits or funeral services are offered.

Secure the Deceased's Property

If the person lived alone, be sure to lock their residence and car to prevent theft. It is also a good idea to secure any valuables such as jewelry, cash or art. While you're there, be sure to pick up their mail and throw away any food in the refrigerator.

Pet Care

Make sure any pets have someone to care for them until a long-term plan for them is established. This may involve a relative taking them in or having them boarded at a kennel.

Have Their Mail Forwarded

It is a good idea to visit the post office and have their mail forwarded to you so you can find out what you need to take care of and get an idea of what that person's assets and bills are.



Choose the Type of Service, Ceremony, Gathering, or Memorial

We would like to have a:

- Visitation
- Viewing
- Wake
- Rosary

The viewing will be:

- Private
- Public

The wake or visitation will be at:

- Home
- Funeral home

If having a traditional funeral service:

- The body will be present
- The body will not be present

The casket will be:

- Open
- Closed

The service will be:

- Graveside
- At the crematory



Memorial service after the burial:

- Yes
- No

Scattering service after the cremation:

- Yes
- No

Family gathering or reception following the service:

- Yes
- No

*Be sure to research funeral costs in order to make the best decisions for you and your family.

Ways to Personalize the Event

- Choose a location that reflects the person's interests or passions. This could be a park, beach, lake, golf course, art gallery etc.
- Reach out to family and friends to assist with the funeral. They can serve as pallbearers or eulogists.

The reception will be:

- Catered
- Potluck

Special songs and hymns either recorded or to be performed live:

- Yes
- No



Show a memorial video:

- Yes
- No

Choose a Final Resting Place

Where they will be buried:

- Private cemetery
- Veterans cemetery
- On private property

Choose a Casket & Tombstone or Urn

We have chosen a:

- Casket
- Tombstone
- Urn

*There are many options available and they vary in cost depending on materials.

- Write an Obituary**

Choose a friend or relative to help craft an obituary. Make sure it is a memorable portrait that discusses notable details about that person's life and how they affected others. It's also important to include any funeral service information. Information typically found in an obituary includes but is not limited to: their age, their education, their vocation, their passions, any military or volunteer affiliations, any familial survivors, the date, time and location of the funeral, and any viewing information.



Two Weeks After

Obtain Certified Copies of the Death Certificate

Death certificates are necessary for a number of reasons so having sufficient copies on hand can prove to be quite helpful. Some situations will require certified original copies while others will only require a photocopy, scan or fax of the original. You can request certified copies from your state's vital records office.

You may need to provide a certified original copy of the death certificate when:

- Accessing your loved one's life insurance or health insurance.
- Receiving their retirement funds or 401K.
- Acquiring military benefits.
- Transferring a title of ownership for real estate or motor vehicles.
- Completing tax returns for your loved one after they have passed away.
- You are transferring human remains.
- Accessing your loved one's stocks, bonds, or money market accounts.

These organizations will often accept a photocopy, scan or fax of the certified copy:

- Credit agencies
- Communications providers
- In-state banks
- The DMV
- Employers of family members



Here is a List of Important Organizations to Notify:

The Social Security Administration - It is important to make sure that if the deceased was receiving Social Security benefits that the checks are stopped. In addition, family members may be eligible for death benefits from Social Security.

Life insurance companies - To make claims on any policies the deceased had you will need an original death certificate and the policy number.

Long-term care insurance companies - you will need to inform the insurer of the death regardless of whether or not they were receiving benefits.

Banks or other financial institutions - If you share a joint account with your deceased loved one, you'll need to notify the bank that they've died. If the deceased person was the sole owner of a bank account, the bank will release funds to the person named as the beneficiary.

Credit agencies - In order to prevent identity theft it is best to send a copy of the death certificate to either Equifax, Experian, or TransUnion.

Make a List of Bills and Cancel Subscriptions

Remember to make sure that important items such as the mortgage, taxes, and utilities are taken care of while the process of settling the estate is still underway. Cancel their cell phone, cable, internet, streaming services and ongoing home deliveries to avoid incurring any further charges.

Locate the Will and the Executor

The will helps family and friends understand who will receive the loved one's belongings, property and money. The executor will help manage the settling of the estate and will likely be involved in most of the steps moving forward.



Meet with an Attorney and an Accountant

You do not need an attorney or accountant to settle an estate but if the estate is worth more than \$50,000 it could prove to be incredibly helpful with navigating the process, distributing the assets, and getting the taxes right.

Take the Will to Probate

Visit a county or city probate court office to legally execute the will. This ensures the loved one's debts are paid and that remaining assets are transferred to the beneficiaries.

Inventory the Assets

The probate process typically begins with creating an inventory of their assets. For example: their house, car, bank accounts, brokerage accounts, personal property etc. This will need to be filed in the court.

Close Email Accounts

This is a great way to prevent identity theft. If you are unable to locate their login information then you may have to submit a copy of the death certificate to cancel the account.