

Things to Do After a Spouse Passes

	Date	Task	Notes from Experience (Consult an attorney for legal advice and a CPA for tax advice)
X		Contact husband's employer	
		Enroll in new medical and dental insurance and get new insurance cards	Are you eligible for retiree benefits? You may have only 30 days to take care of this!
		Enroll in new life insurance policy (if needed)	You may not need life insurance if no one is dependent on your income and you have sufficient funds for your funeral expenses.
		Enroll in new Health Savings Account, if applicable	
		Contact Social Security for appointment. File for death benefit of \$255.	Funeral Home made initial contact. Follow up and make appointment for faster service. Be prepared to be on "hold" for a long time before you talk with a live person. You must apply within 30 days (?) of death. Calling to making an appointment meets their deadline even if the appointment is after the deadline date. Find out about when to apply for regular SS benefits. If you remarry before age 60, you will lose eligibility for former husband's SS benefits.
		Apply for SS benefits for any children still in high school or under the age of 18.	
		Cancel husband's credit cards, including joint credit card accounts	If you cancel your husband's card and it's a joint account, the entire account will be closed.
		Go through husband's wallet to see what else needs to be cancelled	
		Contact company occupational nurse, if applicable, if husband was on disability leave from work	
		Cancel disability insurance, if applicable	
		Cancel cancer insurance policy, if applicable	
		Cancel newspaper and magazine subscriptions that you don't need	
		Open new bank accounts in your name	
		Keep one bank account with both names if the bank will allow (in case bills come in with his name that need to be paid). Some banks freeze accounts if a party has died.	Check with attorney to see if his bills need to be paid out of an estate account, especially if you are going through probate.
		Take husband off joint bank accounts	You will probably have to open new accounts in your name. Need to take original death certificate.

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		Open new credit card accounts in your name (if you don't already have them).	
		Notify companies of new bank account/credit card # for automatic payments	
		Remove husband's phone # from home security alarm company's contacts	
		Cancel husband's appointments (medical and business appointments)	
		Notify pharmacy so they can close his records	
		Notify dentist so they can close his records	
		Notify eye doctor so they can close his records	
		Notify family doctor, specialists so they can close his records	
		File health insurance claims	
		Remove cell phone from service after you have gotten photos and other desired information off it	
		Remove husband's contact information from weather alert	
		Get death certificates	10 is a good number: Some places require an original; others will accept a photocopy.
		Send paperwork to employer to claim life insurance benefits, 401K savings stock plan benefits, pension plan, and survivor's benefits	Be aware that pension benefits may be come to you in 2 separate payments: approx. 1/2 for husband's portion and the remainder to you as a "survivor's benefit."
		Put utility bills in your name only	
		Put cable bill in your name only	Good luck! They may require you to provide a death certificate in person, but you may find a sympathetic customer service rep who will do it over the phone.
		Contact attorney to see if you need to go through probate	
		Apply for EIN for estate. Need for tax return and to open bank account for the estate.	Attorney may apply for the EIN for you.
		Keep track of all income and expenses related to estate	Provide to attorney and to CPA
		Create home inventory list for attorney with dollar value for probate	
		Return handicapped parking placards, if applicable	
		Get form from DMV to sell vehicle, if applicable	Make sure it's okay w/attorney to sell before probate
		Sell vehicle	CarMax gives a fair deal and is quick/easy
		Cancel extended warranty on vehicle, if applicable, & get refund	

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		Remove license plates from vehicle before turning over the keys	
		Change credit card # on toll tag, remove vehicle, & change name on account	
		Return medical equipment, if applicable	
		Determine account balances on date of death for attorney if probate is needed	
		Determine budget needed monthly/yearly	
		Change name on automobile insurance policy	
		Remove vehicle from automobile insurance	Your rate may INCREASE as a "single" person!
		Remove vehicle from umbrella policy, if applicable	
		Change name on home insurance	
		Change name on umbrella policy, if applicable	
		Remove husband from AAA insurance policy, if applicable	
		Notify AAA insurance of new credit card # to be charged	
		Notify church for e-mail & name change on donation letter	
		Notify financial advisor, if applicable	
		Fill out paperwork for attorney	
		Take check and documents to attorney to start probate process	
		Notify credit bureau to prevent husband's identity from being stolen	Need to send them a death certificate.
		Send thank you notes for flowers, food, etc.	
		Register for GriefShare meetings at a church.	Go to www.GriefShare.org to find one near you.
		Request medical records, if necessary, for closure or for insurance claims	
		Go to probate court and get Letters Testamentary	
		Open estate bank account.	Need to take death certificate, EIN, and Letters Testamentary
		Find out if deductible and Out of Pocket expenses rolled over to new health insurance	
		Send death certificate and Letters Testamentary from probate court to companies requiring them.	
		Make sure your attorney had your husband's name taken off the Deed to your home, or you can take the Special Deed of Trust (provided to you by your attorney) to the Land Records department at the County Clerk's office and pay approx. \$34. It took me about 5 minutes. (An attorney will probably charge extra to do this for you.)	You have 4 years to remove the name. Your house cannot be sold if your husband's name is still on the title because he can't sign his name to sell the property.
		Call CPA and talk about tax return for decedant	

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		Take husband's name off remaining vehicle title after probate & get new title	
		Verify voter's registration was cancelled	Bureau of Statistics <i>should</i> have notified them already
		Cancel driver's license	Fax death certificate to 512-424-5948 if Texas resident
		Monitor his email for at least a year for any recurring bills that renew annually.	
		Tithe on life insurance proceeds	
		Tithe on other benefit payments received	
		Request husband's name be removed from property tax	May need to take Letters Testamentary or Special Warranty Deed to County Appraisal District. The county clerk's office <i>should</i> notify them. Verify the name on your next bill.
		Request refund from attorney for prepaid expenses	
		Update your will	
		Update your Power of Attorney for financial matters	
		Update your Medical Power of Attorney	
		If you have minor children, talk with a lawyer about setting up a trust as your beneficiary for life insurance or other payouts.	That leaves the trust executor in charge of deciding how/when the child can have funds withdrawn. Otherwise, they have to apply to the court for each payout until they are of age.
		Give away husband's belongings	Don't get rid of things too fast. You may regret it later. Do you want to keep your favorites and have a quilt, pillow, or stuffed animal made from the fabric for children or grandchildren?
		Clean out husband's drawers/closet	
		Ask attorney about a Revocable & Irrevocable Living Trust	
		Title all your assets to your Living Trust (if applicable)	Attorneys recommend this--eliminates probate and makes transfer of assets upon your death much easier--you can also stipulate how much and when your beneficiaries receive inheritance; many other advantages. https://www.estateplanning.com/Understanding-Living-Trusts/ Check with your insurance company to make sure they allow the policy to be in the name of the Trust. Some automobile policies don't allow it.

