

A Practical Guide for Managing Loss

Steps to Take in the Days and Months Ahead



Who This Guide is For



This guide was written for anyone facing the immediate and unfamiliar responsibilities that follow a death. Whether the loss was expected or sudden, many people find themselves faced with decisions and tasks that they aren't prepared for—all while still in shock or deep grief.

The purpose of this guide is to provide some structure to a time where thinking clearly can be very difficult. Every loss is different. While we have tried to make this guide helpful for most scenarios, take what makes sense to you and leave the rest.

This guide is provided for general informational purposes only and is not intended as legal, financial, tax, or professional advice. Laws, regulations, and individual circumstances vary, and the information here may not apply to every situation. You should consult qualified professionals, such as an attorney, financial advisor, or accountant, for advice specific to your circumstances.



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Immediate Needs

What to Remember from This Section

- Pause and ask for help; you do not need to handle everything yourself.
- Ensure a legal pronouncement of death so next steps can move forward.
- Contact a funeral home to begin care and ask what is urgent versus what can wait.
- Secure the home, pets, and immediate belongings to prevent added stress.
- Keep essential household bills current while postponing nonessential decisions.

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Shock and Grief

The first hours after a death are often filled with shock. Some people feel numb, unable to move. Others are overwhelmed with tears or disbelief. Grief does not follow rules. However you feel, or don't feel, is normal.

There is no "right way" to feel in these first hours. Whatever is happening inside you, shock, tears, silence, even laughter, is part of grief.

What You Need To Do

1. Give yourself permission to pause. You don't have to do everything at once.
2. If possible, call a trusted family member or friend to sit with you, even if only for company.
3. If you feel unable to make calls or decisions, it's okay to ask someone else to handle the first steps until you are ready.

Script: Asking for Help

"I'm feeling overwhelmed with what to do first. Can you help me figure it out and take the first step for me?"

Script: Asking for Help

"I don't think I can make these calls right now. Can you help me take the first steps?"

Naming your grief at the beginning helps you remember that being human comes before being "responsible." The practical tasks are important, but they do not erase the need to honor your own emotions.

Being human
comes before being
"responsible."



Legal Pronouncement of Death

A legal pronouncement is the formal confirmation that someone has died. It may feel strange that something so intimate needs an official record, but this is how the law recognizes your loved one's passing. It's also the first step toward a death certificate, which you'll need for almost everything that follows.

What You Need To Do

Unexpected death at home

Call 911. Local authorities will arrive first, and then a doctor or medical examiner will need to come to complete the pronouncement. This process may take up to a few hours and can feel unsettling as different officials come and go. Try to remember they are there to help, and you don't need to manage the details yourself.

Script: If You Call 911

"My [mother/father/spouse] has died at home. This was unexpected. I need to report a death."

Unexpected death with circumstances

Local authorities will manage any investigations that are required.

Death with hospice at home

Call the hospice nurse. They will come to your home and quietly handle the pronouncement.

Death in a hospital or nursing facility

Staff will make the pronouncement for you automatically. You don't need to do anything.

Help That's Available

- In hospitals, nursing facilities, and hospice, this step is fully managed by staff.
- In unexpected deaths at home, once you call 911, responders coordinate with the medical examiner and other professionals. You don't need to make extra calls.

Without a legal pronouncement, no death certificate can be issued, and without a death certificate, you cannot move forward with funeral arrangements, insurance claims, or estate matters. It may feel bureaucratic, but it's the foundation for everything else that comes later.



Calling a Funeral Home

The funeral home becomes one of your most important partners in the days ahead. The first call is about starting the process, not necessarily making every decision.

What You Need To Do

☐ Choose a funeral home

If you're not sure, start with one nearby. You can change later if needed.

Note: Your loved one may have already chosen or prepaid a funeral home. If so, contact that funeral home. If you're unsure about any prior arrangements, you can still make adjustments later, even if the funeral home you contact now handles the initial steps.

☐ Call the funeral home

Tell them that your loved one has died, where they are, and that you need assistance.

Script: If You're Unsure What to Say

"My [mother/father/spouse] has died at [location]. This is my first time making a call like this, and I'm not sure what to do. Can you guide me through the next steps?"

☐ Ask what's urgent and what can wait

Most service and cost decisions do not need to be made immediately or over the phone.

Script: If You're Unsure What to Say

"I want to make sure I handle things correctly. Can you help me understand which decisions need to be made right away and what decisions can wait?"

What To Expect

The funeral home will send licensed staff to bring your loved one into their care.

- Funeral home staff usually arrive quietly and with professionalism.
- You may choose to remain present or step away, either is okay.
- Some families say a final goodbye before their loved one is taken; others prefer to wait for the service.

The funeral home will coordinate with some other organizations/people on your behalf:

- In a hospital or nursing facility, staff there will help with the handoff.
- In unexpected home deaths, law enforcement and the medical examiner must complete their work before the funeral home becomes involved.

- In hospice, the nurse and the funeral home staff work together.

Note: *It can feel strange to hand your loved one into someone else's care, but remember: this handoff is an act of trust. The funeral home is stepping in to carry some of the burden for you.*

Selecting a funeral is like selecting your partner to manage the next steps after you have lost a loved one.

Important notes to remember:

- You are not locked into the first funeral home you call. Even if they handle the transfer, you can change later.
- By law, funeral homes must provide an itemized price list if you ask.
- Before the funeral home can bring your loved one into their care, you may receive a call about organ or tissue donation. This can come as a surprise, so it helps to know what to expect.



Organ and Tissue Donation

Organ donation (such as heart, kidneys, lungs) happens only if someone is still on life support and declared brain-dead, usually in a hospital ICU. If your loved one has already passed away at home or in hospice, organ donation is not an option.

Tissue donation (such as corneas, skin, bone, blood vessels or heart valves) can take place after death and is more common in home, hospice, or nursing facility deaths. This window is usually up to 24 hours.

For some families, donation feels like a final act of generosity. For others, it doesn't fit with their values or traditions. Either path is okay.

What You Need To Do

In most cases, you don't need to initiate anything.

If your loved one was not a registered donor, you may receive a call from the local organ procurement organization (OPO) asking for consent. This call can last up to 30 minutes, with questions about your loved one's medical history, lifestyle, and travel.

If your loved one was a registered donor, hospital staff or the medical examiner will notify the donation agency.

Script: If You Are Asked About Donation

"Yes, [Name] is listed as a donor on their driver's license. Please let me know what steps I need to take."

or

"No, [Name] was not registered as a donor, and our family chooses not to proceed."

What To Expect

- Expect questions about illnesses, surgeries, tattoos or piercings, smoking or drinking, or recent travel.
- Answer what you can, you don't need every detail. If you don't know, it's okay to say, "I'm not sure."
- The questions may feel personal or even intrusive, but they are routine, not a judgment of your loved one.
- The call is usually calm and compassionate, but knowing to expect it can make the process less overwhelming.
- You are allowed to pause or stop the call if it becomes too difficult.

Tissue donation can restore sight, heal burns, or repair heart valves. For some families, it brings comfort to know their loved one's life touches others. For others, declining donation brings peace of mind. Both choices are honored.

Some cultural and religious traditions encourage donation, while others discourage it. If you are unsure, reach out to a trusted religious or cultural advisor.

Note: Donation does not prevent a viewing or open-casket funeral. Funeral directors are trained to prepare the body for whatever service the family chooses.

Help That's Available

- The hospital, hospice, or medical examiner contacts the donation agency, you don't need to initiate it.
- If donation proceeds, the agency handles logistics, timing, and transport. The funeral home is then called in to continue care.



Secure the Home, Pets, Belongings, and Any Immediate Needs

During the first few days, focus on safeguarding your loved one's home and personal space. The priority for the first day isn't about sorting through belongings, it's about protecting what matters and making sure pets, plants, and daily routines are cared for.

What You Need To Do

- ☐ Lock all doors and windows.
 - ☐ Collect spare keys from family, friends, or neighbors who may have access.
 - ☐ Care for pets: feed them, walk them, or arrange temporary care.
 - ☐ Remove or refrigerate perishable food.
 - ☐ Water plants if needed.
 - ☐ Adjust lights or blinds if the home will be empty, to give the appearance that it's still lived in. Take in mail, packages, or newspapers.
 - ☐ Ensure immediate bills are paid. If you need help reviewing a list of immediate financial needs, review the section titled Managing Immediate Household Bills or Finance Needs on page 29.
 - ☐ If these tasks are overwhelming, if you don't live near your loved one, or you need help making sure you get everything done, ask a friend or neighbor for help.
- Note:** Funeral home staff do not manage these responsibilities, this is where your circle of support matters.

Script: Asking a Friend or Neighbor for Help

"I'm not able to manage everything right now. Could you help me check the house, lock up, bring in the mail, and feed the pets, just to make sure things are safe?"

Securing the home and caring for pets gives peace of mind and prevents avoidable stress later. It can also protect against theft, damage, or unnecessary worry. Completing this step can help you focus on grieving and connecting with others.

Note on Cultural and Religious Traditions: In some traditions, a home may be left untouched until after the funeral or until prayers or blessings are said. If you are unsure what's appropriate in your family, ask a trusted elder or religious leader before moving belongings.





Notifying Friends, Family, Employers, and Institutions

What to Remember from This Section

- Tell immediate family and close friends first.
- Speak clearly and gently with children.
- Notify extended family, community, and friends; ask for help if needed.
- Share consistent details about the death and services.
- Contact employers, unions, and benefit organizations for survivor support.

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Step One: Contact Close Family and Friends

Sharing the news of a death is difficult. How you speak to close family and friends will differ from how you notify others.

What You Need To Do

1. Focus first on immediate family and those closest to your loved one. With closest adults, honesty and compassion matter most.
2. If children are involved, use simple and clear words. Avoid phrases like “went to sleep” or “passed away,” which can confuse children.
3. For more distant relatives or friends, you may choose to delegate the task to someone else.

Script: Telling Someone Very Close

“I need to tell you something very painful. [Name] died last night. I wanted you to hear it directly from me. I don’t have all the details yet, but I wanted you to know right away.”

Script: Telling a Child

“I have some very sad news. [Name] has died. That means their body has stopped working and we won’t be able to see them anymore. It’s okay to feel sad or angry or confused. I feel that way too.”

Script: Asking for Help Sharing the News More Broadly

“I need to let you know that [Name] died last night. I can’t make all the calls myself right now. Could you help me share this with others so I don’t have to repeat it?”

Those closest to your loved one deserve to hear the news directly and gently. You don’t need perfect words. Speaking simply and with love is enough.

Note on Cultural and Religious Traditions:
Some communities have specific customs for announcing a death, such as gathering family first, offering prayers, or observing rituals. Follow your family or faith guidelines, or consult a trusted elder or religious leader if unsure.

Note on Support from Others:
Once the news spreads, offers of support—calls, messages, flowers, or food—can feel both comforting and overwhelming. It’s okay to accept help and to set limits. A trusted friend or family member can act as a gatekeeper or pointperson for you.

Speaking simply and with love is enough.

Step Two: Notify Extended Family, Friends, and Community

Once immediate family and closest friends have been told, the circle of people who need to know begins to widen. This includes extended relatives, coworkers, neighbors, and members of religious, cultural, or community groups. Sharing the news more broadly helps people prepare to attend the service, offer support, and avoid the painful experience of hearing secondhand.

What You Need To Do

- Decide how you want to spread the word, by phone, text, email, group message, or social media.

Script: Social Media Post

"We are heartbroken to share that [Name] died on [day]. Service details will follow once they are finalized. Thank you for your love and support during this time."

- Ask one or two trusted people to help, especially if the list feels overwhelming.

Script: Asking for Help with Notifications

"There are so many people to tell, and I can't manage all the calls right now. Could you help me contact [group, coworkers, or relatives]?"

- Use the obituary or a simple message to keep information consistent.
- Share service details if they're confirmed, or say "arrangements are in progress" if not.

- Be clear about whether visits, calls, or flowers are welcome at this time.

Script: Text or Email to Extended Family/Friends

"I wanted to let you know that [Name] died on [day]. We are still finalizing arrangements, but I'll share details about the service once we know. Please keep our family in your thoughts."

Note: You don't need to contact everyone personally. Delegating is a gift to yourself. This is a good time to set boundaries if you don't want visitors or calls.

Sharing the news prevents misunderstandings and allows people to grieve together. It also gives others a chance to offer support, through meals, childcare, financial help, or simply showing up.

Note on Cultural and Religious Traditions:

Some traditions call for formal announcements by community leaders, while others emphasize privacy. If you are unsure what is customary, check with family elders or a trusted religious/cultural advisor before posting online.

Help That's Available

- Funeral homes often post the obituary on their website, which you can link or share.
- Community leaders (such as clergy or club organizers) may help spread the word through bulletins or email lists.
- Friends or family can manage a group text or social media update on your behalf.



Step 3: Notify Employers, Unions, and Professional Organizations

If your loved one was employed, retired with a pension, or a member of a union or professional association, these organizations may provide important benefits. This step is about more than closing records, it's about making sure survivor benefits, insurance, or stipends are not overlooked.

What You Need To Do

Current employment

- Call the HR department or supervisor if you haven't already notified them of your loved one's passing.
- Ask about final paychecks, unused vacation, and company-sponsored life insurance.
- Inquire about health insurance options for surviving dependents (such as COBRA).

Script: Calling HR

"I'm calling to notify you that [Name], who worked in your [department], has died. Could you tell me what steps I need to take regarding benefits and final pay?"

Script: Pension Office

"My [spouse/parent] received a pension through your plan. They recently died, and I need to know if survivor benefits are available and what forms I need to complete."

Retirement or pension benefits

- Contact the pension administrator.
- Ask if survivor benefits apply and what forms are required.

Unions or professional organizations

- Notify the membership office.
- Find out if they provide death benefits, burial assistance, or survivor stipends.

Employers, unions, and associations may offer financial help, life insurance, or survivor stipends. These benefits can ease the cost of funeral arrangements and support your family in the months ahead.

Note: Making businesslike calls while grieving can feel surreal. Try to remember: these benefits are not favors, they are part of what your loved one earned through their work and membership.

Help That's Available

- HR staff, pension administrators, and membership offices will walk you through the process.
- They will send forms and written instructions if you request them.





Taking Care of Your Emotional Well-Being

What to Remember from This Section

- Set boundaries for visitors, calls, and messages.
- Ask someone you trust to manage communication and support
- Protect quiet time for yourself and family.

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Prepare for Visitors, Calls, and Support

If your loved one was employed, retired with a pension, or a member of a union or professional association, these organizations may provide important benefits. This step is about more than closing records, it's about making sure survivor benefits, insurance, or stipends are not overlooked.

What You Need To Do

- Decide how much interaction you want in the first few days. It's okay to welcome some visitors and gently decline others.

Script: Setting Boundaries with Visitors

"We really appreciate your support. Right now we need some quiet, but we'd love to see you after the service."

- Ask a trusted friend or family member to act as a gatekeeper, managing calls, texts, or visits on your behalf.

Script: Asking a Friend to Be a Gatekeeper

"I'm grateful for everyone reaching out, but I can't keep up with all the calls and texts. Would you mind being the point person to share updates and let people know what we need?"

- Consider setting up a group text, email list, or CaringBridge/SupportNow page to share updates without repeating painful details.

- If meals are arriving, designate someone to coordinate drop-offs and keep food manageable.
- Place flowers, cards, or gifts in one spot so you don't feel buried in them. Consider asking a friend to write down who brought what for future thank-you notes.

Note: You are not obligated to answer every call or open the door for every visitor. Know that accepting help is not a burden to others, most people feel honored to be able to do something tangible. And if the flow of support feels too much, it's okay to step back and let others handle the coordination.

If your loved one was employed, retired with a pension, or a member of a union or professional association, these organizations may provide important benefits. This step is about more than closing records, it's about making sure survivor benefits, insurance, or stipends are not overlooked.

Note on Cultural and Religious Traditions:

In some cultures, mourning periods are highly communal, with steady visitors, prayers, or meals. In others, privacy is emphasized. Lean into what fits your family, and feel free to adjust expectations.

Help That's Available

- Friends and community members often take initiative by organizing meal trains, childcare, or errands.
- Many online tools (SupportNow, GoFundMe, MealTrain, CaringBridge) can centralize communication and support.
- It's okay to delegate completely, someone else can manage logistics while you focus on grieving.



Caring for Yourself and Your Closest Family in the First Week

Beyond planning and logistics, this week is about protecting space for grief, your own, your children's, and those closest to the person who died. The service can stir up emotions you didn't expect. This step reminds you that being present for each other matters as much as organizing details.

What You Need To Do

- Give yourself permission to rest before and after the service.
- Create quiet space for children to ask questions or share feelings. Children are resilient when given honesty and space.
- If you're the surviving spouse or parent, ask someone you trust to gently shield you from extra logistics so you can focus on grieving.

Script: Talking with a Child After the Service

"Today was a big day, and it might have felt confusing or sad. It's okay to feel however you feel. Do you want to tell me what you noticed or how you're feeling right now?"

- Encourage teens and adults to take breaks if they need time alone.
- Reach out to clergy, a counselor, or a grief support group if emotions feel overwhelming.

Remember: Crying, silence, or even moments of laughter are all normal expressions of grief. You are not failing if you need to step back, grief is work too.

The week of the funeral often brings an expectation to "be strong." But allowing yourself and your closest family members to grieve openly makes space for healing and prevents exhaustion.







Planning the Funeral

What to Remember from This Section

- Select a funeral home (and ask what decisions are urgent vs. what can wait).
- Coordinate with religious, cultural, or community leaders to honor your loved one's traditions.
- Plan the service (decide on location, officiant, readings, music, memorial items, etc.).
- Prepare yourself and children for the service with clarity on what will happen and permission to be emotional.
- At the service, arrive early, bring support, take breaks if needed, and stay present.

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Step One: Choosing a Funeral Home

The funeral home becomes one of your most important partners in the days ahead. The first call is about starting the process, not necessarily making every decision.

What You Need To Do

1. Choose a funeral home.

If you're not sure, start with one nearby. You can change later if needed.

Note: Your loved one may have already chosen or prepaid a funeral home. If so, contact that funeral home. If you're unsure about any prior arrangements, you can still make adjustments later, even if the funeral home you contact now handles the initial steps.

2. Call the funeral home.

Tell them that your loved one has died, where they are, and that you need assistance.

3. Ask what's urgent and what can wait.

Most service and cost decisions do not need to be made immediately or over the phone.

4. Consider these FAQs in your conversation:

- What happens once you bring our loved one into your care?
- When will we meet to discuss arrangements?
- What types of services do you offer (burial, cremation, memorial)?
- Can you assist with paperwork like death certificates and permits?
- How soon could a service take place?
- What payment options do you provide?

Script: If You're Unsure What to Say

"I want to make sure I handle things correctly. Can you help me understand which decisions need to be made right away and what decisions can wait?"

Script: If You're Unsure What to Say

"My [mother/father/spouse] has died at [location]. This is my first time making a call like this, and I'm not sure what to do. Can you guide me through the next steps?"

What To Expect

The funeral home will send licensed staff to bring your loved one into their care.

- Funeral home staff usually arrive quietly and with professionalism.
- You may choose to remain present or step away, either is okay.
- Some families say a final goodbye before their loved one is taken; others prefer to wait for the service.

Note: It can feel strange to hand your loved one into someone else's care, but remember: this handoff is an act of trust. The funeral home is stepping in to carry some of the burden for you.

The funeral home will coordinate with some other organizations/people on your behalf:

- In a hospital or nursing facility, staff there will help with the handoff.

- In hospice, the nurse and the funeral home staff work together.
- In unexpected home deaths, law enforcement and the medical examiner must complete their work before the funeral home becomes involved.

Selecting a funeral is like selecting your partner to manage the next steps after you have lost a loved one.

Important notes to remember:

- You are not locked into the first funeral home you call. Even if they handle the transfer, you can change later.
- By law, funeral homes must provide an itemized price list if you ask.

- Before the funeral home can bring your loved one into their care, you may receive a call about organ or tissue donation. This can come as a surprise, so it helps to know what to expect.



Step Two: Coordinate with Religious, Cultural, or Community Leaders

For many families, spiritual or cultural traditions play an important role in how death is honored. This may mean specific prayers, rituals, or ceremonies in the first few days. Even if you are not deeply religious, community leaders can often guide you through customs that bring structure and comfort at a disorienting time.

What You Need To Do

- ☐ Reach out to clergy, celebrants, or cultural leaders connected to your loved one's faith or community.
- ☐ Confirm what rituals or prayers should happen in the first few days.
- ☐ Coordinate with the funeral home to align the service with these traditions.
- ☐ Ask if certain days or times are significant in your tradition, so scheduling respects those guidelines.

Script: To the Funeral Home

"We'd like to include [religious/cultural] traditions in the service. Can you help coordinate with our [pastor/rabbi/imam/leader]?"

Script: To a Religious or Cultural Leader

"We've just lost [Name], and I want to honor our traditions. Could you guide me on what needs to happen in the next few days and how we should plan the service?"

Notes:

- If you're not connected to a faith community, you may still choose to involve a celebrant or officiant recommended by the funeral home.
- If your family has mixed traditions, it's okay to blend elements or choose what feels most meaningful.
- You are not required to hold a service that doesn't reflect your loved one's or your family's values.

For many families, spiritual or cultural traditions play an important role in how death is honored. This may mean specific prayers, rituals, or ceremonies in the first few days. Even if you are not deeply religious, community leaders can often guide you through customs that bring structure and comfort at a disorienting time.

Note on Cultural and Religious Traditions:

- Jewish funerals are often held within 24–48 hours.
- Catholic families may want a rosary or vigil before the funeral mass.
- In Hindu traditions, cremation often occurs quickly, followed by days of prayer.
- In secular families, a celebrant may lead a personalized ceremony instead.

Help That's Available

- Funeral homes are used to working alongside religious and cultural leaders and will help with scheduling.
- Clergy or cultural leaders will guide you through what is customary, so you don't need to know every detail.
- Many communities also provide volunteers who can support with meals, prayers, or setting up for services



Step Three: Begin Funeral Arrangements

The funeral home will guide you, but you'll need to start making decisions about services, burial or cremation, and timing. This can feel overwhelming, especially when your grief is still raw. Don't forget: the first 24 hours are about opening the conversation, not finalizing every choice.

What You Need To Do

- ☐ Speak with the funeral director, either in person or by phone.
- ☐ Share your loved one's wishes, if you know them, about burial, cremation, or donation.
- ☐ Begin talking about service options: religious, cultural, military, or secular memorials.
- ☐ Ask the funeral director which decisions must be made immediately (usually only a few) and which can wait until later.
- ☐ Check how the funeral will be paid for. Look for life insurance policies, savings accounts, veterans' or union benefits, or prepaid funeral contracts.

Script: With the Funeral Director

"We are still in shock. Could you guide us on what we need to decide today, and what can wait until later?"

Script: With Family About Wishes

"I don't know exactly what [Name] would have wanted, but I think we should talk together before making a decision."

- ☐ Ask about payment timelines. Most funeral homes require only a deposit at first; many details can be handled later.

If you feel too overwhelmed to decide, it's okay to pause or ask someone else to sit in the meeting with you.

Note: You don't need to decide everything today. Focus only on what's urgent. It's okay to feel torn or conflicted. Many families do. The director has walked with thousands of families and can help pace decisions. Even if you disagree as a family, know that grief is often behind those conflicts, not lack of love.

The funeral or memorial service will become a central moment for family and friends to grieve, honor, and remember. Taking the first steps now gives others time to prepare and gather, even if the details aren't settled yet.

Note on Cultural and Religious Traditions:

Different traditions shape funeral arrangements in unique ways. Some require burial within 24 hours; others emphasize specific prayers, rites, or days of mourning. If you are part of a religious or cultural community, contact your leader early, they may guide timing, language, and ritual steps that bring comfort and honor.

Help That's Available

- Funeral directors handle legal paperwork, permits, transportation, and coordination with cemeteries or crematories.
- Clergy, celebrants, or cultural leaders can help guide rituals and traditions.
- Trusted friends or family can join conversations with you so you don't feel alone.



Step Four: Prepare for the Funeral Arrangement Meeting

At your arrangement meeting, the funeral director will walk you through several important choices. These decisions determine how your loved one will be cared for, what the service will look like, and how final arrangements are handled.

What You Need To Do

You will review and make decisions in a few main areas:

1. Care and preparation

- Whether to choose burial or cremation
- If burial, whether to have embalming or another form of preparation
- What clothing or personal items you'd like your loved one dressed in
- Whether to include viewing or visitation

2. Service planning

- What type of service feels right: funeral, memorial, graveside, or celebration of life
- Where the service will take place (funeral home, church, outdoors, family home, etc.)
- Readings, music, speakers, and any special traditions or faith elements

Script: If You Need More Time

"There's a lot here, and I'd like to think about a few of these choices before deciding. Can you help me understand which decisions need to be made today and which can wait?"

- Who will lead or officiate the service
- Whether to include a viewing or private family time before the service
- Who will be a pallbearer, speaker, musician, reader, etc.
- What will be included in the service program and who will create it
- Who will draft the obituary and where it will be posted (see page 27 for more help on writing an obituary)

3. Burial or cremation details

- If burial, choose a casket and burial vault (if required by the cemetery)
- If cremation, choose an urn and decide what will be done with the ashes
- Select a cemetery or resting place, if not already chosen
- Coordinate graveside services or scattering plans.
- Memorial items and logistics
- Obituary details (the funeral home can often help publish it)
- Flowers, printed programs, or photo displays
- Keepsakes or memorial jewelry
- Transportation for family or guests, if needed

These choices shape how you'll honor your loved one and how others will gather to remember them. Taking time to understand each option helps ensure the service feels personal and meaningful, while also staying within your budget and timeline.

Note: It's normal to feel overwhelmed by the number of decisions. You don't have to know what your loved one would have wanted for every detail. Focus on what feels right for your family and what best reflects their life. The funeral director is there to help you balance logistics with care and respect.

Note on Cultural and Religious Traditions:

Some traditions require burial within 24 hours; others emphasize certain prayers, music, or mourning periods. If this applies to your family, contact your religious or cultural leader right away so the timing can align with custom.

Help That's Available

- The funeral director manages permits, facility reservations, and transportation.
- Clergy or celebrants guide religious or cultural elements.
- If you need help coordinating, the funeral home staff can outline what decisions are typical and what can wait.



Step Five: Meet with the Funeral Home to Finalize Arrangements and Purchases

Within the first few days, you'll likely meet with the funeral home in person to make final decisions about your loved one's arrangements. This meeting covers both the service plans (funeral, memorial, or cremation) and the purchases tied to them (such as casket, urn, flowers, and printed programs). Families often describe this as one of the hardest steps, partly because of the decisions, and partly because of the emotions that come with them.

What You Need To Do

- ☐ Sit down with the funeral director to go through the options.
- ☐ Confirm choices about burial, cremation, or other arrangements.
- ☐ Review service details: location, music, readings, speakers, clergy, or celebrants.
- ☐ Decide on items offered by the funeral home (casket, urn, flowers, stationery) or arrange to use outside vendors if you prefer.

Note: By law, funeral homes must provide an itemized price list (the FTC Funeral Rule). You have the right to decline services or goods you don't need.

Script: At the Funeral Home

"This is a lot to take in. Could you walk us through what absolutely must be decided today, and what can wait until tomorrow or later?"

Script: With a Trusted Friend or Family Member

"Would you come with me to the funeral home meeting? I don't want to feel like I'm making these choices alone."

- ☐ Ask for a clear breakdown of what must be decided now and what can wait.
- ☐ If you need support, ask a friend or family member to come with you to the meeting.

Note: It's common to feel torn between honoring your loved one and worrying about costs. Remember, love isn't measured by spending. The meaning comes from shared memories and the people present, not the price tag.

Within the first few days, you'll likely meet with the funeral home in person to make final decisions about your loved one's arrangements. This meeting covers both the service plans (funeral, memorial, or cremation) and the purchases tied to them (such as casket, urn, flowers, and printed programs). Families often describe this as one of the hardest steps, partly because of the decisions, and partly because of the emotions that come with them.

Note on Cultural and Religious Traditions:

Some traditions limit what may be purchased or chosen. For example, simple wooden caskets may be required in Jewish burials, while some faiths emphasize ritual items over decorative ones. If you are unsure, speak with your religious or cultural advisor before finalizing purchases.

Help That's Available

- Funeral directors handle the paperwork, permits, and scheduling.
- Many funeral homes have standard checklists to guide you step by step.
- If military honors, religious rites, or cultural rituals are needed, the director helps coordinate with the right contacts.



Step Six: Finalize Funeral or Memorial Service Details

This is where the service comes together, the moment when plans shift from abstract to real. It's about tying up any final details to ensure the service is planned and ready.

What You Need To Do

- ☐ Confirm the time, date, and location with the funeral home.
- ☐ Review the program for the service and finalize printing.
- ☐ Check in with the people assigned to speak or assist with the funeral (pallbearers, speakers, musicians, readers, etc.).
- ☐ Ask a trusted person to coordinate photos or video. Many families later treasure images of who came, or of family gathered together, but it can feel strange to handle this yourself.
- ☐ Ask about livestreaming or recording if some people cannot attend in person.
- ☐ Consider memory-sharing tools: guestbooks, memory cards, or an online memorial where stories and photos can be collected.
- ☐ If desired, request keepsakes such as fingerprints or locks of hair. These can be preserved now and decided on later.

The funeral or memorial will be a central moment in your grieving journey. It brings people together, honors your loved one's life, and gives shape to collective mourning. Small details like keepsakes or photos may not feel urgent now, but they can carry deep meaning in the years ahead.

Note on Cultural and Religious Traditions:
Some traditions have strict timelines or rituals. If you are unsure, reach out to your clergy or cultural leader right away, they will guide you step by step.

Help That's Available

- Funeral directors file permits, coordinate with cemeteries or crematories, and guide you through decisions.
- Religious or cultural leaders will walk you through required rites (for example, prayers, vigils, or prescribed mourning customs).
- Friends and relatives can organize after-service meals or receptions.

The funeral or memorial will be a central moment in your grieving journey.



Step Seven: Prepare Yourself and Children for the Service

The funeral or memorial service is a powerful and emotional event. Preparing yourself and your children ahead of time can help reduce anxiety and create space for presence and reflection.

What You Need To Do

☐ Choose clothing.

Pick something comfortable and respectful. There's no single right outfit, black is traditional, but not required in many places. For children, keep clothing simple so they can move and feel at ease.

☐ Talk with children in advance.

Explain what they will see and hear: people may cry, sing, pray, or tell stories. Let them know it's okay to feel sad, confused, or even restless. Children and teens often benefit from honest, simple preparation, and including them can help them feel grounded.

☐ Arrange childcare.

If you or your children may find the service overwhelming, arrange for a trusted adult to sit with them or take them outside as needed.

☐ Prepare yourself.

Eat a meal, drink water, and bring tissues. Consider asking a close friend to sit beside you for quiet support.

Script: Asking a Friend for Support During the Service

"Would you sit with me during the service? I might need someone to lean on if it feels overwhelming or help if I need to step out."

Script: Talking to a Child Before a Funeral

"At the service, people may be crying, singing, or telling stories about [Name]. You can sit with me the whole time. If you need a break, we'll step outside together. It's okay to feel however you feel."

Script: Asking About Recording or Livestreaming

"Could the service be livestreamed or recorded for family who can't attend?"

☐ Decide on participation.

Children or teens may want a small role, like carrying flowers, reading a short line, or placing something meaningful near the casket or urn. This can give them a sense of connection.

☐ Arrange for someone to watch the house during the service.

It can be helpful to have someone outside of the family sit at your loved one's house during the funeral to ensure there are no unwanted visitors or break in attempts during the publicized service.

☐ Ask about or arrange to have the service recorded.

If you worry about not remembering the service, ask someone to take notes or record it discreetly. Some funeral homes also offer livestreaming or recordings.

Note: You don't have to look or act "put together." Tears, silence, or even laughter are part of grief.

Preparing ahead makes the service less intimidating and helps you and your children feel anchored in an emotional moment. It creates space to focus on honoring your loved one rather than scrambling with details.

Note on Cultural and Religious Traditions: Different traditions shape funerals in unique ways. Some encourage children to participate fully, while others focus on adult rituals. If you're unsure, ask your religious or cultural leader how to include children appropriately.



Step Eight: Participate in or Attend the Funeral or Memorial

The funeral or memorial is both a farewell and a gathering of love. It's a time when family, friends, and community come together to grieve, to honor, and to remember. For many, it can be one of the hardest days, and yet also one of the most meaningful.

What You Need To Do

Arrive early if possible.

Give yourself a few quiet moments before others arrive.

Sit where you feel comfortable.

Many families choose the front rows, but it's okay to sit elsewhere if that feels easier.

Bring support.

Ask a trusted friend or relative to sit next to you, ready with a tissue or a hand to hold.

Allow yourself breaks.

If the service feels overwhelming, it's okay to step outside or to close your eyes for a moment.

Stay present.

Try to listen to the stories, songs, or prayers, even if emotions make it hard to focus. These moments often become cherished memories later.

This gathering gives you and others a chance to grieve together, to speak your loved one's name, and to see the impact they had on others. The service is not just about closure, it's about connection.

Note on Cultural and Religious Traditions:

Funerals may look very different depending on your background, wakes, vigils, prayer services, military honors, or open sharing of memories. If you're part of a faith or cultural community, lean on your leaders to guide you through rituals.

Help That's Available

- Funeral directors and staff manage the flow, music, seating, and timing.
- Clergy, celebrants, or cultural leaders guide the words and rituals.
- Family and community members handle readings, music, or eulogies if you've delegated those roles.







Taking Care of Your Emotional Well-Being During and After the Funeral

What to Remember from This Section

- Set boundaries—this could look like limiting visiting hours or asking for quiet time if needed.
- Accept help—give specific tasks to visitors or a designee (food, chairs, airport rides).
- Prepare children—let them know it's okay to step away if overwhelmed.
- Prepare for post-funeral self care—gather flowers/cards in one place, rest, accept ongoing support, and keep thank-yous simple.
- Delegate hosting—ask a trusted family member or friend to coordinate meals, sleeping arrangements, and transportation).

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Welcome and Host Visiting Family and Friends

In the days leading up to the funeral, many relatives and friends may travel to be with you. Their presence can be comforting, but it can also feel overwhelming, especially when grief is fresh and you may have little energy to host. This step is about allowing support while setting boundaries so you don't feel consumed by logistics.

What You Need To Do

Set boundaries.

If you need quiet, let visitors know kindly. It's okay to limit visiting hours or ask for private time.

Accept offers.

When people ask, "What can I do?", give them specific tasks: driving relatives from the airport, setting up chairs at the house, or organizing a meal. This can also be done by a designee if you're not up for it.

Script: Setting a Boundary with Visitors

"We're so grateful you came. Right now we need some quiet, but we'd love to visit after the service."

Script: Asking a Family Member to Coordinate Visitors

"I can't manage meals and beds with everything else right now. Could you take charge of helping people get settled?"

Prepare children.

Let kids know that more people may be around the house and that it's okay to step away if they feel overwhelmed.

Delegate hospitality.

Ask a sibling, cousin, or friend to coordinate meals, sleeping arrangements, or transportation for out-of-town guests.

You are not responsible for entertaining visitors. Grief is not about being a host. Remember: most people want to help, letting them pitch in gives them a sense of purpose too. And it's okay to say no. Support does not mean saying yes to every request for your time.

Note on Cultural and Religious Traditions: In some cultures, the days before a funeral are meant to be communal, with steady streams of visitors, prayers, or meals. In others, privacy is emphasized. Honor what feels right for your family, and don't be afraid to adapt traditions to your needs.

Support does not mean
saying yes to every
request for your time.



Immediate Post-Funeral Considerations

When the service ends, you may feel an unexpected silence. The structure and activity of the funeral give way to exhaustion, and yet people often continue showing support with flowers, food, or visits. This step is about easing into those first hours and days after the service without feeling like you need to do more than you can.

What You Need To Do

Gather cards, flowers, and gifts in one place.

Don't feel pressure to read or respond right away, just keep them safe.

Let others handle food.

If meals arrive in abundance, ask a friend to help refrigerate, freeze, or share them with visitors.

Offer simple thank-yous.

A nod, a hug, or a short "thank you for being here" is enough. Formal thank-you notes can wait weeks or even months.

Script: Asking Someone to Manage Flowers or Food

"There's too much for me to handle right now. Could you help organize the food and flowers so I don't need to think about it?"

Rest if you can.

Many people feel a sudden wave of fatigue once the funeral is over. Listen to your body.

Accept ongoing help.

Offers of support often continue, childcare, errands, listening ears. Let people carry part of the weight for you.

The hours and days after a funeral are fragile. Having a plan to simply gather, rest, and allow others to support you helps prevent overwhelm and sets the stage for healing.

Note on Cultural and Religious Traditions:

Some traditions have formal mourning periods after the funeral, such as shiva in Judaism or novenas in Catholicism. Others emphasize meals or gatherings immediately following the service. Let your community guide you if you are part of these practices.

Help That's Available

- Friends and relatives usually step in to help clean up, organize food, and handle practical matters.
- Funeral homes sometimes offer grief resources or follow-up support; you don't have to navigate the days ahead alone.







Writing an Obituary

What to Remember from This Section

- Decide who will write the obituary (you, another family member, or the funeral home).
- Include the basics—full name, age, city, date of death, and service details.
- Add meaningful details—career, hobbies, family, sayings, or community involvement.
- Choose where to publish—funeral home websites, social media, community bulletins, etc..
- Check deadlines and ask for help (funeral homes can provide templates, submit notices, and manage online guestbooks).

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Writing an Obituary

An obituary or death notice is how you formally share your loved one's passing with the wider community. It usually includes their name, age, where they lived, significant life details, and the arrangements for services. This can feel daunting, you may worry about finding the right words, but remember, there's no single correct way. It's simply a way to honor their life and let others know how to join in remembrance.

What You Need To Do

- Decide if you'd like to write the obituary yourself, ask another family member, or have the funeral home assist.
- Include the basics: full name, age, city, date of death, and service information.
- Consider adding meaningful details: career, hobbies, family, favorite sayings, or community involvement.
- Ask the funeral home for deadlines, some newspapers have strict cut-off times.

Script: Asking for Help

"I'd like to write something to honor [Name], but I don't know where to start. Could you help me draft it, or read it over once I write a first version?"

Script: To the Funeral Director

"Could you let me know the deadlines for submitting an obituary, and what options are included if we use your website?"

- Decide where to publish: newspapers, funeral home websites, social media, or community bulletins.

You don't need to write a masterpiece. Simple, heartfelt words are enough. It's okay to keep some details private if sharing them feels too vulnerable. And if cost is a concern, remember that online options are often free, while newspaper obituaries can be expensive.

An obituary not only honors your loved one's life but also ensures people know when and where services are held. It can become part of the permanent public record and a keepsake for future generations.

Note on Cultural and Religious Traditions:

Some traditions place less emphasis on public announcements, while others view them as essential to honoring the deceased. If you're unsure, check with family elders or religious leaders about expectations.

Help That's Available

- Funeral homes often provide templates and can submit notices directly to newspapers or their own website.
- Some funeral homes include an online guestbook where people can leave memories and condolences.
- If you choose not to publish an obituary, you can still share information privately with family and friends.





Managing Immediate Household Bills or Finance Needs

What to Remember from This Section

- Eliminate or pause nonessential spending to reduce financial pressure during this period.
- Coordinate with the executor, attorney, or a trusted helper to ensure bills are handled appropriately using estate funds.
- Focus on keeping essential household bills current while postponing non-urgent financial decisions.
- Inventory all recurring expenses and document how and from where each one is paid.

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Managing Immediate Household Bills or Finance Needs

After a death, some household expenses still need attention to keep things stable. The goal is not to solve every financial question at once, but to make sure essential bills are covered and nothing urgent is missed while longer-term decisions are deferred.

What You Need To Do

- List all recurring household bills, such as mortgage or rent, utilities, phone, internet, insurance, property taxes, car loans, credit cards, and subscriptions.
- Note which bills are on autopay and identify the bank account or credit card used for payment.
- Keep essential expenses current, including housing, utilities, and insurance.
- Ask a trusted family member or friend for help if this feels overwhelming.
- Pause or cancel nonessential expenses like subscriptions, memberships, or streaming services (see the section titled Managing Finances, Step 6 for additional guidance).
- Share this list with the executor or attorney so payments can be managed from estate funds if needed.

Script: Asking for Help with Bills



"I'm trying to keep the household bills organized after [Name]'s death. Could you help me sort out what needs to be paid right away and what can wait?"

Keeping essential bills current helps prevent late fees, service interruptions, foreclosure, or loss of insurance coverage. Organizing this information also gives the executor and family a clearer picture of the estate and supports better decision-making.

Note: In most cases, estate funds—not your personal money—are used to pay the deceased's bills, unless you were a joint account holder or co-signer. If funds are limited, ask the funeral home or creditors about short-term payment arrangements.

Help That's Available

- Executors are legally responsible for managing the estate's debts and ongoing expenses.
- Attorneys can advise which bills should be paid immediately and which can wait during probate.





Managing Belongings and Your New Normal After Loss

What to Remember from This Section

- Secure the home, care for pets, collect mail, and ask for help if needed.
- Sort through your loved one's belongings gradually (keep sentimental items, donate or share what you can, and involve others).
- Expect grief, disagreements, and guilt (take breaks and seek support).
- Lean on friends, family, and professionals for help with both practical and emotional needs.

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Secure the Home, Pets, and Belongings

While you might have made a short-term plan to secure your loved one's house, pets, and belongings in the first 24 hours, now is the time to add to that plan to ensure everything is managed for the next week or several weeks.

What You Need To Do

- ☐ Lock all doors and windows.
- ☐ Collect spare keys from family, friends, or neighbors who may have access.
- ☐ Water plants if needed.
- ☐ Care for pets: feed them, walk them, or arrange temporary care.
- ☐ Collect mail, packages, or newspapers to avoid buildup (now might be the time to create a forwarding address if you don't live near the home or have someone to manage day-to-day mail pickup).

- ☐ Remove or refrigerate perishable food.
- ☐ Adjust lights or blinds if the home will be empty, to give the appearance that it's still lived in.

If these tasks are overwhelming, if you don't live near your loved one, or you need help making sure you get everything done, ask a friend or neighbor for help.

Note: Funeral home staff do not manage these responsibilities, this is where your circle of support matters.

Script: Asking a Friend or Neighbor for Help

"I'm not able to manage everything right now. Could you help me check the house, lock up, bring in the mail, and feed the pets, just to make sure things are safe?"

Securing the home and caring for pets gives peace of mind and prevents avoidable stress later. It can also protect against theft, damage, or unnecessary worry. Completing this step can help you focus on grieving and connecting with others.

Note on Cultural and Religious Traditions: In some traditions, a home may be left untouched until after the funeral or until prayers or blessings are said. If you are unsure what's appropriate in your family, ask a trusted elder or religious leader before moving belongings.

Help That's Available

- Friends, neighbors, and extended family often step in here, it's okay to ask.

Securing the home
and caring for pets gives
peace of mind.



Sort Through Belongings

Going through a loved one's belongings is one of the most emotional parts of the months after a death. Clothes, furniture, books, and everyday objects carry memories and meaning. This step is not about emptying the house all at once, it's about beginning a gradual process that honors both your loved one and your own limits.

The timeline for this step varies for each person and often depends on the person you lost. For many, this process might feel right in the days or weeks after the funeral, for others it might take on a longer timeframe. Do whatever feels right to you.

What You Need To Do

- Decide what to keep, donate, give to family, or place in storage for later. Take photos of meaningful objects before parting with them, sometimes a picture preserves the memory without keeping the item.
- Start small. Choose one drawer, one box, or one closet rather than an entire room.

Script: If Asking for Help

"I want to start going through some of [Name]'s things, but it feels overwhelming. Could you sit with me while I do it, or take a few boxes to sort together?"

- Set aside items of deep sentimental value first, so they don't get lost in the process.
- Involve family if possible. Invite siblings, children, or close friends to help. Their perspective can make decisions easier and less lonely.

Challenges You May Face

• Strong emotions

Even a pair of shoes or a favorite mug can trigger tears. This is normal.

• Disagreements

Family members may value different things. Consider setting rules for decision-making or asking a neutral person to mediate.

• Guilt

You may feel guilty about letting go of items. Remember that keeping everything is not the same as keeping their memory.

Help That's Available

- Some charities and nonprofits will pick up donations directly from the home.
- Friends or extended family can be asked to help with physical packing, sorting, or hauling.
- If the task feels overwhelming, professional organizers or estate clean-out services exist, but you don't need to decide on that right away.

Belongings are often the most tangible reminder of your loved one. Sorting through them is both an act of remembrance and a practical step in settling the estate. Doing it gradually prevents burnout and reduces the chance of later regret.



Adjusting to Changes After Your Loss

The months after a death often bring shifts in daily life. The changes depend on who you lost, a spouse, a parent, a child, or another loved one. No single set of instructions fits every situation. This step is not meant to cover every scenario, but to highlight common areas where life often changes so you can think through what applies to you.

What You Need To Do

If you lost a spouse or partner

Review your housing and finances. With one income or pension gone, you may need to rebalance your budget. Some people stay in the same home for stability, while others consider downsizing later.

If you lost a parent

Look at caregiving needs. Did they provide childcare, financial help, or emotional support you relied on? Begin to plan how those roles can be filled in new ways.

If you lost a child

Grief often makes it hard to return to daily routines. Give yourself permission to ask for extra help with meals, work leave, or school routines. Siblings may need special attention and reassurance.

If you lost another close family member (like a sibling)

Think about new family roles. Sometimes you may find yourself stepping in to help aging parents, nieces, or nephews.

Challenges You May Face

- Change feels destabilizing when you are already grieving.
- You may feel pressure to make permanent choices quickly, most of them can wait.
- Children's needs can shift suddenly as they process loss.

Help That's Available

- Employers may provide counseling benefits through Employee Assistance Programs (EAPs).
- Schools often have grief counselors or programs for children.
- Attorneys and financial planners can help with estate adjustments or long-term planning.

Grief doesn't happen in isolation, it reshapes daily life. Whether it's money, housing, childcare, or simply how the household runs, acknowledging those changes helps you slowly rebuild a sense of stability.





Handling Legal Documents and Paperwork

What to Remember from This Section

- Identify executor and will.
- Start probate (file will, list assets/debts, and meet legal deadlines).
- Get professional help to help guide the process.
- Collect key documents (IDs, will/trust, insurance, financial accounts, and digital access).
- Keep records together for funeral, attorney, or executor use.

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Step One: Gather Key Documents

You'll need certain documents to complete funeral arrangements, handle benefits, and start legal processes. Gathering them early prevents stressful searches later. You don't need everything at once, just begin collecting what you can.

What You Need To Do

Locate and set aside important documents:

Birth certificate

Marriage certificate (if applicable)

Social Security card

Military discharge papers (DD214, if a veteran)

Will, trust, or estate planning documents

Life insurance policies

Financial account information (bank, retirement, investments)

Place them in a folder or envelope you can bring to meetings with the funeral home or attorney.

Script: Asking for Help with Documents

"I'm trying to gather the paperwork we'll need for the funeral home and other things. Could you help me look for [document] so I don't have to do it alone?"

Gather digital access information:

Computer or phone passcodes

Email logins

Online account usernames or password manager access

If you can't find something immediately, don't panic. Many records can be replaced.

If you need help looking for documents, ask a trusted friend for support.

Note: Sorting through paperwork can feel painfully ordinary in the middle of deep loss. Remember, this step isn't about business replacing love, it's about creating space for you and your family to move forward without unnecessary obstacles.

Having documents ready will make upcoming steps smoother and reduce repeated requests for paperwork. It also helps you feel a little more in control during a time that often feels overwhelming.

Note on Cultural and Religious Traditions: In some families, documents and valuables are handled only by a spouse, eldest child, or designated family elder. Respecting these customs can prevent conflict and honor traditions.

Help That's Available

- The funeral director will usually prepare and file the death certificate.
- Attorneys, financial advisors, or estate executors can guide you in replacing missing documents.
- Some records (like Social Security or military service) can be accessed directly through government agencies once you have the death certificate.



Step Two: Begin Estate Administration and Probate

The estate is the legal term for everything your loved one owned, property, money, debts, personal belongings. Probate is the court process that oversees settling the estate, either according to a will or state law if no will exists. This step begins the formal transfer of responsibility.

What You Need To Do

- Locate the will, trust documents, or estate plan (if one exists).
- Identify the executor or personal representative. If there isn't one, the court will appoint one.
- File the will with the probate court in your county (usually required within a set number of days after death).
- Meet with an estate attorney if the estate is large, complex, or contested.
- Begin making a list of assets (homes, cars, bank accounts, investments) and debts (mortgage, credit cards, loans).

Script: Asking an Attorney for Help

"I've been named executor of my [spouse's/parent's] estate. I'd like to understand what steps are required and how you might assist."

Script: When Calling an Attorney

"My [spouse/parent] died, and I've been named as the executor. I need help understanding what steps to take to open probate and manage the estate. Can you guide me?"

Script: Calling a Probate Court Clerk

"I need to file the will of [Name], who recently died. Could you explain the process in this county and what forms I need?"

Challenges You May Face

- **Deadlines**
Many states require probate filings within 30–90 days of death.
- **Complexity**
Estates with businesses, multiple properties, or tax issues may require significant legal work.
- **Family tensions**
Disagreements about inheritance or process can add emotional strain.

Help That's Available

- The executor or court-appointed administrator carries the legal responsibility for estate management.
- Attorneys can guide you through probate filings, deadlines, and required notices.
- Some small estates may qualify for simplified probate procedures.

Without probate, ownership and financial matters can remain legally unsettled. Probate ensures assets are distributed fairly and debts are resolved, preventing disputes or delays later.

Note: Probate can sound intimidating, but it's simply the legal way of bringing order to your loved one's affairs. You're not expected to navigate it alone, courts, clerks, and attorneys guide families through this process every day.







Managing Finances

What to Remember from This Section

- Notify key agencies and institutions (Social Security, Medicare/Medicaid, Veterans Affairs, banks, credit cards, and insurance companies).
- Secure and manage accounts (freeze or transfer individual accounts, update ownership, and handle automatic payments to prevent fraud).
- Complete final income tax return and any estate or trust filings, using a CPA or attorney if needed.
- Keep essential payments current, pause non-essentials, and share information with the executor or attorney.
- File claims for life insurance, retirement accounts, employer benefits, and veterans benefits to ensure financial stability.

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Step One: Notify Social Security and Government Agencies

The Social Security Administration (SSA) and other government agencies need to be formally notified of a death. This ensures benefits stop correctly and opens the door to possible survivor benefits. If your loved one was a veteran or received Medicare/Medicaid, those programs also need updates.

What You Need To Do

Social Security

Most funeral homes automatically notify the SSA when they file the death certificate, but you can call 1-800-772-1213 to confirm.

Ask about two key benefits:

A one-time lump-sum death payment.

Monthly survivor benefits for a spouse, dependent children, or sometimes dependent parents.

Medicare/Medicaid

Coverage for your loved one ends automatically once SSA is updated.

If you or dependents are covered through them, ask about continuation or changes.

Veterans Affairs (if applicable)

Call the VA (1-800-827-1000) to ask about burial benefits, headstones, or survivor pensions.

Bring your loved one's DD214 (military discharge papers) if available.

Note: These calls are routine, you will not be the first person they've walked through this with. You don't need every piece of paperwork upfront. Start the call and ask them to send you a checklist. Benefits often take weeks to process; starting now is enough.

Script: Calling Social Security

"I'm calling to report the death of [Name], Social Security number [XXX-XX-XXXX]. Could you confirm if the funeral home has already notified your office, and tell me what steps I need to take regarding survivor benefits?"

Help That's Available

- Funeral homes usually handle the initial death notification to SSA.
- Medicare and Medicaid records are updated once SSA processes the death.
- Many state agencies receive automatic notification through SSA, though not all.



Step Two: Notify Insurance Companies

Insurance touches many parts of life, from health and life policies to home, auto, or renter's coverage. Some of these need to be updated quickly to stop billing or begin claims. Others can wait a few weeks. This step is about starting with the essentials.

What You Need To Do

Life insurance

Contact the insurance company directly or through your loved one's employer if it was a work-sponsored plan.

Ask how to file a claim. You'll typically need a certified death certificate and the policy number.

If you don't have the policy number, companies can usually look up accounts by Social Security number.

Script: Calling Health Insurance

"I need to report the death of [Name], who was covered under this plan. Could you explain how to close their coverage and what options are available for survivors?"

Script: Calling a Life Insurance Company

"I'm calling to report the death of [Name], who had a policy with your company. Could you guide me through the claims process and let me know what paperwork is required?"

Health insurance

Notify the health insurance company to end coverage for your loved one.

If you're a surviving spouse or dependent, ask about continuation coverage (like COBRA or special enrollment options).

Home, renters, or auto insurance

Review policies that were solely in your loved one's name.

Update ownership if the policy should continue, or cancel if it is no longer needed.

Life insurance benefits may help cover funeral costs or provide longer-term financial support. Ending health insurance and adjusting other policies prevents billing errors, fraud, or coverage gaps.

Help That's Available

- Funeral homes sometimes help with life insurance claim forms if you provide policy details.
- HR departments manage employer-sponsored life and health insurance.



Step Three: Notify Banks, Credit Cards, and Financial Institutions

What You Need To Do

☐ Gather the Documents and Information You Can

Pull together account numbers, bank names, and at least one certified copy of the death certificate. If you don't have every account number, banks can usually locate accounts with a Social Security number.

☐ Call Each Bank or Credit Card Company to Report the Death

Ask what documents they require. If you're not the executor, you may not be able to make changes, but you can still notify them.

Note: What you do with each account will vary based on your specific scenario. If you have lost your spouse, work through steps to transfer the account to your name. If you lost a parent, your scenario might require you to transfer funds, create an estate account, or close the account altogether. Always seek the advice of your financial advisor or lawyer if you have questions.

Script: Calling a Bank

"I'm calling to report the death of [Name], who had accounts with your institution. Could you tell me what documents are required and what steps follow?"

Script: Calling a Credit Card Company

"I need to notify you that [Name], who had a credit card with your company, has died. Could you explain how to close the account and what paperwork is needed?"

☐ Ask About Automatic Payments or Deposits

To ensure nothing slips through the cracks, get a clear view of what payments were made automatically by the account and make a list (mortgage, utilities, Social Security, payroll).

☐ Keep Paying Essential Bills

Even while accounts are being updated, it's important that mortgage, rent, utilities, and insurance remain current. If your loved one's account is frozen, use a joint account, your own funds, or ask the executor about short-term options.

☐ Close or Transfer Accounts

Checking, savings, CDs, and brokerage accounts may need to be moved into an estate account before being distributed.

☐ Freeze or Cancel Credit Cards

Prevent fraud or continued charges by notifying issuers.

☐ Handle Loans

Mortgages, auto loans, or personal loans need to be paid, refinanced, or settled through the estate.

☐ Redirect Automatic Deposits

Social Security, pensions, or payroll deposits must stop or be redirected to the estate account.

Challenges You May Face

- Banks often require multiple certified copies of the death certificate.
- Different branches or institutions may have different policies, leading to repeated paperwork.
- Talking through finances while grieving can feel transactional and draining.

Help That's Available

- Executors or estate administrators are legally responsible for closing or transferring accounts.
- Banks will freeze individual accounts as needed to protect assets until probate.
- Many institutions will send written instructions once you call, so you don't need to figure it out alone.



Step Four: Notify Utility and Service Providers

Your loved one's home services, electricity, water, gas, phone, internet, streaming, even subscriptions like Amazon or meal kits, don't stop on their own. Taking stock of these accounts ensures essentials stay active and unnecessary bills are stopped.

What You Need To Do

1. List out utilities and services: electricity, water, gas, garbage, phone, internet, cable, streaming, subscriptions, memberships.
2. Keep the essentials running if someone is living in or visiting the home (heat, water, lights, internet, phone).
3. Cancel or pause non-essential services and subscriptions.

Script: Canceling Subscriptions

"I'm calling to close the account of [Name], who has died. Could you confirm that billing will stop as of today?"

Script: Calling a Utility Company

"I need to notify you that [Name], the account holder, has died. Could you guide me on how to keep the service active until the estate is settled?"

4. For automated payments, confirm which are still coming out of your loved one's accounts and update them if needed.
5. Ask companies about prorated refunds or credits if you close accounts early.

Keeping essential utilities active protects the home and makes it safe for family and visitors. Clear communication with service providers avoids surprise bills later.

Help That's Available

- If you're the executor, you can formally close accounts. Otherwise, companies often let you pause or transfer service temporarily until estate paperwork is complete.
- Some providers will accept verbal notice with a death certificate, then send written confirmation.



Step Five: Handle Credit Reports and Prevent Identity Theft

When someone dies, their Social Security number and identity can still be misused. Thieves sometimes exploit death notices to open accounts in the deceased's name. Notifying credit bureaus and monitoring activity helps protect your loved one's legacy.

What You Need To Do

- Contact the three major credit bureaus (Equifax, Experian, TransUnion). Ask them to place a deceased alert on your loved one's file.
- Provide a certified copy of the death certificate and proof of your authority (executor, spouse, or next of kin).

Script: Calling a Credit Bureau

"I'm calling to notify you of the death of [Name], Social Security number [XXX-XX-XXXX]. Could you place a deceased alert on their file and send me a final credit report?"

- Request a final credit report so you know which accounts existed.
- Continue checking bank and credit card statements for unusual activity.

Identity theft of the deceased is more common than many realize. A few phone calls and a mailed certificate can save months of headache later.

Help That's Available

- Once notified, credit bureaus automatically flag the Social Security number, which prevents new accounts from being opened.
- Financial institutions cross-reference these alerts, helping shut down fraud before it starts.



Step Six: Organize Ongoing Bills and Household Finances

Even as the estate moves into probate, everyday bills continue. Mortgages, rent, utilities, insurance, and credit cards all need attention. Organizing these ensures the household runs smoothly and avoids unnecessary stress.

What You Need To Do

- Make a list of all recurring bills: mortgage or rent, utilities, phone, internet, insurance, property taxes, car loans, credit cards, subscriptions.
- Identify which accounts are on autopay and from which bank account.
- Keep essential payments current (mortgage, rent, utilities, insurance).
- Pause or cancel non-essentials (subscriptions, memberships, streaming services). (See Step 6 for more help.)

Script: Calling a Bank

"I'm calling to report the death of [Name], who had accounts with your institution. Could you tell me what documents are required and what steps follow?"

Script: Asking for Help with Bills

"I'm trying to keep [Name]'s household bills organized. Could you help me track what's essential to pay now and what can wait until probate?"

- Ask a family member or close friend for help if you need it.
- Share this list with the executor or attorney so they can manage payments from estate funds if needed.
- Executors are legally responsible for handling debts and expenses of the estate.
- Attorneys can guide which bills should be paid immediately and which can wait.
- Creditors are notified formally during probate, so you don't need to chase down every debt yourself.

Keeping up with key bills prevents late fees, foreclosure, or loss of insurance coverage. Organizing finances also provides a clear snapshot of the estate, which helps the executor and family make informed decisions.

Note: Estate funds, not your personal money, are generally used to cover the deceased's bills (unless you were a joint account holder or co-signer). If resources are light, talk with the funeral home or creditors about short-term payment plans.

Help That's Available

- Executors are legally responsible for handling debts and expenses of the estate.
- Attorneys can guide which bills should be paid immediately and which can wait.
- Creditors are notified formally during probate, so you don't need to chase down every debt yourself.



Step Seven: File Taxes

Even after someone dies, their taxes still need to be filed. This can feel strange and impersonal, but the IRS and state tax agencies require a final return for the year of death, and in some cases, estate taxes as well. It's one of those tasks that sounds intimidating but becomes manageable once broken down.

The timeline for this step will vary depending on when your loved one passed. For some, it might come within a few months as you prepare the final income tax return for the previous year. For others, it could be longer than 12 months before you need to manage this step.

What You Need To Do

- **File the final income tax return:** Covering January 1 through the date of death. The executor or surviving spouse typically files it.
- **Consider estate tax or trust filings:** Larger estates may require an estate tax return. Some trusts also have annual filing requirements.
- **Gather documents:** W-2s, 1099s, retirement account statements, and investment summaries. Many of these arrive in the mail the following January.
- **Seek professional help:** A CPA or estate attorney can take the lead on filings if the estate is complex.

Script: When Contacting a CPA

"My [spouse/parent] died last year, and I've been named as the executor. I need help filing their final tax return and making sure the estate meets any other requirements. Can you walk me through what documents you'll need?"

Challenges You May Face

- **Timing**
The final return is usually due by April 15 of the year after the death, though extensions can be requested.
- **Complexity**
If your loved one had multiple investments, properties, or a business, the paperwork may be overwhelming.
- **Emotional weight**
Handling tax documents with your loved one's name can bring unexpected waves of grief.

Help That's Available

- Employers, banks, and investment firms automatically issue year-end tax forms.
- A CPA can prepare and file returns on your behalf if you prefer not to handle the details.
- Many states provide clear online guidance for filing after a death.

Filing taxes is required by law and prevents penalties for the estate. It also helps close accounts properly and clears the way for distributing assets.



Step Eight: Manage Benefits, Retirement Accounts, and Insurance

Many families depend on pensions, retirement savings, or insurance to provide stability after a death. These benefits don't automatically transfer, you usually need to file claims or update accounts. This step is about unlocking the financial support your loved one planned for, and making sure nothing is left unclaimed.

What You Need To Do

Life insurance

Contact the company or employer's HR department to file a claim. You'll need a death certificate and policy number.

Retirement accounts

Notify providers of IRAs, 401(k)s, pensions, or annuities. Ask about survivor benefits, spousal rollovers, or distribution options.

Employer benefits

Some companies provide small life insurance policies, unused vacation payouts, or continued health coverage for dependents.

Script: Calling an Insurance Company

"My [spouse/parent] recently passed away, and I believe they had a life insurance policy with your company. I need help starting a claim. What documents will you need from me?"

Health insurance

If dependents were on your loved one's plan, explore COBRA, Affordable Care Act marketplace plans, or Medicare transitions.

Veterans benefits

If your loved one served in the military, contact the VA to ask about burial allowances, survivor pensions, or health coverage.

Challenges You May Face

- Each company has its own forms and timelines.
- Survivor benefit options can be confusing, taking a lump sum versus rolling funds into another account may have tax consequences.
- It may be emotionally painful to call and say the words "I need to file a claim because my [spouse/parent/child] died."

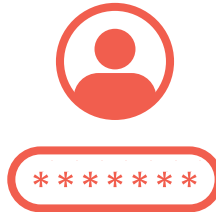
Help That's Available

- HR departments usually explain and walk you through the process for employer benefits.
- Insurance agents can handle paperwork and submit claims on your behalf.
- CPAs or financial advisors can explain tax implications of retirement account transfers.

These benefits can provide immediate financial relief, ongoing income, or health coverage at a time when your world feels uncertain. They are often the foundation that allows you to focus on healing rather than financial survival.







Securing Online Accounts

What to Remember from This Section

- Gather passwords, logins, or password manager information if available.
- Notify, close, or memorialize email, social media, shopping, and cloud accounts.
- Download and preserve important digital files, photos, or messages.
- Provide a death certificate and legal authority if required by the company.

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Securing Online Accounts

Much of life today is managed online, from banking and bills to social media and photo storage. Securing digital accounts is an important part of protecting your loved one's identity, preventing fraud, and preserving memories.

What You Need To Do

- ☐ Locate passwords, logins, or password manager information if available.
- ☐ Notify or deactivate email, online shopping, cloud storage, photo, and social media accounts if desired, or request memorialization (Facebook, Instagram). Memorializing or keeping some accounts open can be part of the grieving process.

Script: Calling or Contacting a Social Media Company

"I'm calling to report the death of [Name]. I need to know the process for closing or memorializing their account. I can provide a death certificate if required."

- ☐ Download and preserve important digital files or photos.
- ☐ If you don't have access, contact the company. Many platforms have a process for survivors with a death certificate.

Note: Major platforms like Google, Apple, and Facebook have published steps for handling accounts after death.

Challenges You May Face

• Password barriers

If you don't have access, many companies require formal proof of death and legal authority to act.

• Emotional weight

Opening a social media account can bring a flood of memories. It may help to have someone sit with you when you take this step.

• Timing

Some accounts can remain open safely for a while, but payment-linked ones should be handled sooner.

Help That's Available

- Some funeral homes or estate attorneys will notify credit bureaus as part of their service.
- Tech companies have support teams specifically for handling deceased accounts.
- Friends or family with access may help preserve photos or messages before accounts are closed.

Protecting digital accounts prevents fraud, avoids unwanted charges, and ensures memories are not lost. It's a modern part of safeguarding your loved one's legacy.





A Final Word of Support



Loss brings both emotional weight and practical responsibility, often at the same time. There is no correct pace and no single right way to move through your grief or this process. Use this guide as a reference, return to it when needed, and skip what does not apply to your situation. Give yourself time, support, and patience. The immediate tasks will become more manageable so you can allow space for healing and remembering the person you lost.



Your Next Steps



To help prepare your family for a loss, consider compiling your information and detailed wishes with LeoKit. LeoKit helps you organize all of life's essential information in one place, helping your next of kin quickly locate important information when it matters most. It offers estate management, emergency preparedness, and everyday organization all in one—offering you peace today while easing the burden on your loved ones for tomorrow.

Peace of mind for you, a smaller burden for the people you love.

Learn more about LeoKit [here](#).

www.walkwithleo.com



Resources



Organ and Tissue Donation

Donate Life America

Phone: 804-782-4920

Website: www.donatelife.net

United Network for Organ Sharing

Phone: 804-782-4800

Website: <https://unos.org>

Social Security and Government Benefits

Social Security Administration

Phone: 1-800-772-1213

Website: www.ssa.gov

Veterans Affairs

Phone: 1-800-827-1000

Website: www.va.gov

Grief and Emotional Support

988 Suicide and Crisis Lifeline

Phone: 988

Website: 988lifeline.org

Identity Protection and Credit

Equifax

Phone: 1-800-685-1111

Website: www.equifax.com

Experian

Phone: 1-888-397-3742

Website: www.experian.com

TransUnion

Phone: 1-800-680-7289

Website: www.transunion.com



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