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**In the Event of a Spouse’s Death Checklist**

We are so sorry for your loss, and our thoughts are with you. Please know that we are available to you to offer financial advice at any point during this process. You can reach our office by phone at **(225) 223-6048** or by email at [**admin@graffinancial.com**](mailto:admin@graffinancial.com). This checklist is intended to help you settle your late spouse’s affairs and ease some of your stress.

* **Sit with someone.** In the immediate aftermath a spouse’s death, it is important that you have someone to spend time with. If you are alone, contact a friend or relative.
* **Make funeral arrangements with a funeral director.** Obtain seven to ten copies of your spouse’s death certificate, which you will need for your spouse’s employer, life insurance companies, and legal procedures.
* **Locate the family’s important papers and your spouse’s will.** It might take several weeks to gather everything, but it is important that you continue the process and compile these documents in an easily accessible place.
* **Be aware of asset freezes.** Once your bank or other financial institution is informed of your spouse’s death, jointly held assets (like a safe-deposit box or a checking or savings account) may be frozen. Even though these assets are intended to pass on to the surviving spouse, actual possession could be delayed pending a court order releasing them. Such an order may depend on the estate having sufficient funds to pay any potential estate or inheritance tax.
* **Meet with your tax advisor and attorney.** You will need to review your spouse’s will and discuss any state and federal death taxes payable.
* **Make a list of important bills.** Share this list with the executor or estate administrator so that these can be paid promptly.
* **Notify your inheritance tax office and ask for the required forms.** In many states, you must have a release from this office before company benefits or insurance benefits can be pair. The Department of Revenue for your state or your tax advisor can provide you with the contact information for this office.
* **Notify your spouse’s employer.** Find out about benefits due to beneficiaries. Check on retirement or pension plans. Ask about continuing medical insurance if you or your children were covered through your spouse’s employer.
* **Call your spouse’s employee benefits office.** Provide your spouse’s name, Social Security number, date of death, cause of death (accident or illness), and your name and address. The company can then begin to process any benefits payable.
* **If your spouse was eligible, notify Medicare.** Provide the information above.
* **Notify Social Security.** Going directly to the nearest Social Security office can expedite your claim for survivor’s benefits. A $250 death benefit is paid.
* **Collect necessary cash advance.** If you need emergency cash before insurance claims are paid, you may collect a cash advance from any life insurance benefits to which you are entitled.
* **If you spouse was in the service, notify Veterans Affairs.** You may be eligible for death or disability benefits.
* **Contact all three major credit bureaus.** These are Equifax, Experian, and TransUnion. Get a copy of your spouse’s credit reports so you are aware of all debts. Also ask to have a notification of their death in the credit report so that no new credit is taken out in their name.
* **If you have a child in college, contact the financial aid office.** Your child may quality for more assistance.
* **Take steps to avoid identity theft.** Cancel your spouse’s driver’s license, email and website accounts, and memberships in organizations.
* **Notify the election board.** This will prevent voter fraud in your spouse’s name.
* **Change all property and account titles.** Remove your spouse’s name and update insurance policies, such as auto and homeowner’s. Also make these changes for all investments, savings and checking accounts, charge accounts, and safe-deposit boxes.
* **Make a new will.** Depending on the legal distribution of property within your family, you may need to create a new will or trust.
* **Keep track of all money you spend.** You will need this information for tax returns.
* **Remember that you are in a highly emotional state.** Grief takes many forms, often presenting itself in unexpected ways. During this deeply disappointing and confusing time, avoid spending or lending large sums of money.

**Resources**

Listed below are resources to help you grieve your loved one. Please use these at your discretion.

*Help Guide – “Coping with Grief and Loss”:* [www.helpguide.org/articles/grief/coping-with-grief-and-loss.htm](https://www.helpguide.org/articles/grief/coping-with-grief-and-loss.htm)

*The Center for Complicated Grief:* [www.complicatedgrief.columbia.edu/professionals/complicated-grief-professionals/overview/](http://www.complicatedgrief.columbia.edu/professionals/complicated-grief-professionals/overview/)

*NIH – Mourning the death of a spouse:* [www.nia.nih.gov/health/mourning-death-spouse](http://www.nia.nih.gov/health/mourning-death-spouse)

*Alina Health – Books for grieving a spouse:* [www.allinahealth.org/health-conditions-and-treatments/grief-resources/suggested-books/books-for-grieving-a-spouse](http://www.allinahealth.org/health-conditions-and-treatments/grief-resources/suggested-books/books-for-grieving-a-spouse)

*AARP – 5 Surprising Truths About Grief:* [www.aarp.org/caregiving/basics/info-2017/truth-about-grief.html](http://www.aarp.org/caregiving/basics/info-2017/truth-about-grief.html)

*Next Avenue – Moving Beyond Grief After Losing a Spouse:* [www.nextavenue.org/moving-beyond-grief-after-losing-spouse/](http://www.nextavenue.org/moving-beyond-grief-after-losing-spouse/)