



When a loved one passes away: A step-by-step checklist



Introduction

Losing a loved one is one of life's most difficult challenges, especially if you are responsible for managing their personal affairs. To help make things a little easier for our donor families, we have consulted with funeral directors, financial planners and estate attorneys to create this list of things that need to be done in the days, weeks, months and years after a loss. We hope that it will guide you in settling the affairs of your loved one, so you can spend less time researching and more time processing your loss.

How to use this guide

While we covered as much as we could, like people, each situation is unique. If you have questions or uncertainty about anything, please consult with the appropriate professional.

Please note that some of these items can only be managed by the executor of your loved one's estate. If you are not the executor of your loved one's estate, it's best to work closely with that person.



What to do as soon as possible:



☐ Get a legal pronouncement of death

If your loved one died in a hospital, a doctor will take care of this for you. However, if your loved one died at home or in another location, you'll need to know who to call. If he or she passed away while in hospice care, call your hospice nurse. If your family member wasn't at a hospital or in hospice, call 911.

☐ Notify close friends and family

Every family is different, and there's no one right way to do this. Use your best judgment for how best to communicate with your close friends and family members. For some families, sharing the news in-person or over the phone is crucial. For others, an email or text message may be best. Regardless of how you choose to communicate that your loved one has passed, the conversation can be incredibly difficult. If possible, split up the task between several family members.

☐ Decide what to do with your loved one's body and arrange transportation

First check to see if your loved one expressed any wishes about their final disposition or had any prepayments to a funeral home or cemetery. If no plans or wishes have been made you have two main options:

- ☐ **Contact a funeral home:** A funeral home can help you arrange either a burial or a cremation. We recommend checking reviews and processes for a few different funeral homes before making a final decision, as both can vary widely. [Click here to find and compare funeral homes near you.](#)
- ☐ **Call a cremation provider:** While you can arrange cremation through a funeral home, there are also cremation providers that will work with you directly.

☐ Arrange care for any dependents or pets

If your loved one was responsible for caring for one or more people and/or pets, quickly find someone who can care for them temporarily while you figure out a long-term plan.

☐ Secure major property

If your loved one lived alone, make sure the home and any vehicles are locked. If a home or vehicle sits vacant for some time, consider notifying the landlord and/or the police to make them aware.

What to do within the first few days:



☐ Finalize funeral plans

If you decided to work with a funeral home, meet with the funeral director to go through your options. If you opted for an immediate burial (burial without any ceremonies), cremation or donation to science, you may also choose to hold a memorial service or celebration of life at a later date. Some people prefer this to give themselves more time to plan a meaningful gathering when they've had a little more time to process the death.

☐ Order a casket or urn

Caskets and urns can be purchased directly through a funeral home. You can also find a selection of caskets or urns that are available at various online retailers.

☐ Ask the post office to forward mail

If the person lived alone, forwarding their mail will prevent it from piling up and showing that the property is unoccupied. The mail may also help you identify bills that need to be paid and accounts that should be closed. You'll need to file a request at the post office and show proof that you are an appointed executor and authorized to manage the person's mail.

☐ Perform a more thorough check of your loved one's home

Throw out any food or beverages that will expire soon, water the plants, turn the thermostat off, take out the garbage and look for anything else that may need regular care.

☐ Write an obituary

Draft an obituary for your loved one and get feedback from friends and family. Once it's complete, you can decide where you'd like to have it published. If you're not sure where to start, try using an obituary template. You can find free templates and other information about [writing an obituary here](#).

☐ Write a donor tribute

Becoming an eye, organ and/or tissue donor is an incredible act of kindness that leaves an enduring legacy. The Eversight Donor Tribute site is a living memorial that was intended to honor that legacy by recognizing each of our donors' unique and precious gift. To share the stories, photos, memories and/or other remembrances of your loved one, please [visit the Eversight tribute site](#).

What to do within the first few days: (continued)



❑ Consider creating a memorial website

A memorial website will make it simple to share a death announcement and any funeral plans with a larger circle of people. Several organizations offer free memorial sites. A few examples are below:

- forevermissed.com: Forever Missed provides a wide array of memorial website templates and a limited selection of background music as well. You can log in with a Facebook account, control the privacy (public or private) settings, and allow visitors to leave virtual flowers and lights.
- gatheringus.com: GatheringUs is a free comprehensive memorial website that brings communities together after the loss of a loved one. Family and friends can create an online memorial to share memories and photos, post an obituary, designate a nonprofit charity for donations, crowdfund for expenses, send event invites and track RSVPs. Memorials and event invites can be made public or private, and users can login with Facebook or Google.
- mykeeper.com: Keeper allows you to create a memorial page, add unlimited photos, geotag the final resting place, and easily share the departed's story so others may collaborate and pay tribute.

❑ Look into veterans' benefits

If your loved one was a veteran, you may be able to get financial assistance with the funeral or burial. [Click here](#) to learn about VA burial benefits.

❑ Choose funeral participants

If you want friends or family members to give eulogies, do readings, sing, be pallbearers or participate in another fashion, reach out and discuss this with them.

❑ Order any necessary printed materials and flowers

If you want programs, prayer cards, flowers or other items at the service, order them a few days in advance. You can often order them directly through the funeral home, or you can create your own.

❑ Spread the word

An online funeral announcement is often the easiest way to share service details with friends and family. For people who may not use the internet regularly, you can also consider sending a paper funeral announcement to them or arrange for people to call them. Create a free [online announcement here](#).

What to do within the first few weeks:



☐ Order a headstone

Since headstones are rarely ready in time for a burial, you can save this task until after the funeral. Your cemetery will likely have a selection of headstones. Headstones are also available through online vendors.

☐ Order several copies of the death certificate

You'll likely need anywhere between five and 10 copies (but possibly more), depending on the number of accounts your loved one had open. Your funeral director may be able to help you order them, or you can order them yourself from city hall, the county coroner or another local records office.

☐ Start the probate process

Probate is the legal process of transferring the property and ownership of a deceased person's estate to their beneficiaries. If the estate is relatively small, doesn't contain unusual assets and isn't likely to be disputed by family members, you may be able to handle it on your own. However, it's worth considering whether you should hire a probate lawyer to help. Each state has specific requirements to complete the probate process, so be sure to check with your individual state to help get you started.

☐ Contact the Social Security office

Through Social Security you may be able to apply for survivor benefits. Your funeral director may have already done this, so find out if this is the case. If you need to contact Social Security directly, you can visit their [Survivor Benefits page](#) to learn more about the process.

☐ Notify banks, mortgage companies, financial advisors or brokers

If you're uncertain of what accounts your loved one held, use their mail and any online accounts you can access to identify what accounts may be open. Then, take copies of the death certificate to each bank and change ownership of the accounts.

☐ Contact a tax accountant

You will need to file taxes for your loved one and the estate. It may be helpful to contact a tax accountant for help navigating this process.

What to do within the first few weeks: (continued)



☐ Notify life insurance companies

Fill out the claim form for any life insurance policies that the deceased had. Also, suggest that friends and family who may have listed your loved one on their own life insurance policies update theirs.

☐ Cancel insurance policies or other bills

This could include health insurance, car insurance, homeowner's insurance or anything else. Depending on the policy, reach out to either the insurance company or your loved one's employer to stop coverage.

☐ Determine any employment benefits

If your loved one was working at the time of their death, contact their employer to identify any potential benefits.

☐ Identify and pay important bills

Make a list of bills that are likely to be due (e.g. mortgage, car payments, electricity) and track them down via the person's mail and online accounts. Set up a plan to ensure these bills continue to be paid on time.

☐ Close credit card accounts

Look at your loved one's mail, wallet and any online accounts you can access to identify open credit card accounts. For each one, you'll likely need to call customer service and then email or mail a copy of the death certificate.

☐ Notify credit reporting agencies

Provide copies of the death certificate to Experian, Equifax and TransUnion to minimize the chances of identity theft. More information about the process can be [found here](#). Check your loved one's credit history in another month or two to confirm that no new accounts have been opened.

What to do within the first few weeks: (continued)



☐ Cancel driver's license

This will help prevent identity theft. Go online or call your state's DMV for instructions. Have a copy of the death certificate ready. Notify the local election board. This helps reduce the risk of voter fraud in your area.

☐ Memorialize your loved one's Facebook and other social media accounts

If your loved one was on Facebook, you can memorialize their account. This will let current friends continue to post and share memories but will keep anyone from logging into it in the future. Other social media sites offer similar services, but some may need to be cancelled. Check with each social media company to learn how to best handle your loved one's accounts.

☐ Close email accounts

Once you feel confident that you have the necessary information, you should permanently close your loved one's email accounts as an additional step to prevent fraud and identity theft. Every email provider has their own process, so do a quick online search to figure out the steps you need to take.

About us

Eversight is a 501(c)(3) nonprofit organization. Our mission is to restore sight and prevent blindness through the healing power of donation, transplantation and research.

Operating in Arizona, Connecticut, Illinois, Michigan, New Jersey, Ohio and South Korea, Eversight works in collaboration with surgeons, researchers, academic medical centers and eye banks across the United States and abroad. In addition to recovering, evaluating and providing donated eye tissue for sight-restoring transplants and promoting public donation awareness, we advance research into the causes and cures of blinding eye conditions and provide humanitarian aid to people around the world in need of corneal transplantation.

Join the Eversight community. Change the lives of those who are losing their sight or are blind, and the future for millions more all over the world through research into treatment and cures.



eversightvision.org
info@eversightvision.org | (800) 247-7250