A First-Steps Checklist

The roadmap we wish we'd had — what to handle, and when.

When someone you love dies, you're asked to make dozens of decisions while you're grieving and exhausted. This is a plain-language checklist to help you see what needs to happen and roughly in what order. It was written by people who have been through it — and wished they'd had something like it.

> You don't have to do all of this at once. Start near the top, go at your own pace, and lean on the people around you. Some items won't apply to your situation — skip what doesn't fit.

THE FIRST 48–72 HOURS

Right now

The urgent, time-sensitive things. Most can be shared with a trusted family member or friend.

- ☐ Get a legal pronouncement of death. In a hospital or hospice, staff handle this; if it happens at home, call the number your hospice gave you, or your local non-emergency line, for guidance.
- ☐ Honor anything time-sensitive: organ, eye, or tissue donation has a short window, as do some religious or cultural rites.
- ☐ Tell the people closest to them. Ask one or two people to help you spread the word so you aren't making every call yourself.
- ☐ Secure their home: lock up, bring in the mail, set heat or lights, and look after any valuables.
- ☐ Take care of dependents and pets right away.
- ☐ Arrange care of the body. You can have a funeral home or cremation provider move them before you decide on services — and you're entitled to itemized prices before committing.
- ☐ If it's easy, note where key documents might be (will, trust, life insurance). Don't turn the house upside down — just check the obvious places.

THE FIRST 1–2 WEEKS

The early decisions

Service planning and the notifications that unlock everything else.

- ☐ Plan the funeral, memorial, or celebration of life — but first check for prepaid arrangements or written wishes.

☐ Order the death certificate, and get more certified copies than you think you'll need (10–15 is normal). Nearly every institution wants an original.

☐ Share an obituary or notice, if you'd like one.

☐ Notify their employer; ask about final pay, benefits, and any life insurance through work.

☐ Notify Social Security to stop or redirect benefits, and to ask about survivor benefits.

☐ Identify who will serve as executor or personal representative (named in the will), or who will step forward if there isn't one.

☐ Start one simple log — who you've notified, account numbers, passwords you find, and open to-dos. This one habit will save you enormous frustration later.

THE FIRST 1–3 MONTHS

Settling the essentials

The financial and legal core. A good attorney makes this far less daunting.

☐ Meet with an estate attorney to determine the path: trust administration versus probate. They are very different processes, and which one applies shapes everything.

☐ Notify banks, brokerages, retirement plans, and pensions. Remember: beneficiary designations on these often pass outside the will.

☐ File life insurance claims — including the easy-to-forget ones through work, a mortgage, a credit card, or an association.

☐ Cancel or transfer credit cards, loans, utilities, subscriptions, memberships, and phone service.

☐ Guard against fraud: notify the three credit bureaus to flag the file as deceased, which helps prevent identity theft.

☐ Handle real property: contact the mortgage servicer and homeowners insurer (a vacant home may need different coverage), keep up property taxes, and start thinking about whether to keep, rent, or sell.

☐ Deal with vehicles, safe-deposit boxes, and other titled assets.

☐ Notify other agencies as they apply: the VA (benefits and burial), the DMV, and voter registration.

OVER THE FOLLOWING MONTHS

Closing things out

Bringing the estate to a close. Keep records of everything.

- ☐ Open the estate and begin probate or trust administration; inventory the assets and the debts.
- ☐ File a final personal income tax return, and an estate return if one is required. A tax professional is worth it — the step-up in basis on inherited assets matters, especially for property.
- ☐ Pay valid debts, then distribute assets according to the will or trust.
- ☐ Close or memorialize digital accounts: email, social media, cloud storage, photos, and any crypto.
- ☐ Keep copies of every filing, statement, and decision for the estate’s records.

AND—

Take care of yourself

Grief isn’t a task you complete. Some days you’ll get a lot done; some days you won’t, and that’s allowed. Accept help when it’s offered. Rest. This takes as long as it takes.

> This is the checklist we wish we’d had. We’re building In the Event of Death to turn it into a guided, personalized roadmap — one that understands your specific situation and tells you exactly what’s next, who to call, and what to bring.
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> Join the early-access list at intheeventofdeath.com.

This checklist is general information, not legal, financial, or tax advice. Rules and procedures vary by state and by situation — please confirm specifics with qualified professionals.