



## Planning Ahead

### Checklist: When a Family Member Dies

When a family member passes away it can be difficult to focus on logistics, such as funerals and paperwork, but there are some practical steps that need to be taken. Knowing what these are ahead of time, can help make the process a little less stressful during a time of grief.

□ **Organ/Body Donation**

- If your family member wanted their organs or body donated for transplant or research, inform the doctor immediately following your family member's death.

□ **Obtain a Legal Pronouncement of Death**

- If your family member unexpectedly passes away at home, call 911 to have them transported to the emergency room by Emergency Medical Services (EMS) and legally declared deceased by a health care professional.
- In some places, the local Emergency Medical Technicians (EMTs) or fire department that arrives can make that declaration and they will not have to go to the emergency room.
- If your family member dies at a hospice facility or while receiving in-home hospice care, typically a hospice nurse can legally declare your family member deceased.

□ **Immediate Practical Steps**

- If your family member had any dependents and/or minor children, ensure their immediate needs are being met (e.g., picked up from school, fed, etc.).
- Ensure any pets are taken care of until a permanent home can be found for them.
- Lock the windows and doors in your family member's home and car.
- Take care of housekeeping tasks such as bringing in the mail, taking out the trash, and throwing out food in the kitchen. Lock up any valuables.
- Find your family member's will. Ideally, your family member told you who they named as executor and where the will is located. If not, the document may be locked in a desk, safe, or other area of safe keeping. The will should contain information about:
  - The executor of their estate. If you are not the executor, contact the listed person immediately. The executor is the person who will manage the process of following the instructions in a will and settling of the estate. Many of the tasks listed below can only be completed by the executor.
  - Guardians for dependents and/or minor children. If you are not the guardian, contact the listed person.
- If there is no will, you will likely have to go to a probate court judge to have an administrator named.

# Checklist: When a Family Member Dies

## □ **Funeral, Burial, or Cremation Arrangements**

- Once your family member has been legally declared deceased, then they will need to be transported to a funeral home or cremation organization. Check to see if your family member made any specific plans or pre-payments for their funeral, burial, or cremation. This may be found in a will, funeral designation form, or other paperwork completed by your family member.
- If there is no paperwork that describes your family member's preferences or plans, then you must choose a funeral home or cremation organization. You will also need to make other decisions such as whether and where to hold a funeral or memorial service, whether to use cremation and where the ashes will go, or where your family member will be buried and what type of casket and tombstone to order.
- Typically, with information gathered from the hospital and family members, the funeral home or cremation organization will prepare and file the death certificate with the state's vital records office. It is very important that this happens, as you will need a death certificate for several tasks.
- If your family member was a military veteran or was part of a specific fraternal or religious group, you can contact the Veterans Administration or the specific organization to determine whether they offer benefits to help manage the costs of funerals and burials or provide other services, such as pallbearers or flags.
- Decide who will help plan and participate in the services, and who will be invited.

## □ **Make Notifications**

- Share the news with family, friends, coworkers, professional relationships, and other acquaintances.
- Decide if you will write and post an obituary in a local newspaper or on social media.
- Notify your family member's employer. Ask for information about any paychecks that may be due to your family member and other benefits, such as an employer-sponsored life insurance policy.
- Notify the Social Security Administration (800-772-1213)
- Contact the USPS to forward their mail to you. This will help identify if there are any subscriptions that must be canceled or bills to be paid.

## □ **Complete/Find Necessary Paperwork**

- Obtain multiple original copies of your loved one's death certificate. These are needed to close bank accounts, file insurance claims, and notify government agencies. They can be obtained through the funeral home or the vital statistics office in the place where your family member died. These typically take about 3-10 days to receive.
- If your family has a life insurance policy or retirement account, notify the company of their death, and arrange payout details for the beneficiary (e.g., direct deposit, check, etc.).
- If your family member has a trust, you will need to find the trust documents and contact the person listed as trustee (the person who is supposed to manage the trust).

## □ **The Probate Process** – the executor will have to:

- file a petition to start the probate process with the probate court in the county where your family member lived, by mailing a notice that the estate is in probate to all beneficiaries under the will and creditors. Some states also require a notice to be published in the newspaper.

## Checklist: When a Family Member Dies

- inventory all assets, such as personal property, house, bank accounts, car, furniture, brokerage accounts, other valuables, etc. An appraiser can be hired to help with physical items (e.g., art, piano, antiques, etc.).
  - collect money owed to your family member, such as loans, paychecks, etc.
  - pay expenses like the mortgage, taxes, and utilities, while the estate is being distributed. If there aren't enough assets in the estate to cover all debts, the court will prioritize payments made to creditors.
  - distribute remaining assets and closing the estate.
  - hire an accountant to file a tax return on behalf of the estate.
- **Other Practical Steps**
- Cancel services and accounts on auto-billing (e.g., prescriptions, streaming services, etc.)
  - Cancel upcoming appointments (e.g., dentist, doctor, etc.)
  - Close or forward email accounts. It can be useful to keep the account open for a period of time as to not miss any notifications (e.g., electronic bills). Be sure to download any electronic property associated with the email account before closing (e.g., documents, pictures, or music stored in a cloud).
  - Cancel their driver's license by contacting the local DMV. This usually requires a copy of a death certificate.
  - Close credit card accounts by contacting customer service and informing them you are closing the account on behalf of family member. This usually requires a copy of the death certificate. Inform the executor of any outstanding balances on the cards.
  - Cancel insurance policies (e.g., health, dental, disability, long-term care, supplemental, etc.)
  - Figure out if any financial advisors, stockbrokers, and/or credit agencies need to be notified.
- **Emotional Support**
- Grieving the loss of a family member is difficult, but the following resources may help:
    - Mental health care professionals (ask your family member's health care team for referrals to grief counseling).
    - In-person or online grief support groups.
    - Religious leaders or organizations.
    - Mobile apps (e.g., [TalkSpace.com](https://www.talkspace.com)).

For more information about planning ahead and other estate planning documents, visit [TriageHealth.org/Estate-Planning](https://www.triagehealth.org/estate-planning) and Cancer Finances Estate Planning Module ([Triagecancer.org/Cancer-Finances-Estate-Planning](https://www.triagecancer.org/cancer-finances-estate-planning)).

---

*Disclaimer: This handout is intended to provide general information on the topics presented. It is provided with the understanding that Triage Cancer is not engaged in rendering any legal, medical, or professional services by its publication or distribution. Although this content was reviewed by a professional, it should not be used as a substitute for professional services.*