

# After the Loss of a Loved One:

## A Gentle Guide for the days ahead

Losing someone you love can feel overwhelming. Whether the death was expected or sudden, grief can come in waves, and there's no one right way to walk through it. This guide offers small, supportive steps to take as you begin facing the days ahead.

### Immediate Steps

- Get a legal pronouncement of death:** This step is needed to get a death certificate, which is important for legal arrangements. If your loved one was in a hospital or hospice, staff usually handle it. If they passed away at home, call 911 or local authorities.
- Notify close friends and family:** Ask someone to help with phone calls or messages so you don't have to do this alone.
- Arrange care for children, dependents, or pets:** Make sure loved ones and animals are safe and supported.
- Secure your loved one's home and belongings:** Lock up the home, gather keys, and care for any valuables or important items. Remove perishables or trash if needed.
- Notify the loved one's employer:** Let them know of the death and ask about any benefits (life insurance, retirement accounts, etc) and final paychecks/PTO payout.
- Notify churches or volunteer groups:** If your loved one was active in a church community or local group, they may want to honor or support your family.
- Notify your child's school or daycare if applicable:** Let staff know of the loss so they can offer flexibility and support. You might also consider connecting with the school counselor, so your child has a safe resource when they return.
- Choose a funeral home:** They will guide you through transportation, arrangements, and paperwork.
- Begin gathering important documents:** Start with basics like ID, insurance info, and a will if you know where they are. A full list of helpful documents is included later in this guide.

# Planning a Funeral or Memorial Service

- Decide on burial, cremation or another option:** If plans weren't made in advance, try to honor your loved one's wishes or what feels most meaningful. Most people choose burial or cremation, but green burials are also an option—using a biodegradable container or planting a tree in their honor.
- Set a budget:** Funeral homes can help you explore lower-cost options or payment plans.
- Plan the type of service:** You might choose a funeral, memorial, or celebration of life. If a traditional service doesn't feel right, consider a small gathering, a walk in nature, or a shared meal. If you or your loved one are part of a church, the staff can help guide you through arrangements held there.
- Ask for support in planning:** You don't have to carry the weight of planning alone. Invite a pastor, friend, or family member to help lead, speak, or take care of details. If your church has IT support, they may also be able to assist with organizing photos for a video.
- (Optional) Write an obituary or an online remembrance:** Sometimes, sharing a few words about your loved one can bring comfort. You can write something yourself, ask someone to help, or skip it if it feels like too much right now.

## Important Documents to Collect

You don't have to find everything all at once. Begin slowly and ask for help if you need.

- Birth and marriage certificates**
- Will, trust or estate documents**
- Life insurance policies**
- Social Security number**
- Driver's license or photo ID**
- Real estate deeds or title documents**
- Mortgage and loan statements**
- Bank and credit card statements**
- Passwords and login information:**  
Check for a list, password manager or notebook to access accounts.
- Investment and retirement account info**
- Pension or benefits paperwork**
- Tax returns** (last 2-3 years)
- Vehicle titles** (car, truck, RV, boat)
- Insurance policies** (home, auto, health, dental)
- Recurring bills** (utilities, subscriptions, memberships, phone, etc.)
- Safe deposit box key or access code**
- Contact list for lawyers, financial advisors, or executors**

# Legal and Financial Matters

There are many logistics to sort through, but not everything needs to be handled at once. This list is divided into two parts: items that may need more immediate attention, and others that can wait until you're ready. Ask for help where you can and remember that taking things one step at a time is enough.



**Be cautious of scams:** Sadly, some people target grieving families. Be careful when responding to suspicious calls, emails, or requests.

## First Priorities

- Request multiple death certificates from the funeral home (at least 10):** You'll need them to access or close accounts, file claims, and update records.
- Make sure someone has access to your loved one's funds:** Bills and household expenses still need to be paid.
- Notify banks, mortgage companies and credit unions:** For urgent accounts, like ones with automatic withdrawals, contact them early to help prevent fraud and manage funds. ***Avoid closing accounts too quickly, as some may be needed to pay bills or handle property matters.*** For other accounts, such as savings or credit cards you don't need right away, you can wait until you're ready. Each organization will guide you through their specific process.
- If your loved one was living at a different address, forward mail through USPS:** This helps keep track of statements, bills, or legal notices.
- Check for life insurance policies:** Look through paperwork or contact employers or financial advisors.
- Notify medical and dental insurance companies:** This helps prevent future billing and may clarify benefits.
- Notify other insurance companies:** This may include home, rental, or auto. Be sure to contact any applicable providers to update or close out policies
- Notify accountant or file a final tax return:** You will need to file a tax return for your loved one for the current year. A tax preparer or accountant can help with this step.
- Locate a will or estate plan:** If there isn't one, make an inventory of all assets and a probate court or attorney can guide you.

## When You're Ready

These tasks don't have to be done right away. They're still important, but they can usually wait until you feel ready. Many of them will be easier once you have key documents in hand and have handled the most urgent matters. Don't be afraid to reach out to others for help.

- Contact financial advisors:** Update investment accounts, review and change beneficiary information, and retitle accounts into your name or trust as needed.
- Notify Social Security (SSA):** If you're working with a funeral home, they will typically notify Social Security on your behalf. To learn more, visit:  
<https://www.ssa.gov/personal-record/when-someone-dies>
-  **When a parent or spouse dies, children under 18 and the surviving spouse may qualify for monthly Social Security benefits. These payments are not automatic, and you will need to apply for them within two years of the death.**
- Notify the DMV:** Update vehicle titles or remove your loved one's name from registration.
- Request a credit report:** This helps identify any unknown accounts and protect against identity theft. There are three credit bureaus – Equifax, Experian, and TransUnion.
-  **You only need to contact one bureau and they will contact the other two on your behalf.**
- Update property deeds and titles:** Work through your county office or an attorney.
- Make a list of digital accounts:** Some, like Facebook, offer memorial settings or account closure options.
-  **Some online accounts let you download photos before closing them.**
- Monitor and hold onto email accounts for now:** It's often the key to resetting passwords and getting into online accounts. Keeping it open for a while can help you find saved passwords or receive other important information. Just be sure to **watch for spam or fraud**.
- Cancel utilities, subscriptions, and memberships when appropriate:** Especially if no one is living in the home.
- Update voter registration:** Contact your state or county elections office to remove your loved one from the voter registration list.

## Helpful Information for Making Calls

Navigating these tasks can feel overwhelming and draining. To ease the burden and help you feel prepared, the list below provides key information that may be needed about your loved one when contacting various entities.

**Full name**

**Full address**

**Date and Location of Birth**

**SSN (Social Security Number)**

**Date and Location of Death**

**Driver's License or ID #**

## Where to Find Important Documents

It may be challenging to find all the documents in the “Important Documents to Collect” section — and that is okay. Here are common places to look or people contact if you cannot find them.

- **Birth or marriage certificates:** Contact the state, county, or city's vital records office where the birth or marriage is registered.
- **Will, trust or estate documents:** Check with your loved one's attorney or the executor. If they did not have an attorney, check records or a safe deposit box at their bank.
- **Social Security Number:** Check past tax returns or contact SSA.
- **Life insurance policies:** Contact the employer's HR department or reach out directly to the insurance company.
- **Property deeds or mortgage info:** Contact the county recorder's office or the mortgage company.
- **Bank and credit card statements:** Check online, look for paper statements or contact banks directly.
- **Investment/retirement accounts:** Contact the employer's HR department or reach out directly to the investment company.
- **Pension or benefits paperwork:** Contact former employer or benefits administrator.
- **Tax returns:** Look for files at home or contact accountant.
- **Vehicle titles:** Search home files. Otherwise, contact the DMV. In some states, AAA also assists with title services.
- **Insurance (home, auto, health, dental):** Contact employer's HR or insurance companies directly.

# Caring for Yourself

This journey takes time, and it is not easy. Have grace with yourself and with others. We all must find our way through this new reality, one step at a time. God is with you every step of the way.

- **Stay connected:** If you feel alone, remember that support is available. Lean on your church, a counselor, or a grief group. Talking with trusted people can bring comfort and help you process your loss. You don't have to walk this journey alone—healing is found in community.
- **Journal or write down your thoughts and feelings:** Writing is proven to help the brain process through grief and trauma. It allows you to release what is being held inside.
- **Ask for help:** It's okay to need support, whether emotional or practical. Sometimes people want to help but are not sure how. Letting them know what you need can open the door.  
*You are not meant to carry this alone.*

## Sentimental Ideas that Bring Comfort

In the early days after a loss, it can be comforting to save small things that hold deep meaning. These may feel simple now, but may become cherished reminders in the months and years to come.

- **Check with the funeral home about keepsakes they may offer,** such as fingerprinted jewelry, a locket holding a piece of hair, or memory boxes.
- **Save voicemails and texts from your loved one:** Most phones have the ability to save voicemails and texts. Consider backing them up onto a hard drive.
- **Gather favorite photos** or ask friends and family to share pictures and memories.
- **Write down stories about them:** These moments can become treasures as time goes on.
- **Write letters to them:** It can be helpful to write to your loved one on the days that are extra hard, to share what you wish you could say to them.
- **Create a playlist of their favorite songs:** Music can bring comfort and help you feel connected.
- **Have a quilt or pillow made from old t-shirts or clothing:** This can be a comforting gift, especially for children.
- **Visit their gravesite or a favorite place:** Some find comfort in bringing a chair or picnic and spending quiet time there.

## Notes

*A place to jot the important details that might need remembering as you check off the list...*

*"When you pass through the waters, I will be with you; and when you pass through the rivers, they will not sweep over you. When you walk through the fire, you will not be burned; the flames will not set you ablaze. For I am the Lord your God, your Savior... Do not be afraid, for I am with you."*

— Isaiah 43:2-5 —

