CHECKLIST

When your spouse has passed away: A three-month financial checklist

Losing a spouse brings a flood of emotions that can make tasks like financial duties seem overwhelming. This three-month checklist will guide spouses to keep the next financial steps organized.

**Within 30 days**
In this early time after a beloved partner’s death, you need to:

- 1. Obtain death certificate for notification purposes
- 2. Gather all of your spouse’s (and your) important documents
- 3a. If your spouse was working, notify his or her employer and contact the human resources department
- 3b. If your spouse was retired, notify the Social Security Administration (call 1.800.772.1213)
- 4. If your spouse was a veteran, notify the U.S. Department of Veterans Affairs
- 5. Call your life insurance company
- 6. Contact banks
- 7. Hire help

**Within 60 days**
A couple of months in, your feelings may still be raw, but there is more to do:

- 8. Assess bill paying
- 9. Notify the three major credit reporting firms
- 10. Assess other insurance policies
- 11. Update deeds and titles
- 12. Name a new beneficiary

**Within 90 days**
Many people start to feel the beginning of a new normal in this phase, though individual experiences vary. Take some time to reflect on the details you may have forgotten and to plan ahead for your future:

- 13. Plan for tax season
- 14. Cancel applicable dues or memberships
- 15. Get the support you need

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