

“What Happens Next?”

A comprehensive guide to settling
your loved ones affairs.



What to Do When Someone Dies: A Checklist

Losing someone close to you can be incredibly difficult, and if you're responsible for handling funeral arrangements and personal affairs, the experience is often overwhelming. If this applies to you, here's a checklist of things that need to be taken care of after someone passes away. Note that some of these items can only be managed by the executor of a person's estate, so if you are not the executor, it's generally a good idea to work closely with the person who is.



WHAT TO DO AS SOON AS POSSIBLE

☐ **Get a legal pronouncement of death.**

If your loved one died in a hospital, a doctor can take care of this for you. However, if your loved one passed 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.

☐ **Arrange for organ donation, if applicable.**

Check your loved one's driver's license and/or advance directive to see if he or she was an organ donor. If so, let hospital staff know immediately (or call a nearby hospital if your loved one died at home). Organ donation is time-sensitive, so this is one area where it's important to act quickly.

☐ **Notify close friends and family.**

Every family is different, and there's no one right way to do this. For some families, sharing the news in-person or over the phone is critical. For others an email or text message may be alright. If possible, split up the task between several family members. Ideally, wait to post anything until everyone you wish to notify has heard from you or your family directly.



☐ **Decide what you'd like to do with your loved one's body and arrange transportation.**

First, check to see if your loved one expressed any wishes about final disposition or had made prepayments to a funeral home or cemetery. Ideally, there will be documentation with other medical documents. If no wishes or plans have been stated, call Sinn Family Celebration of Life Center at 507-639-5711 and we can help you through all of the planning stages.

☐ **Arrange care for any pets or dependents.**

If your loved one was responsible for caring for one or more people 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 on their own, make sure his or her home and any vehicles are locked up. If it will sit vacant for some time, consider notifying the landlord and/or the police, so they can help to keep an eye on it.

☐ **Notify the person's employer.**

If the deceased was employed (or actively volunteering), call to let them know that your loved one has passed away. This is also a good time to ask about pay owed, benefits and life insurance.

☐ **Find a photo to use for an obituary/website listing.**

This may be a physical print, or a digital print on your phone or computer. To a certain extent, the funeral home staff will be able to edit photos to better suit obituary photo needs.

Additional Tasks to Keep in Mind

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WHAT TO DO WITHIN A FEW DAYS

☐ **Decide on funeral plans.**

Meet with the funeral director to go through your options. We will help you through every step of the way to plan the service that best fits your family's needs.

☐ **Coordinate with your pastor/officiant.**

Wait to set a date for any services until the pastor/officiant has been confirmed. When possible, we will aim to have the person leading the service with us at funeral arrangements.

☐ **Order a casket or urn.**

☐ **Create a memorial website.**

The funeral home will create a memorial website for your loved one. This makes it easy for you to notify people by sharing the link on social media, through text, or email. Guests will also leave comments for the family, purchase flowers for the services, and be able to watch the service from this page.

☐ **Write an obituary.**

Your funeral director will help you draft an obituary, and if you choose, get feedback from friends and family before publishing. Once it's complete, it will be placed on the memorial website at www.sinnfuneralhome.com, and you can determine whether you'd like to pay to have it published in your local newspaper. Alternatively, you can rely solely on free death notices and the funeral home's website.

☐ **Ask the post office to forward mail.**

If the person lived alone, this will prevent mail from piling up and showing that the property is occupied. 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 may be required to show proof that you have the authority to do so. (Copy of an obituary, website link, executor papers, etc.)

☐ **Perform a more thorough check of the person's home.**

Throw out any food that will expire, water plants, and look for anything else that may need regular care.



WHAT TO DO LEADING UP TO THE FUNERAL, MEMORIAL SERVICE OR CELEBRATION OF LIFE

☐ **Look into veterans' benefits.**

If your loved one was a veteran, you may be able to get financial assistance with the funeral or burial. Find more information on the VA website: [Benefits.va.gov](https://www.benefits.va.gov)

☐ **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 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, which will minimize coordination on your part.

☐ **Coordinate food and drinks, if desired.**

It's not uncommon to have food available at a funeral reception or celebration of life. You may choose to provide food yourself, work with a caterer, have a potluck, or hold the event at a restaurant where guests can purchase their own food and drinks. Any of these options are completely acceptable and just depend on your personal preference.

☐ **Spread the word.**

An online funeral announcement is often the easiest way to share event details with friends and family. For older folks who may not use the internet regularly, you can send a paper funeral announcement or arrange for people to call them and let them know.



WHAT TO DO WITHIN A FEW WEEKS

☐ **Order a headstone.**

Since headstones are rarely ready in time for a burial, you can save this task until after the funeral when you have more time. Sinn Family Celebration of Life Center has many different affordable options that are available to you. We will provide a temporary plastic grave marker for the time being until a stone is placed.

☐ **Order several copies of the death certificate.**

You'll likely need anywhere between 5 and 10 copies (but possibly more), depending on the accounts that your loved one had open. Your funeral director will help you place the order for these certificates, and if you ever need more you can contact the funeral home to assist you in that process.

☐ **Start the probate process with the will.**

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.

☐ **Contact the Social Security office.**

Your funeral director will contact social security for you to notify the agency of your loved ones passing, however, if you need to contact social security yourself, you can reach them by phone at **1-800-772-1213**. Through Social Security you may be able to apply for survivor benefits. Visit the Social Security website to learn more about their process and find any forms that you may be required to fill out.

☐ **Notify any banks or mortgage companies.**

If you're unsure of what accounts your loved one held, use their mail and any online accounts you have access to in order to identify what accounts may be open. Then, take copies of the death certificate to each bank and change ownership of the accounts. You may need a court order to open and inventory a safe deposit box if a key isn't readily available.

☐ **Reach out to any financial advisors or brokers.**

Try to identify any additional financial and investment accounts that your loved one held. Work with each one to transfer ownership. You'll likely need a death certificate for each account.

☐ **Contact a tax accountant.**

You'll need to file a return for both the individual and the estate.

☐ **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.**

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. If the deceased was on Medicare, the Social Security office will inform them of the death, but if your loved one had Medicare Prescription Drug Coverage (Part D), a Medicare Advantage plan and/or a Medigap policy, you need to call each yourself to cancel.

☐ **Determine any employment benefits.**

If your loved one was working at the time of their death, contact his or her employer to find out about union death benefits, pension plans and credit unions.

☐ **Identify and pay important bills.**

Make a list of bills that are likely to be due (e.g. mortgage, car payments, electricity), and do your best to 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.**

Leverage your loved one's mail, wallet and any online accounts you have access to in order 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.

☐ **Cancel the person's driver's license.**

This will also help to 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.

☐ **Notify credit reporting agencies.**

Provide copies of the death certificate to Experian, Equifax and TransUnion in order to minimize the chances of identity theft. It's also a good idea to check your loved one's credit history in another month or two to confirm that no new accounts have been opened.

☐ **Memorialize your loved one's Facebook account.**

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.

☐ **Close email accounts.**

Once you feel confident that you have necessary information on other accounts, it's a good idea to 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.

☐ **Make a list of all subscription accounts, and cancel them.**

Streaming services (Netflix, Hulu, Amazon Prime, etc.), meal subscriptions, others.

Additional Tasks to Keep in Mind

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For more help navigating the funeral planning process, call Ean or Greg at 507-639-5711, or visit our website at www.sinnfuneralhome.com