**Steps to Take When a Loved One Dies**

After a loved one dies, you will need the support of friends and family. The mix of emotions that come after the death of a loved one can be overwhelming.

Then, work through this list to protect yourself and any dependents the loved one left behind.

Keep this list with all of the financial records you locate so you can keep track of what you have done.

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| **Step** | **Action** | **Check When Completed** |
| Step 1 | **Get a legal pronouncement of death.** This is generally done by doctor, though in some states it can be done by registered nurses, advance practice registered nurses, or physicians’ assistants, particularly if the individual is already in a hospital or medical care facility.If someone dies while in hospice care, contact the hospice care nurse. He or she can legally declare death and arrange for the body to be transported.If someone dies while not in medical or hospice care, call 911. When paramedics arrive, they will generally start resuscitation. If the person has a “do not resuscitate order,” give that to the paramedics when they arrive. |  |
| Step2 | **Arrange for the body to be transported.** If there is no autopsy required, the body can be picked up by a funeral home, mortuary, or crematorium. |  |
| Step 3 | **Make arrangements for the care of dependents and pets.**  |  |
| Step 4 | **Contact others, including:*** family members
* friends
* the person’s employer
* the military unit to which they are or were assigned if applicable
* the individual’s community of faith
* any organizations to which the person belonged that played a significant role in his or her life.
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| Step 5 | **Make final arrangements**—this could be burial or cremation with or without a service or memorial. |  |
| **Within the first weeks after death, the following need to be addressed:** |
| Step 6 | **Get copies of the death certificate**—you’ll need to go to the CDC’s website. Visit:<http://www.cdc.gov/nchs/w2w/index.htm>**.** You will need 10 – 20 copies. A wide range of institutions from banks and credit unions to credit card and insurance companies may require a death certificate before they will discuss your loved one’s account information with you or pay you death benefits. |  |
| Step 7 | **Get letters of “administration,” “representation,” or “testamentary”**— these come from probate court and give you the authority to settle the business of the person who died. If there is a will, the executor of the will must get a letter of testamentary. If you are the spouse, partner, or next of kin of someone that died without a will, you can get a letter of administration or representation from the probate court that will allow you to settle their affairs.  |  |
| Step 8 | **Secure the home if the person lived alone.****Find financial documents:*** **The will**
* **Records of accounts**—these can be most recent statements from banks or credit unions, retirement accounts, and investments; look for beneficiary designations on these accounts.
* **Records of debts**—these can be the most recent credit card, mortgage, auto loan, student loan, or any other kind of debt statements
* **Copies of all insurance policies**—life, health, disability, homeowners, auto, and any others; this will include beneficiary designations.
* **Identification documents**
* **Marriage and birth certificates**
* **Tax returns from the last two years**
* **Copies of credit reports from Equifax, Experian, and TransUnion—these should be recent copies.**
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| Step 9 | **Notify important institutions:*** **The Social Security Administration**— there may be a **death benefit** that beneficiaries are entitled to. In addition, the person’s Social Security number will be placed on the master death list preventing identity thieves from using it.
* **Financial institutions where the individual had accounts**
* **Insurance companies**
* **Credit bureaus—Equifax, Experian, and TransUnion**
* **Credit card companies**
* **Creditors**--any business or organization to which the person owed money
* **Utility companies**
* **The post office**—they don’t need notice of death, but you will need to reroute the mail to the executor or administrator of the estate
* **Department of Motor Vehicles**—you will want to cancel the person’s driver’s license or ID, license plates, and disabled placards, and transfer vehicle registration and ownership
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| Step 10 | **Opt out of prescreened offers and direct marketing. This may prevent unwanted offers or mail from ending up in the wrong hands.*** **To opt out of prescreened offers permanently, visit** t[www.optoutprescreen.com](https://www.optoutprescreen.com/?rf=t).
* **To prevent unwanted calls,** contact the National Do Not Call at [www.donotcall.gov](http://www.donotcall.gov/), or call 1-888-382-1222

**To prevent unwanted offers via the mail**, contact the Direct Marketing Association's (DMA) Mail Preference Service (MPS). To register with DMA's Mail Preference Service, go to [www.dmachoice.org](http://www.dmachoice.org/) |  |