

Checklist for Widows

Becoming suddenly single, whether expected or unexpected, can be one of the most complex emotional and financial situations an individual can experience.

Use this checklist as a resource to alleviate the uncertainty of where to begin. Please contact us should you have any questions or need assistance.

01 Strategic Partners

- Grief counselor
- Family counselor
- Estate attorney
(licensed in deceased state of residence)
- Health & wellness specialists
- Tax advisor
- Appraiser

02 Gather Important Documents

- Will/trust
- Death certificate (make 10-20 copies), marriage certificate, deceased spouse's birth certificate
- Health insurance policy
- Check safe deposit box
- Details of assets and debts
(financial, physical)
 - Insurance policies, property deeds, financial accounts & statements, auto titles, retirement plans
- Tax Returns
- Bills
(mail & electronic, may need to check e-mail)
- Important contacts, trusted advisors
- Phone and devices that hold important documents and information
- Research Social Security survivor benefits

03 Contact

- Social Security office at (800) 772-1213
 - Be ready with the Social Security numbers for you, your spouse, and any dependent children
- Your spouse's employer
- Request information about your spouse's retirement plan & any other death benefits
- Your spouse's former employers
- Your employer
- Estate executor & estate attorney
- Tax advisor
- Financial advisor

04 Action

- Don't forget to breathe
- Cancel all credit cards in your spouse's name
- Review health care coverage, stop deceased spouse's health insurance & continue coverage for yourself & dependents
- Change the registration on any bills in your spouse's name, set to autopay
- Update beneficiaries, tax withholding, and other information
- Close joint accounts
- Create a new budget
- Visualize the future, put one foot in front of the other