

# MOM-TO-MOM TOOLKIT





# A practical, step-by-step checklist to help you prepare for life after the death of your spouse

Did you know that the death of a spouse is the number one stressor that can happen in one's lifetime? Not only have you lost your partner, but the secondary losses that come with the death of a spouse concerning personal finances, your and your children's future and day-to-day life are insurmountable. In times of grief and tragedy, decision-making is impaired which is why we've taken it upon ourselves to make a checklist outlining the items that need to be planned and completed upon one's passing.

**Don't know what to do first?**

Contact us today!



You can't predict the future, or even control it for that matter, but with our Mom-to-Mom Toolkit, you CAN be prepared for the future. At Wills & Wellness, we hope to empower and equip moms of all walks of life by planning ahead and making sense of the unknown. Losing a spouse is devastating, but the decisions you're faced with after your spouse's death don't have to be and you don't have to go it alone. A Wills & Wellness attorney is here for you and your family at any step in the process.

**Use our complimentary Mom-to-Mom Toolkit  
and contact us when you need assistance!**

Schedule a meeting

# Immediately After Death



## SECURE A DEATH CERTIFICATE:

Because of the multiple entities and financial institutions that may require proof of death, it is a good idea to request multiple, certified copies of the death certificate.

Some institutions and companies will not accept a printed copy, so you may have to request a dozen or more certified and sealed copies of the death certificate.

The funeral home or director that you choose will file the signed notice of death with the state, and then the death certificate will be able to be picked up at your local **public health department.**



## PROOF OF POWER OF ATTORNEY:

Even young parents who are just beginning their families **MUST** identify a power of attorney in their wills. Having this identifying information will make the transition process of financial and estate assets to a surviving spouse much more smoother. Not sure where to start with a will? Wills & Wellness can help.

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## CHECK CALENDAR FOR TIME-SENSITIVE APPOINTMENTS AND EVENTS:

Have someone check your spouse's calendar and cancel any upcoming trips and appointments. If there is nothing pressing, save this task for later.



## LAST WILL & TESTAMENT:

This document will safeguard any snags you may run into when contacting financial institutions and even child custody. Don't have a will for yourself? **Make an appointment with us today.**



### SECURE HELP WITH THE HOUSE:

Have someone from your support system to arrange care for your home. It will be helpful to know someone will be feeding the cat, walking the dog and shoveling snow or mowing the lawn while you take care of yourself and higher priority tasks.



### ARRANGE LEAVE FROM WORK AND SCHOOL:

Many companies offer bereavement or family leave. Notify your employer and the children's schools for bereavement leave. Funeral arrangements: It's common for many young couples to think that including funeral arrangements and wishes in their will is too "depressing," but knowing the funeral wishes of the spouse who had died can take a huge burden off the surviving spouse.



### PILE ON HUGE AMOUNTS OF GRACE:

For you and your children. You are navigating through uncharted waters, just know you don't have to do everything and make major decisions right away. Take a deep breath, slow down, and take it minute by minute.



### IDENTIFY YOUR SUPPORT SYSTEM:

This may be one person or a group of people who you trust to help you make important decisions, make phone calls on your behalf and help you organize and prioritize tasks that need to be completed.

## A Week After Death



### GRIEF SUPPORT:

Call your insurance provider to see if they cover personal counseling for you and for your children. There are many therapists and counselors who specialize in grief therapy, and most hospices offer grief support groups and counseling at no cost to you. This is another great task for someone from your support system to research for you.



### MEDICAL BILLS:

Call hospitals directly and see if they are willing to work with you in paying bills back. Many times, hospitals will be generous in helping with accrued medical bills.



### CANCEL SUBSCRIPTIONS:

This includes magazines and online apps and services.



### ASSETS AND PROPERTY:

Create an inventory of your late spouse's assets like vehicles and business and/or personal property. Sometimes it's not necessary to do anything with them until you are ready, but an estate lawyer can help you make these decisions.

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#### CALL YOUR LOCAL SOCIAL SECURITY OFFICE:

You must set up an appointment with the Social Security Administration to notify them of your spouse's death and to set up survivor's benefits for your children if they are under 18. Depending on your income and how many children you have, you may qualify for surviving spouse's benefits to help take care of the children. Gather documents that the Social Security office will need (ask ahead of time on the phone) and put them in a folder for safekeeping until your appointment. If you have not received the death certificate yet, put this task on the list below so you can do it as soon as you receive the death certificate.



#### LOCATE YOUR SPOUSE'S MASTER LIST OF PASSWORDS AND USERNAMES:

Having this information will make the cancellations of online services and paying bills much less of a headache. In the midst of grief, no one wants to hunt down passwords.



#### CHILDCARE ARRANGEMENTS:

Arrange for childcare for small children and help with school drop-off and pick-up.



#### DOCUMENTS AND PAPERWORK:

Ask for support as you go through documents and paperwork from your spouse's desk and files. Have your support system help you notice any pressing information that needs to be taken care of, or filed for you to go through later.

## A Few Weeks After Death



### TRANSFERRING OR CLOSING ACCOUNTS:

Call any financial institutions and either cancel or transfer accounts to your name. You must send in a certified death certificate and, again, it's always a good idea to have the will ready to ensure a smooth transition.



### VACATION HOMES, RENTAL PROPERTIES AND TIMESHARES:

Compile a list of personal property and call to make sure your name is on all the properties. Call an estate lawyer for help with this if your name is not on the deeds or mortgages.

Schedule a meeting



### OUTSTANDING BILLS:

Call utilities (including trash services), mortgage, health insurance and auto insurance companies to ensure your name is on all accounts. If not, transfer the accounts to your name.



### COMPILE A LIST OF CREDITORS TO CALL TO NOTIFY ABOUT THE DEATH:

If anything you can find this information by running a credit score. Debts would include loans, credit cards, and outstanding medical bills and student loans. Ask if payments can be deferred or forgiven; it is extremely helpful to educate yourself and know which debts you will assume and which will be forgiven. This is another task for someone from your support system to research for you.





### UPDATE YOUR WILL AND ESTATE PLANS:

Review with a trusted will and estate planning lawyer what you need to include now that you are the sole decision-maker for your family. Review and update assets, inheritance beneficiaries and guardianship of your children if something should happen to you in the future.



### MANAGE SOCIAL ACCOUNTS:

It's difficult for most to completely delete the social media presence of a loved one who has died. Thankfully, most social media platforms have a way to memorialize your spouse's account so you, their family and friends can still post in his memory.



### CLOSE EMAIL ACCOUNTS:

Hopefully your spouse included the email password in the master list of passwords and usernames. Most email services have an easy way to cancel email accounts or forward important emails to your inbox.



### SAFEGUARD YOUR LATE SPOUSE'S IDENTITY FROM IDENTITY THEFT:

Notify the major credit score companies, the DMV to cancel driver's license and registration as well as voter registration as soon as you receive the death certificate.

## When You're Ready




### MAKING MAJOR LIFE DECISIONS:

Selling a home, making a large purchase, going back to school, changing jobs or careers, or making risky investments is advised to be put on hold for at least a year unless it is absolutely unavoidable. Grief impairs decision-making, so it's best to wait for the fog to lift before making any life-changing decisions.



### PERSONAL BELONGINGS:

Don't feel pressure to go through clothing, personal items and heirlooms right away. Those things will be there whenever you are ready.



We hope this checklist helps keep things organized after a passing of a loved one. Please contact the Wills & Wellness attorneys to discuss what actions need to take place to develop a Will and Estate Plan.

Please contact Kim Ruddell [kim@willsandwellness.com](mailto:kim@willsandwellness.com) in order to schedule an appointment or call [720-266-8190](tel:720-266-8190).