

FINAL CHECKLIST

STEP 1

SOCIAL SECURITY

- ☐ Funeral home files for death certificate to close social security
- ☐ Deceased's spouse receive your \$225 benefit
- ☐ Call Social Security at 1-800-772-1213 if you haven't received it.

LIFE INSURANCE

- ☐ Find loved ones life insurance policy
- ☐ If you cannot find the policy, use a 3rd party company to locate it.
- ☐ Or reach out to the state in their "unclaimed property" department
- ☐ Contact policy owner and receive your benefits after sending in the death certificate

HEALTH INSURANCE

- ☐ Surviving family members may have to apply for COBRA
- ☐ If they were on medicare/medicaid, call 1-800-772-1213 with their ss#
- ☐ Cancel or modify Affordable Care Act accordingly by calling call 1-800-318-2596

VETERANS & LABOR UNIONS

- ☐ Ensure you have copy of DD-214
- ☐ You may use a VA cemetery and receive a plot, marker, vault, flag and opening and closing of plot for vet and spouse
- ☐ If using a public cemetery, vets still may receive flag and marker
- ☐ Labor unions may pay out up to \$15,000 to survivors of person who passed while employed with copy of death certificate
- ☐ Retired employees family may receive up to \$3,000 from union with copy of death certificate

PENSION

- ☐ The Employment Incomen Security Act requires that surviving spouse receive the pension if it was earned
- ☐ If the deceased was a civil servant, fill our form SF2800
- ☐ If the deceased was employed at the time of passing you must also fill out form SF2800 A
- ☐ Forms must be sent to the US Office of Personnel Management Retirement Operations

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STEP 2

CREDIT CARDS & DEBT

- ☐ Credit card debt still needs to be paid after someone passes away
- ☐ Find all active cards
- ☐ You may need to sort through financial statements
- ☐ If all else fails, check with credit bureaus
- ☐ Call each card company, provide and close accounts

Debt Obligations

- ☐ The executor is in charge of settling all debt
- ☐ Debt should be paid before assets are divided
- ☐ If you feel that debts outweigh the assets, contact an attorney

Investments

- ☐ If investment are only made known in a will, executor must creat an EIN/ and divide investments as stated
- ☐ Transfer on death designation only needs a death certificate to transfer
- ☐ if the account has a Beneficiary Designation, you will need to mail in a death certificate along with the deceased's info

Real Estate and Probate

- ☐ Surviving spouse whos name is on the title should transfer ownership with the county clerk
- ☐ If the property was owned solely by the deceased, the will dictates ownership
- ☐ If ther is no will and an asserr dispute occurs the estate may go to probate
- ☐ If the assets vaolue is under \$100,000 the case may be handled as non formal probate
- ☐ If questions and disputes arise, it is always best to find an estate attorney.

Taxes

- ☐ When filing taxes, a CPA needs to be made aware of the passing
- ☐ If a tax refund is due, the person claiming must complete IRS form 1310
- ☐ Money owed should be paid through the estate before assets are divided
- ☐ Dif the deceased was a dependant at the time of passing, they may be considered as such for the remainder of that year's filing period



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STEP 3

SOCIAL MEDIA

- ☐ Identify all social media accounts of the deceased
- ☐ Contact each social media company directly
- ☐ Decide on either closing the account or, in some cases, you may memorialize their account
- ☐ Ensure you have site handles and all info prior to contacting each company
- ☐ In most cases, a death certificate will need to be provided

UTILITIES

- ☐ If someone is still living in the home, they will need to ensure that all utilities are now in their name
- ☐ Prior to assuming responsibility of each utility bill, ensure that any late statements were paid through the estate

SUBSCRIPTIONS

- ☐ Look through bank and credit card statements over the past 12 months to identify ongoing subscriptions
- ☐ Make a comprehensive list of each subscription found
- ☐ Call each company separately, provide any needed documentation to close
- ☐ For especially difficult subscriptions to cancel, try canceling straight from the bank or credit card company