

What to Do When Someone Dies Checklist

A step-by-step US checklist for the hours, weeks and months after a loved one dies, ordered by what needs to happen first.

First 24 to 48 Hours

- ☐ Get a legal pronouncement of death
If the person was in hospice, call the hospice team. If the death was unexpected at home, call 911. In a hospital or care facility, staff will handle it.
- ☐ Tell close family and friends, and ask one person to help spread the news
- ☐ Check for written funeral wishes or a prepaid funeral plan
- ☐ Contact a funeral home to transport the body
- ☐ Lock the home, secure valuables and car keys, and stop mail if no one lives there
- ☐ Arrange care for pets and any dependents

Funeral and Notices

- ☐ Ask the funeral home for its itemized price list before you choose services
Federal law requires funeral homes to give you this list, and you can buy a casket or urn elsewhere.
- ☐ Plan the funeral, burial, cremation or memorial service
- ☐ If the person served in the military, ask about VA burial benefits at [VA.gov](https://www.va.gov)
- ☐ Write and publish an obituary
- ☐ Notify the person's employer and ask about final pay, life insurance and retirement benefits

Death Certificates and Documents

- ☐ Order several certified copies of the death certificate
The funeral home can usually order them for you. Many agencies accept only certified copies, not photocopies.
- ☐ Find the will, trust documents and any letter of wishes
- ☐ Gather the person's Social Security number, birth certificate, marriage certificate and military discharge papers
- ☐ Collect recent bank statements, bills and insurance policies

Government Agencies

- ☐ Confirm the funeral home reported the death to Social Security
- ☐ Ask Social Security about survivor benefits and the one-time death payment
Social Security doesn't pay benefits for the month of death. A payment that arrives after the death may have to be returned, so don't spend it until you check.
- ☐ Notify the VA if the person received veterans benefits
- ☐ Cancel the driver's license or state ID with the DMV
- ☐ Forward mail with the post office if needed

Money, Accounts and Identity

- ☐ Contact each bank and credit card company the person used
- ☐ Ask Equifax, Experian and TransUnion to flag the credit report as deceased
This helps prevent identity theft, which often targets people who have recently died. Each bureau will ask for a copy of the death certificate.

- ☐ File claims with life insurance companies and pension plans
- ☐ Cancel subscriptions, phone plans, streaming services and memberships
- ☐ Close or memorialize email and social media accounts
- ☐ Keep paying home insurance and utilities on any property until it is sold or transferred

Will and Probate

- ☐ Give the original will to the executor
- ☐ Check with the county probate court whether probate is needed

Many states let small estates skip full probate. The court clerk can explain your options but can't give legal advice.
- ☐ Get an employer identification number (EIN) from the IRS if the estate needs its own bank account
- ☐ Make a list of the estate's assets and debts

Longer Term

- ☐ File the person's final federal and state income tax returns

The final return covers January 1 to the date of death and is due on the usual tax deadline the following year. A surviving spouse can usually file jointly for that year.
- ☐ Ask a tax professional whether the estate must file its own income tax return
- ☐ Search for unclaimed money in each state where the person lived at [unclaimed.org](https://www.unclaimed.org)
- ☐ Update your own will and beneficiary forms if the person was named in them
- ☐ Give yourself time to grieve, and reach out for grief support if you need it