

# When Your Spouse Passes: A One-Page Emergency Guide



## FIRST 24 HOURS — WHAT TO DO NOW

- Get a legal pronouncement of death
  - Hospital or hospice will handle this
  - If at home: call hospice or local authorities (do not rush unless instructed)
- Contact close family or a trusted friend
  - You should not do this alone
  - Ask one person to help manage calls and logistics



## WITHIN 1–3 DAYS

- Choose a funeral home

They will help with:

- Burial or cremation
- Death certificates
- Social Security death notification (partial)

- Order 8–12 certified death certificates

You will need originals for:

- Social Security
- Banks & investments
- Insurance
- Property & legal matters



## KEY DOCUMENTS TO LOCATE (DO NOT ACT YET)

- Will / Trust
- Life insurance policies
- Marriage certificate
- Social Security numbers
- Bank & investment statements
- Mortgage / property deeds

(Just gather. Decisions come later.)



## WITHIN THE FIRST WEEK

- Call Social Security



1-800-772-1213

Ask about:





- Survivor benefits
- One-time death benefit
- Switching benefits if applicable



Payments must stop—overpayments must be repaid.

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## DO NOT DO YET (IMPORTANT)

-  Don't close bank accounts
-  Don't sell assets
-  Don't give away property
-  Don't rush financial decisions

Pause prevents mistakes.

## WHEN READY (WEEKS, NOT DAYS)

- File life insurance claims
- Notify banks and creditors
- Meet with an estate attorney (if needed)
- Meet with a CPA or tax professional

## REMEMBER

- Grief clouds judgment — slow is smart
- You don't need to be strong today
- Order creates calm
- One step at a time is enough

Nothing is wrong if this feels heavy. It is.

 Keep this guide where someone else can find it if needed.

You can't prepare for everything—but this helps you prepare for the first steps.