

**Checklist for Widowed Parents:**

# **What to Do After Your Spouse Dies**



The Widowed Parent

When my husband died, I was quickly overwhelmed by the number of tasks that I needed to complete, from reporting his death to countless organizations and financial institutions to going through the probate process to finding a grief support group for my daughter and me. With every task I completed, I learned about another new one I needed to work on. I've assembled what I learned here into checklists, organized by the timing of when they need to be completed.

## First 30 Days

During the first 30 days after your partner dies, you'll be in shock, and your focus should be on communicating the news and making funeral arrangements. Try not to take on anything more than that.

### **Tell Your Child(ren)**

I have such a vivid memory of the moment I told my daughter her dad had died – the look on her face and how she burst into tears. I googled ahead of time what words to use, something about "his heart stopped working." [Psychology Today has a good article on how to talk to kids about death.](#)

### **Tell Close Friends & Family**

Tell those who are close to you and ask them to help spread the word via phone or social media, or however you feel comfortable. I texted and called my family and close friends, but couldn't bring myself to post anything online. I let them spread the word about the funeral.

### **Inform Your Child's School**

Your child's school may have a psychologist that your child can meet with upon their return to school. In a weird coincidence, it turned out my daughter's teacher lost her dad at the same age as my daughter, which gave her a level of understanding and empathy no one else could've had.

### **Inform Your Spouse's Employer**

You may need to arrange to pick up your spouse's personal effects from the office or workspace. Also, there may be benefits you are entitled to from the employer, which you can look into later.

## **Inform Your Employer**

Many companies give their employees up to several weeks of bereavement leave for immediate family members. Check with your human resources department for their specific policy.

## **Accept Offers of Help**

You will receive offers of help from family and friends, some general and some specific, like bringing you a meal or giving your child a ride somewhere. I turned some offers down because I thought I was capable of making a meal, but later on when I didn't want to leave the house to get groceries or think about what to cook, I wished I had accepted that offer. Also, I realized that it makes people feel better to help so accepting their offers can, in a way, help them too.

## **Follow End of Life Wishes**

Your partner may have communicated end of life wishes for you to carry out:

- *Organ or body donation instructions* – A medical professional at the hospital or hospice center should be able to help you with this.
- *Burial vs. cremation instructions* – For a cremation, you may need to work with a crematorium, but some funeral homes perform this too.

## **Make Funeral Arrangements**

If you choose a funeral home, the funeral director will guide you through the different funeral arrangements available, but enlist your family and friends to help with the planning and execution, as well as spreading the word. For example, my brother-in-law and sister created a slide show and poster boards for my husband's funeral including photos they had and some that I provided. I found looking through photos to be so emotionally taxing that I was grateful to them for taking care of the rest.

There are many decisions to make in terms of whether to have a wake, private or public burial, service, post funeral reception, etc. The decisions of what to have and when to have them are up to what you think is best and what your partner would've wanted, as well as your religious or cultural traditions. Many people these days now have a celebration of life service a year later. The Covid pandemic likely played a role in delaying some funeral ceremonies but, also, it is extremely difficult to plan a large event for an unspecified number of people when you are in the depths of grief. Some people take a year to plan their wedding, but planning a funeral, which might be just as large an event, has to be done in just a matter of days.

Typically the funeral home will notify the Social Security Administration of your partner's death.

**Request a Fingerprint or Ashes for Memorialization (if Desired)**

If you want to turn your spouse's fingerprint or ashes into jewelry or another keepsake, the funeral home can provide you with that. Just remember to make the request before the funeral.

**Write the Obituary**

Many funeral homes can assist with writing the obituary if you need help. They will publish it on their website and, if you want to publish it in the local newspaper, they should know the rate and deadline.

Include in the obituary if your spouse had a favorite charity that friends and family can donate to or if, for example, you would appreciate donations to your children's college fund.

**Request Death Certificates**

The funeral director will ask you how many certified copies of your spouse's death certificate you want to order as there is a fee per copy, ranging from \$10-30 per copy depending on your state. Order at least 5-10 certified copies. You will need to provide them to financial institutions, the Social Security Administration, etc. in order to cancel accounts and/or collect benefits. Five years after my husband died, I recently had to provide one to the US government to request a passport for my daughter, since the process requires both parents to sign a form. And I always carry one with me when we travel internationally, although I haven't yet been asked to present it.

To limit how many to order, only send certified copies to the organizations that require them; many might be fine with a scanned copy. And ask organizations if they can send back the certified copy.

# 1-3 Months After

The list below has suggested tasks, separated into categories, for the first 1-3 months after your partner passes away. I threw myself into tackling tasks as a distraction, but I'm a type A personality. You can definitely defer some tasks if your finances are in good shape or if you're not up to tackling them, but I recommend finding a grief support group and looking into your state's deadline of when you need to file for probate.

## *Grief Support:*

### **Find a Support Group**

My daughter and I joined an in person grief support group and found the experience invaluable. [Read more about grief support groups and how to find one.](#)

### **Read Books and/or Listen to Podcasts**

I found reading [books written by widowed parents](#) and listening to [podcasts hosted by other widowed parents](#) both inspirational and helpful.

## *Administrative/Legal:*

### **Gather Key Information**

Collect the following information and documents in one place, as you will be asked for them many times:

- Death Certificate
- Will
- Social Security Numbers for you, your spouse and children
- Driver's License Number
- Passport Number
- Marriage Certificate
- Divorce Decree (if relevant)
- Birth Certificate

## **File the Will with the Probate Court**

Find out the deadline in your state for filing for probate, but in many states it is within 10-90 days after the death. Some states like New York and New Jersey don't have a deadline. If there is no will but your spouse had assets only in their name, you still need to file for probate to transfer those assets to you.

You can find your local probate court by searching for "probate court" and your county's name. You can also hire a probate attorney to take care of the whole probate process for you. My husband didn't have a will so I initially tried to file the paperwork on my own, but I found the whole process so cumbersome and confusing that I eventually hired an attorney. This [Forbes article](#) gives an overview of what probate is and how it works.

## ***Benefits:***

### **Claim Social Security Benefits**

Make an appointment with your local Social Security Administration office to find out what you qualify for, but these are the most common options for widowed parents:

- **Lump Sum Death Benefit** – Soon after reporting your spouse's death, which is usually done by the funeral home, you will automatically receive a \$255 lump sum death benefit. I was shocked to receive this check in the mail within a few weeks of my husband's death, partly because I didn't know it was coming to me, partly because it seemed like such a small, arbitrary amount.
- **Surviving Child Benefits** – Each of your children can receive a monthly benefit, based on your spouse's earnings, until they turn 18 or graduate from high school, whichever is later.
- **Surviving Spouse Caring for a Child Benefit** – If your children are under the age of 16, you can receive a monthly benefit, based on your spouse's earnings, until they turn 16.

Note that there is a limit to the total amount that a family can receive per month. You can read more about these benefits on the [Social Security Administration website](#).

### **Claim Life Insurance Benefits**

Contact the company that holds your or your spouse's life insurance policies. You may have

purchased them independently or else through your spouse's employer. You will need to complete paperwork and provide the death certificate to file a claim.

**Claim Benefits from Your Spouse's Employer**

Contact your spouse's employer's Human Resources department and former employers to find out if you are owed any benefits from unpaid salary, accrued vacation or sick time, pension, annuities or other benefits. I was surprised to learn that I was entitled to my husband's pension, which he had earned through a long ago employer, unbeknownst to me.

**Claim Benefits from Your Spouse's Professional Organizations**

Contact your spouse's professional, fraternal and military organizations and unions to see if there are any benefits to which you are entitled.

**Claim Federal Benefits**

[This tool on the USA.gov website](#) can help you identify which, if any, federal benefits you are entitled to, including veteran's benefits.

***Financial:***

**Inform Credit Reporting Agencies**

According to the [Experian website](#), you can send one of the three credit bureaus, Equifax, Experian and TransUnion, a certified copy of the death certificate. They will flag your spouse's credit report, which can help prevent identity theft. They will also let the other agencies know about the death, so you do not need to contact all three.

At the same time that you notify the credit bureau, request a copy of your spouse's credit report. This will help you identify any credit cards that need to be closed.

**Cancel Debit & Credit Cards**

Cancel any debit and credit cards that are only in your spouse's name. The financial institution will ask for a copy of the death certificate in order to close the account.

**Close Bank Accounts**

Close bank accounts that are only in your spouse's name and stop any automatic deposits and

withdrawals. You will need to provide a copy of the death certificate. If you have a joint banking account, that must be left open for at least a year.

**Pay Joint & Important Bills**

Pay bills that are in both of your names, as well as important bills including mortgage, utility and insurance. But, according to the [Consumer Financial Protection Bureau website](#), you are generally not liable for any debt that is solely in your spouse's name, such as credit card bills. If the debt needs to be paid, it would be paid through your spouse's estate. (See the above section on filing the will with the Probate Court.)

According to the [Federal Student Aid website](#), federal student loans are forgiven if the borrower dies. You will need to provide a copy of the death certificate.

***Insurance:***

**Review Your Health Insurance**

Check the status of your health insurance and cancel your spouse's coverage. If your family was covered through your spouse's employer, you might have a grace period before you have to find coverage elsewhere or else can elect continuation of health coverage through [COBRA](#).

**Review Your Auto Insurance**

Cancel your spouse's coverage and adjust yours, as needed.

**Review Your Homeowner's or Renter's Insurance**

Adjust your homeowner's or renter's insurance, as needed.

# 3+ Months After

Just like with the [1-3 months after checklist](#), most of these tasks can be deferred if you're not up to tackling them or if your finances are in good shape. For example, I just memorialized my late husband's LinkedIn account, five years after he died. The only task you can't defer for long, depending on the timing of your spouse's death, is filing your taxes.

## **Grief Support:**

### **Find a Therapist (if Needed)**

If you or your child(ren) need one-on-one support, beyond what a grief support group can provide, look for a therapist who specializes in grief. [Psychology Today allows you to search for therapists on their website.](#)

## **Taxes:**

### **File Income Tax Returns**

The IRS provides several tax breaks to widows and widowers. According to the [IRS website](#), if you meet the requirements for the “qualifying widow(er)” filing status, you can essentially pay the same tax rate as filing a “married filing jointly” return for up to two years following the year your spouse died. If your spouse died in 2023, these are the filing statuses that you would file:

Tax Year	Tax Filing Status
2023	Married filing jointly
2024	Qualifying widow(er) with dependent child
2025	Qualifying widow(er) with dependent child
2026	Head of household

A “**widow’s exemption**” is a reduction in tax obligations for a taxpayer after the passing of a spouse. State rules vary, but in general, a surviving spouse is entitled to a tax break for a period of time, often in the form of a reduction in property taxes. This [Investopedia article](#) explains the tax break in more detail. I file my taxes online using TurboTax.com, which prompted me to use the correct tax filing status, but I don’t remember anything about the widow’s exemption tax

break. If you are not used to filing your taxes, you may want to consider hiring a tax professional.

## ***Legal:***

### **Choose a Guardian & Update Your Will**

A big decision is to choose a relative or friend to be the guardian of your children, should something happen to you. Once you make that decision, you can create a will online in just a matter of a few hours using will software through companies like [Nolo](#) or [LegalZoom](#). It's a good idea to also choose a power of attorney and to complete a living will at the same time, although those can be done separately.

### **Update the Title of Your House**

The laws may differ by state but, in Connecticut, I was only able to sell my house after the probate process was completed and I received a document from the probate court that allowed me to remove my late husband's name from the title of the house. If you are looking to sell your house, ask your estate/probate attorney about the law and process in your state.

## ***Administrative:***

### **Change Utilities to Your Name**

Contact your utility companies (electricity, gas/oil, internet, etc.) to change the bills to be in your name alone.

### **Cancel Subscriptions, Memberships & Prescriptions**

Cancel or adjust any recurring costs. Many companies will credit you the cost if you didn't remember to cancel in time and send them a death certificate. Reviewing your credit card statements should help come up with a list:

- Cell phone
- Medical prescriptions
- Membership fees, such as for a gym, Amazon Prime or Instacart
- Subscriptions, such as to an online newspaper or Google storage (which I am still trying to figure out how to cancel)

## **Cancel Driver's License**

[The Bankrate website](#) has instructions on how to cancel a driver's license, which is important to do to prevent identity theft. Most, if not all, states eventually receive notifications of drivers who have died from their vital records department and cancel their license automatically.

## **Cancel Passport**

Cancelling a valid passport is another important task to protect from identity theft. According to [the U.S. Department of State website](#), mail the passport, a certified copy of the death certificate, and a letter requesting the cancellation and return (or destruction) of the passport to this address:

U.S. Department of State  
Consular Lost and Stolen Passport Unit (CLASP)  
CA/PPT/S/TO/LE  
44132 Mercure Circle  
P.O. Box 1227  
Sterling, VA 20166-1227

## **Update Emergency Contacts**

Update the emergency contacts for you and your child(ren) for your doctors, dentists, school, daycare, summer camp, etc.

## **Close Email Accounts**

To prevent fraud and identify theft, close your spouse's email account. The process varies by email provider, but they typically require a death certificate and proof of your identity as executor or a relative. Here are the processes for a few email providers: [Google](#), [Yahoo](#), [Outlook](#) or [Hotmail](#). Microsoft and Google automatically close accounts after 2 years of inactivity, while Yahoo closes them after 1 year.

## **Close Personal Payment Accounts**

To prevent fraud, close your partner's personal payment accounts. The process varies by payment provider: [Paypal](#), [Apple Pay](#). Venmo doesn't have a documented process for closing the account of a deceased user (that I could find); their website says to [contact the Venmo support team](#).

### **Delete or Memorialize Social Media Accounts**

You can delete or, depending on the platform, memorialize social media accounts. [Facebook](#), [Instagram](#) and [LinkedIn](#) all allow a deceased user's profile to remain online, marked as a memorial account. [Snapchat](#), [X \(Twitter\)](#) and [YouTube](#) do not offer memorial options for a deceased user's account. Since YouTube is owned by Google, the process to delete accounts involves contacting Google. TikTok doesn't have a documented process for closing the account of a deceased user, so your best bet is to [contact the TikTok support team](#).

### **Update Voter Registration**

All states have a process for removing deceased voters from their voter registration lists, some more frequently than others, documented on the [Voting Rights Lab website](#). Most processes run monthly, but you may want to proactively contact your state or county to find out how to remove your partner from their list.

### **Transfer Frequent-Buyer/Flier Accounts**

If your loved one has frequent-flier or frequent-buyer programs, contact the company and see if the points can be transferred to you or another beneficiary. Some airlines allow this, at their discretion.

## ***Financial:***

### **Update Beneficiaries**

Update the beneficiaries for all of your financial accounts, including bank accounts, retirement accounts and health savings accounts, and life insurance.

### **Claim Unclaimed Funds**

Check [MissingMoney.com](#) to see if your spouse has unclaimed property or assets anywhere in the United States or Canada. When I found unclaimed assets for my husband in Connecticut, after filing an initial claim online, I then had to submit a death certificate, probate certificate from the probate court and notarized claim form.

### **Contact a Financial Professional**

As you navigate putting your finances in order, you might find it helpful to seek the advice of a

financial advisor, if you don't already have one. I've come across a few organizations that give financial advice to widows and widowers:

- [Wings for Widows](#) is a nonprofit that provides free, professional coaching and education to help widowed men and women navigate the financial trauma experienced in widowhood. Their coaching sessions are provided virtually.
- [Goldman Sachs Ayco](#) is a financial services company that walked me through the benefits available to widowed parents, such as Social Security, and tax breaks to consider. Their services are only offered as an employee benefit through corporate employers.



The Widowed Parent

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