

# First Steps After Loss

## A PRACTICAL GUIDE FOR DIFFICULT DAYS

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When someone dies, there are many practical matters that need attention during an incredibly difficult time. This guide is designed to help you navigate the necessary tasks while being gentle with yourself. Remember: nothing needs to happen all at once. Take things one step at a time.

*"You don't have to do this alone. Accept help when it's offered, and don't hesitate to ask for it when you need it."*

## Immediately After a Death

In the first hours and days, focus only on what's essential:

### If death occurs at home:

- Call 911 or the deceased's physician
- If hospice was involved, call them—they will guide you
- Do not move the body until authorities arrive
- Take your time before the body is removed—there is no rush

### If death occurs in a hospital or facility:

- Staff will guide you through immediate procedures
- You can usually spend time with your loved one before they're moved
- Ask about collecting personal belongings
- Request copies of the death certificate (you'll need multiple)

## The First Few Days

### Contact important people:

- Close family members and friends
- The deceased's employer (if applicable)
- Their doctor and any healthcare providers
- Their attorney (if they had one)
- Their financial advisor (if applicable)
- Religious or spiritual leader

### Funeral and burial arrangements:

- Contact a funeral home to discuss options
- Locate any pre-arranged plans or written wishes
- Choose burial or cremation
- Contact the cemetery (we at Birdsboro are here to help)

- Plan the memorial service or funeral
- Write or gather information for the obituary

## Documents to Locate

Gather these important documents as you're able:

- Will and/or trust documents
- Life insurance policies
- Social Security card and number
- Birth certificate
- Marriage certificate (if applicable)
- Military discharge papers (DD-214) for veterans
- Bank and investment account statements
- Property deeds and vehicle titles
- Recent tax returns
- Pension or retirement account information
- Health insurance cards
- Passwords and account information

## The First Few Weeks

### Obtain death certificates:

Request at least 10-15 certified copies. You'll need them for insurance claims, closing accounts, transferring property, and more. The funeral home can typically help with this.

### Notify organizations and agencies:

- Social Security Administration (800-772-1213)
- Medicare/Medicaid if applicable
- Banks and financial institutions
- Credit card companies
- Insurance companies (life, health, auto, home)
- Pension plan administrators
- Investment and retirement accounts

- Utility companies
- Post office (mail forwarding)
- DMV (to cancel driver's license)
- Voter registration office

## Financial Matters

Don't rush into major financial decisions. If possible, wait several months before making significant changes.

### **Short-term priorities:**

- Continue paying regular household bills
- Notify the bank; determine if accounts will be frozen
- File life insurance claims
- Apply for any survivor benefits
- Keep track of all expenses related to the death

### **Longer-term tasks:**

- Meet with an attorney about the will and estate
- Consult a financial advisor if needed
- File final tax returns (may need professional help)
- Transfer titles and deeds as required
- Update beneficiaries on your own accounts

## For Veterans

If your loved one was a veteran, they may be entitled to burial benefits:

- Burial in a national or state veterans cemetery
- Government headstone or marker
- Burial flag
- Presidential Memorial Certificate
- Possible burial allowance

Contact the VA at 1-800-827-1000 or visit [va.gov](http://va.gov) for more information.

## Caring for Yourself

Amid all the practical tasks, don't forget that you are grieving. Your wellbeing matters.

- Accept help with meals, errands, and paperwork
  - Rest when you can, even if sleep is difficult
  - Eat regularly, even if you're not hungry
  - Postpone non-essential decisions
  - Give yourself permission to say no
  - Talk to someone about how you're feeling
  - Consider a grief support group or counselor
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## We Are Here for You

At Birdsboro Cemetery, we understand that this is an overwhelming time. Our compassionate staff is available to guide you through burial arrangements and answer any questions about our services and grounds.

Please don't hesitate to call us at (610) 582-6000. We consider it a privilege to serve families during these difficult days.

*"One step at a time. One day at a time. One moment at a time."*