

The First 30 Days After a Death in Pennsylvania

A compassionate guide to the immediate legal and practical steps

Losing a loved one is overwhelming. This guide is designed to help you navigate the legal and practical steps during the first 30 days. Not everything needs to happen at once — take things one step at a time, and lean on your support system.

Week 1: Immediate Priorities

Funeral & Burial

- Contact the funeral home to make arrangements
- Locate any pre-paid funeral plans or written instructions
- Order certified death certificates (request 10-12 copies — you'll need them)
- Check if the decedent was a veteran (eligible for VA burial benefits and flag)
- Notify employer if the decedent was currently working

Securing Property & Finances

- Secure the decedent's home (change locks if unoccupied)
- Continue paying mortgage, utilities, and insurance on the home
- Do NOT clean out the house or distribute personal items yet
- Locate the original Will, trust documents, and safe deposit box keys
- Gather recent financial statements, tax returns, and insurance policies

Week 2: Legal & Administrative Steps

Start the Probate Process

- Contact an estate attorney to review the Will and guide the process
- Probate the Will at the Register of Wills in the decedent's county of residence
- Apply for Letters Testamentary (with a Will) or Letters of Administration (without)
- Obtain Short Certificates (certified proof of your authority to act — get at least 10)
- Apply for an EIN (Employer Identification Number) from the IRS for the estate

Notifications

- Social Security Administration — call (800) 772-1213 (funeral home may do this)
- Life insurance companies — file claims with certified death certificate

- Health insurance and Medicare
- The post office — forward the decedent's mail to the executor
- Employer and pension/retirement plan administrators
- Banks and financial institutions (do not close accounts — just notify)

Weeks 3 – 4: Building the Foundation

- Open an estate bank account to manage estate funds
- Begin compiling an inventory of all assets
- Redirect any automatic payments or deposits to the estate account
- Cancel unnecessary subscriptions and services
- Secure any digital accounts and passwords
- Notify credit bureaus to prevent identity theft (Equifax, Experian, TransUnion)
- Consider the 5% inheritance tax discount for early payment (within 3 months)

Common Mistakes to Avoid

- **Don't distribute assets before debts and taxes are resolved.** The executor can be held personally liable.
- **Don't close bank accounts immediately.** You need them for estate administration.
- **Don't throw away mail.** Bills, statements, and correspondence are needed for the estate.
- **Don't sign anything you don't understand.** Have your attorney review documents first.
- **Don't ignore deadlines.** Pennsylvania has specific timeframes for tax filings and creditor notices.
- **Don't use personal funds for estate expenses.** Pay from the estate account.

Important Contacts

Organization	Phone / Website
Social Security Administration	(800) 772-1213 · ssa.gov
PA Department of Revenue (Inheritance Tax)	(717) 787-8327 · revenue.pa.gov
IRS (EIN Application)	(800) 829-4933 · irs.gov/ein
Westmoreland County Register of Wills	(724) 830-3734
Allegheny County Register of Wills	(412) 350-4360