

When someone dies, it is essential to manage various tasks to settle the deceased's affairs. First, prioritize self-care by seeking emotional and practical support from family, friends, and professional services. Locate important documents, including funeral plans, wills, trusts, powers of attorney, and insurance policies, and obtain certified copies of the death certificate, typically needing 10-12 copies. File death claims with all relevant insurance companies and update beneficiary designations on your own policies as necessary. If you are the deceased's spouse, file for any applicable Social Security benefits and notify the Social Security Administration of the death. For veterans, contact Veteran's Affairs regarding potential benefits.

Address financial matters by closing or transferring ownership of the deceased's bank accounts and online payment services, reporting the death to credit bureaus, and notifying credit card issuers to prevent additional charges. If the deceased received pension benefits, inform the pension administrator to avoid excess payments. Review your own will for necessary updates and cancel any automated services or subscriptions that are no longer needed. Contact local utilities to manage billing and add the deceased's name to the Do Not Contact List to prevent ongoing marketing materials.

Confirm the status of health insurance and make necessary changes to auto and homeowners/renters insurance policies. If applicable, cancel long-term care insurance and adjust beneficiaries as needed. For retirement accounts, change or transfer ownership and update beneficiaries. Finally, manage the deceased's digital footprint by closing or memorializing social media accounts and email addresses, as well as any other online subscriptions.