

## 30 Days

- Find important documents
  - Birth certificate
  - Marriage certificate
  - Social Security Number/Card
  - Car titles/registrations (if joint ownership)
- Notify Social Security Administration (often handled by the Funeral Home)
- Request multiple original copies of the death certificate (5+)
- If there is a revocable living trust already; update as needed (otherwise consider establishing one)
- If there is life insurance on your spouse (contact life insurance company) Will likely require at least a copy of the death certificate. If no life insurance, its highly recommended to get a little to cover costs of funeral, etc.
- Determine items with joint ownership (e.g. house, car, boat, financial accounts, ...)
- Send letter to all three credit bureaus (see [document](#)) to prevent fraud
- Update car insurance with removal of spouse as driver
- Collect names and information required for the obituary
- Write obituary
- Determine if there will be a memorial service, when, who's invited, etc
  - Plan memorial service
- Update health insurance to remove spouse

## 60 Days

- Cancel all credit cards where your spouse is an authorized user
- Resolve items with joint ownership
  - House - who needs to be notified? County/City? Mortgage company?
  - Car - title needs to be updated before renewing registration
  - Financial accounts - move to non-joint account
  - Utility companies
- Update beneficiaries on financial accounts (if there is a trust, it should be the beneficiary for brokerage and life insurance (?) but not 401k. Set the beneficiaries of the 401k to be the people receiving the money).
- Close out or roll over any IRA in the spouse's name
- Stop all subscriptions managed by the spouse or move to a different account. This is related to canceling credit cards as doing that may inadvertently affect existing subscriptions
- Determine/discovery digital footprint (online accounts, services, subscriptions, etc)

- Gain access if possible, close is not possible
- Port spouse's phone number to a VOIP service (e.g. Google Voice)
- Notify voter registration (may happen automatically via SSA notification)

## 90 Days

- Determine if accounts like Facebook should be deleted or memorialized.
  - Download data (if desired) before memorializing

Helpful [website](#)