

# *In Time of Needs*

## **Steps To Take After Losing Spouse**

In Time of Needs knows that nothing prepares us for the shock, pain, and bewilderment of losing a spouse. Whether you are a surviving wife or a surviving husband, bereavement tosses you headfirst into a world where everything familiar seems absent. You feel alone, vulnerable, and unable to think about anything other than your grief. God is with you. Lean on the Lord Jesus Christ. Allow His comfort to lay upon the heart.

It is often said that the longest journey begins with a single step. This proverb is nowhere more applicable than in the long journey you must take after the death of your spouse. The good news is that there is hope and new direction at the end of the journey. No matter how dark things seem in the immediate aftermath of bereavement, light can still be found by taking one step at a time.

The purpose of this checklist is to provide you with a guide to those first steps on the road to this new phase of your life. Nothing will remove the pain you're experiencing. The realities of life continue on even through the darkness of your sorrow. Hopefully, this list will pave a pathway.

### **Immediately after Your Spouse's Death**

Though no one ever really "gets over" the pain of losing a spouse, the earliest days and hours following the death can be the most difficult. You are probably in shock; reality may seem to have no meaning. Nevertheless, there are a few important things you need to do as soon as possible to prepare for what is to follow.

- 1.** Check your spouse's **driver's license** to verify organ donor status and follow any advanced healthcare directive, such as a living will or healthcare proxy, that your spouse had in place. You should feel free to ask whatever medical coordinator you are working with, such as the hospital, nursing home, or hospice, to guide you through the process. Call the nearest hospital if your spouse died at home. There typically is no cost for the service, and knowledgeable staff can answer your questions about the next steps.
- 2.** The hospital, nursing home, or hospice will ask which **funeral home** you would like to use. They will arrange to transport your spouse's body from the hospital. I strongly advise against going directly to the funeral home. This is because of a theme I will repeat several times: at this point, you are not in any emotional condition to make any important decisions. If you go to the funeral home while you are in a state of shock, you are far more likely to make decisions based on emotion that will cost time and excessive expense. Instead, go directly home to gather your thoughts. It is also advisable to have a trusted friend or family member to talk with as you begin to think about the next steps.
- 3.** Call immediate family members and close friends, or have a trusted person make the calls for you. In these early hours, it is important to **surround yourself with others** who can share your grief and provide mutual support. If possible, arrange for these individuals to gather in person to share information, plans, and words of encouragement.

**4.** Contact your **spouse's employer** (if applicable) to advise them of the death. Arrange for a time to have a friend or family member pick up your spouse's personal effects from the workplace.

**5.** Contact **your employer** (if applicable) to arrange for bereavement leave. If you have school-age children, you should also contact the school to arrange for their excused absence at least until after the funeral service.

**6.** By this time, you may be ready to contact the funeral home and begin planning for the service and other matters. It may be helpful to have a trusted friend or family member accompany you. ¶ If your spouse left specific instructions concerning the service or other related matters, you should discuss these with the funeral home personnel and possibly your clergy or other spiritual counselor. ¶ If your spouse was a veteran of the armed services, you should inquire about special arrangements that may be available. The funeral home may be able to provide some of this information, and you can also contact the **Department of Veteran Affairs (www.va.gov)**. You will need to provide your spouse's Veteran's DD-214, the official discharge form for military service. ¶ If your spouse was a member of a fraternal organization such as a Masonic Lodge, the Order of the Eastern Star, Odd Fellows, or others, you should also contact them for assistance with other special arrangements. ¶ Important: Ask the funeral home to order 12–15 copies of your spouse's death certificate; you will need these later for financial and other documentation. ¶ Order pre-printed thank-you cards.

**7.** With the assistance of a trusted friend or family member, begin **contacting other family members** and friends and notifying them of your spouse's passing. If your spouse was a member of any organization or clubs, notify them, also.

**8.** Ask for help with **planning the funeral**. No doubt, friends and family members will appreciate the honor of being asked to serve as pallbearers. They may also be able to assist with other arrangements for the service such as special music, brief remarks, or hosting a pre- or post-service meal or gathering for friends and family. Don't hesitate to ask for the assistance you need.

**9.** Recruit someone to keep **track of cards, phone calls**, and other incoming communications. You may want to have your email forwarded for a period, so that someone else can take care of receiving and replying to messages of condolence or encouragement. Get four spiral-bound notebooks and keep one in a central location to track phone calls and cards. Have someone use the second to list those providing food donations and other assistance. Keep the third notebook for your own use in keeping notes on the various meetings and appointments you will need to attend as you make various financial and other arrangements. The fourth notebook is your journal; use it to record your thoughts, feelings, and even random ideas during the next several weeks.

**10.** Ask friends and family members to help with **shopping, food preparation**, and other everyday tasks. Believe it or not, this will help their grieving process while it also allows you to conserve your energy for taking care of yourself.

**11.** Prepare your **spouse's obituary**. The funeral home can provide guidance for this, and you can also delegate this task to a trusted friend or family member. Be sure to note any charities that you or your spouse might want to receive donations in lieu of flowers and check with the funeral home for deadlines and other information related to having the obituary published in your local newspaper.

**12.** If a post-funeral gathering—sometimes called a **wake**—is customary in your family, make the arrangements or ask someone to do it for you.

**13.** In your **spiral notebook** for meeting notes, create a list of important phone numbers. This should include your clergy or spiritual advisor, your attorney, your financial advisor, insurance representatives (for life and health), banking contacts, your spouse's employer, your employer, the funeral home, the local Social Security office, and possibly others. You may wish to share a copy of this list with a trusted person. You will be referring to this list frequently in the weeks to come.

**14.** Monitor your sleep and **self-care**. Grief can play havoc with your sleep pattern and other daily habits. You may wish to take frequent breaks, walks, meditate, or spend quiet time for spiritual reflection. Give yourself plenty of time and space; grief is exhausting, and everyone's needs are different during the grieving process.

## Immediately after the Funeral or Memorial

**1. Take plenty of time for yourself.** Remember that your grief and process are your own, and they are different from anyone else's. Avoid doing anything just because someone thinks you "should." You are the expert on your own pain; give yourself permission to take the time and reach out to people who knew and cared for your spouse and share stories and memories. The main point is to not feel compelled to rush back toward "normal." After all, your "normal" is in the process of being redefined.

**2. Begin sending thank-you notes** to those who provided help or support. You might want to ask a family member or friend to assist. Friends and family are usually more than willing to help you.

**3.** Contact your local Social Security office and notify them of your spouse's death. The funeral home can also do this for you, in many cases. But you can also go to **www.ssa.gov** for additional information. If you have dependent children, benefits may be available to them. There may also be benefits available to you as a surviving spouse. Especially if you are a woman who has never worked outside the home, you should inquire about possible spousal benefits.

**4.** Contact your **health insurance representative** (or possibly the Human Resources department of your spouse's employer) and cancel your spouse's health insurance. This is also a good time to review your own coverage and that of any dependents. Generally, however, you should avoid making any major changes; it is still too early in the grieving process. If you and any dependents have coverage in place, that's probably all you should be concerned with at this time.

**5.** Find your **spouse's original will (not a copy)**. Contact your attorney to arrange for filing the will for probate. Some states require filing within ten days of death; ask your attorney about any such stipulations in your state.

**6.** If your spouse owned or was a **partner in a business**, you should begin discussing the arrangements for the business's continuation. You should involve your attorney, your financial advisor, and possibly your accountant in these discussions.

**7. Read and journal.** I know a young mother who lost her husband and one of her children in a tragic car accident. After a long journey through grief, she now offers seminars and retreats on grieving and recovery. She says, "Writing moves the pain." In other words, your journal—the fourth notebook—can become a lifeline as you move through the recurring cycle of grief, with all the complicated emotions that accompany it. Reading the words of others who have walked this path can also help. For a list of ideas for helpful books, type "books on grief" into the search engine on your computer. You can also seek out others with similar experiences and ask for

recommendations. For other ideas, visit internet support sites like GriefNet.org or GriefShare.org; many can direct you to support groups in your area.

## 30–60 Days after Your Spouse’s Death

1. List all **your monthly bills**, with amounts. Include your mortgage or rent; car payment; health, vehicle, and life insurance premiums; utilities and internet service; credit cards; and anything else that recurs monthly. Prioritize paying those that are due earliest in order to avoid late fees. If there are major medical expenses related to your spouse’s death, set these aside in a secure place for the time being.
2. Go to **the bank**. If you and your spouse had a joint account, plan to keep it open for a year. If your attorney has instructed you to open an estate account, take care of that.
3. Check and update **your calendar**—frequently. Grief makes you forgetful; try not to place over-reliance on your memory right now.
4. Use notebook #3 (for meeting notes, etc.) to **write down important dates and deadlines**, with contact names and phone/email information. As you meet with your banker, attorney, financial advisor, and others, keep notes on the conversations and use them for follow-ups.
5. Take no major actions, **make no long-term decisions**. Right now, your focus is on getting a handle on day-to-day needs and short-term priorities. You are still grieving, and your state of mind is more likely to be unreliable because of rapidly shifting emotions. Avoid decisions like selling a home, leaving a job, or making far-reaching financial commitments—especially purchases.
6. **Gather your documents**. This includes your spouse’s will, death certificate (all copies), your marriage license, birth certificates, your spouse’s Social Security number, insurance policies (especially life insurance), most recent bank and investment account statements, your spouse’s IRA and 401K documentation (if applicable), most recent tax return, vehicle titles, loan documents, and possibly others. For more information, please refer to my whitepaper, “Beyond the Grief.” It’s a good idea, once you’ve gotten all this together, to keep everything in a “travel bag.” You’ll be making lots of visits to various institutions and individuals as you sort through these matters, and keeping everything together in a convenient container will help ensure that you always have what you need for every meeting.
7. **Start applying for survivor benefits**. These can include veteran’s benefits (if your spouse was a service member), Social Security, and pension benefits, if your spouse’s employer provided a pension. Each organization will have unique requirements, so call ahead or check the website to prepare for any appointments or application processes. During this time, you should also be contacting the providers for any life insurance policies covering your spouse, whether through work or privately purchased. You will need to provide a copy of the death certificate. You should also ask about the options available to you for receiving the proceeds, whether in a lump sum or paid annually over a period of years. Your financial advisor or accountant can advise you which options are most advantageous for your individual situation.
8. Continue setting aside time for **self-care**. During this period, it’s easy to get so wrapped up in taking care of business that you forget to take care of yourself. Remember: You are still grieving. It probably feels different now than it did at first, but you must continue to self-monitor and allow yourself time and space to focus on your inner well-being.

## 3–6 Months after Your Spouse’s Death

1. Create an **income/expense worksheet**. If you are familiar with a spreadsheet program like Excel, use one to map out your finances. To feel more in control, it’s important for you to know what is going out and what is coming in, every month. Having this knowledge of your cashflow will also significantly reduce your stress level. This involves only simple math, but the benefits to your mental well-being are incalculable. You should also make a list of all bank and investment account balances, as well as any retirement accounts owned by you or your spouse.
2. Make an appointment with your **financial advisor**. With your financial worksheets in hand, you will work with your advisor to assess and stabilize your cash flow over the next several months. You should avoid making any long-range financial plans or commitments at this time. Remember: your goal for now is to understand and establish your month-to-month needs and resources. Long-term strategy will come later. You may also wish to ask your financial advisor to assist with updating financial records to reflect your current circumstances. If you have any questions about your accounts or your financial records, now is the time to ask.
3. Establish an **emergency fund**. You will want to have adequate cash on hand to meet unanticipated needs during this transitional time. A good goal is to maintain 3–6 months’ income in a liquid account for use in an emergency.
4. Have your spouse’s name removed from **utility accounts**, including mobile phone and internet services. Ask your mobile phone carrier to remove your spouse’s phone from the account and adjust your monthly fees accordingly.
5. **Notify creditors and close credit card accounts** that are solely in your spouse’s name. It’s advisable to provide copies of the death certificate to the three major credit reporting agencies: Experian, TransUnion, and Equifax. This will alert them to flag your deceased spouse’s information and make it more difficult for identity thieves to exploit your spouse’s personal information for dishonest purposes. You should also monitor your spouse’s credit history over the next four to six months to ensure that no fraudulent activity has occurred.
6. Inquire at your local tax authority whether your state offers a **widow’s property tax exemption**. This varies from state to state, so your local tax authority will need to provide this information.
7. Take time for self-care. You may wish to **meet regularly with a trusted friend** or counselor. You can request their opinion on how you’re presenting yourself and also get advice, resources, and support as you continue to navigate your grief journey.

## 6–9 Months after Your Spouse’s Death

1. Follow up with your **attorney about the probation of the will**. In some cases, your spouse will have named you as executor, which means you have the responsibility of ensuring that the terms of the will are carried out. In other cases, some other trusted person or entity—such as a trust department or a law firm—will be the executor. You should keep updated as the process unfolds, and you may wish to consult your financial advisor and accountant as well to make sure that the proceeds are handled in the most advantageous way. In your discussions, you should also ask your attorney about any advisable changes or additions to your own will, considering your new circumstances.

**2. Evaluate your meetings with your professional team.** How do you feel after the meetings? Are your questions being answered clearly to you? Do you understand what is happening and what the next steps should be? Are you uncomfortable with anyone or any setting? If you are, a change may be in order. You are paying for these services, and you deserve to feel comfortable and in control.

**3. Assess your goals and priorities.** Think about your family, your friends, your work, your home, and your interests. Which people are most important to you? Are there professional goals that you still want to achieve? Are there causes you wish to support or areas for personal growth that you want to explore? Begin to develop a list of priorities and goals around these areas; they will form a vital part of your strategies for the future. Think of this as your personal and financial vision statement.

## **9–12 Months after Your Spouse’s Death**

**1.** With the help of your **financial advisor or trusted friend**, begin to align your financial future with your most important goals and priorities. Your long-term financial plan should reflect the future that you have begun to envision for yourself and those closest to you. Your financial advisor will be able to help you develop specific strategies that reflect what matters most to you, both now and in the future. Discuss with your advisor any areas of “financial education” that you believe you need and form a plan for acquiring the knowledge you need in order to feel more in control.

**2.** Follow up with your attorney and accountant or other tax advisor about the **settlement of the estate**. You may wish to involve your financial advisor also, to ensure that final distribution of assets and disposition of your spouse’s estate meshes with the long-term plans you are developing.

**3.** Review your vision statement. How does your financial plan support the various elements? Reassure yourself that your plan allocates and protects resources in a way that is consistent with achieving your most valued priorities. **Conclusion** By this time, it will have been about a year after the death of your spouse. That may seem like a long time in some ways, but in other ways, your journey is just beginning. By following the steps in this checklist, you have laid the groundwork for a future that incorporates what matters most to you, both personally and financially.