

# ADMINISTRATION

## Next Steps Guidance

After the farewell, there is still work to be done.

Most of it is administrative.

Some of it can wait. Some of it cannot.

This page helps you focus on what matters, in the right order.

You do not need to do everything at once.

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## FIRST PRIORITY

### What should be done in the first 3–5 days

These steps help you establish legal standing and avoid delays later.

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#### OBTAIN DEATH CERTIFICATES

- Request certified copies through the funeral home or your state or county vital records office
- Order more than you think you need. A common range is 8–12 copies

You will need certified copies for banks, insurance, and legal matters.

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#### SECURE PROPERTY AND PERSONAL ITEMS

- Lock and secure the home if vacant
  - Forward mail if needed
  - Safeguard valuables and important documents
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#### LOCATE KEY DOCUMENTS

- Will or trust
- Social Security number
- Insurance policies

- Military discharge papers (DD-214), if applicable
  - Financial account information
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## **NOTIFY IMMEDIATE PARTIES**

- Close family and key contacts
  - Employer (if still working)
  - Care providers or facilities
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# **NEXT PHASE**

## **Financial and legal notifications (first 2–4 weeks)**

Take these step by step. You do not need to do them all in one day.

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### **SOCIAL SECURITY**

- Confirm that Social Security has been notified (often done by the funeral home)
  - Ask about potential survivor benefits
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### **LIFE INSURANCE**

- Contact each insurance company
  - Request claim forms
  - Submit required documentation, including a certified death certificate
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### **BANKS AND FINANCIAL ACCOUNTS**

- Notify banks and credit unions
  - Ask how accounts should be handled based on ownership and beneficiaries
  - Follow their process before moving funds
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### **EMPLOYER OR PENSION PROVIDERS**

- Contact current or former employers
- Ask about final pay, benefits, and retirement accounts

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## **CREDIT CARDS AND DEBT**

- Notify credit card companies
- Request account closure or status guidance
- Do not assume balances disappear. Follow instructions carefully

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## **GOVERNMENT BENEFITS**

If applicable:

- Veterans Affairs
- Medicare or Medicaid
- Disability benefits

Ask what documentation is required and whether benefits continue or stop.

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# **HOW THIS WORK ACTUALLY GETS DONE**

## **Most organizations require formal notification**

In many cases, a phone call is not enough.

Banks, financial institutions, and service providers often require:

- Written notification
- A certified death certificate
- Proof of your authority (executor, next of kin, or authorized representative)

Many families handle this by sending short, formal letters or emails.

Each one follows a simple pattern:

- Identify the person who died
- State your relationship or authority
- Make a clear request
- Include a death certificate when required

This is normal. It is not a sign that something is wrong.

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# LEGAL AND ESTATE MATTERS

## What typically comes next

These steps depend on whether there is a will or trust.

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### IDENTIFY THE RESPONSIBLE PERSON

- Executor (named in the will)
  - Trustee (if a trust exists)
  - If neither, the court may appoint an administrator
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### CONSULT AN ATTORNEY (IF NEEDED)

You may need legal guidance if:

- There is no will
  - The estate is complex
  - There are disputes
  - Real estate or significant assets are involved
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### BEGIN THE ESTATE PROCESS

This may include:

- Filing the will with the appropriate court
- Beginning probate if required by state law
- Notifying beneficiaries

(The process varies by state. Follow local legal guidance.)

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# DIGITAL AND ONLINE ACCOUNTS

## Often more time-consuming than expected

Common actions include:

- Closing or memorializing social media accounts
- Accessing or shutting down email accounts

- Cancelling subscriptions tied to online services

Many platforms require:

- A formal request
- A death certificate
- Proof of relationship or authority

Do not expect immediate access, even if you know passwords.

Each platform has its own process.

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## **PRACTICAL TASKS**

### **Often overlooked but important**

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#### **CANCEL OR UPDATE SERVICES**

- Utilities (electric, water, internet)
  - Phone plans
  - Subscriptions and memberships
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#### **MAIL AND IDENTITY PROTECTION**

- Monitor incoming mail
  - Watch for unusual activity
  - Consider notifying credit bureaus if identity theft is a concern
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## **WHO YOU MAY NEED TO CONTACT**

Not all of these will apply. Use this as a reference.

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#### **FINANCIAL AND LEGAL**

- Banks and credit unions
- Credit card companies
- Financial advisors or brokers

- Accountants
  - Insurance companies
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## **GOVERNMENT AND BENEFITS**

- Social Security
  - Veterans Affairs
  - Medicare or Medicaid
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## **SERVICES AND MEMBERSHIPS**

- Utilities and phone providers
  - Subscription services
  - Auto clubs or associations
  - Newspapers and delivery services
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## **MEDICAL AND PERSONAL CARE**

- Doctors and dentists
  - Pharmacies
  - Veterinarians (if pets are involved)
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## **COMMUNITY AND ORGANIZATIONS**

- Church or synagogue
  - Clubs or memberships
  - Charitable organizations
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## **SHIPPING AND MAIL**

- USPS (mail forwarding)
  - Delivery services (FedEx, UPS)
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## **MARKETING LISTS**

- You can request removal from national mailing lists to reduce unwanted mail
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# TIMELINE SUMMARY

## First Few Days

- Death certificates
- Secure property
- Locate documents

## First Few Weeks

- Social Security
- Insurance claims
- Financial institutions
- Employer and benefits

## Following Months

- Estate settlement
  - Account closures
  - Legal distribution of assets
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# WHAT CAN WAIT

Not everything is urgent.

These can typically wait:

- Selling property
- Major financial decisions
- Long-term investments

Avoid making large decisions in the first few weeks unless required.

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# A PRACTICAL TIP

Keep a simple log:

- Who you contacted
- When
- What they requested

You will be asked for the same information more than once.

Writing it down saves time and frustration.

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# UNIVERSAL NOTIFICATION LETTER

## A simple template you can reuse

Use this when notifying banks, companies, or organizations.

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**Date:** \_\_\_\_\_

**Company Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

To Whom It May Concern,

This letter is to inform you of the death of:

**Name:** \_\_\_\_\_

**Date of Death:** \_\_\_\_\_

I am the [relationship or role, e.g., executor, spouse, daughter] of the deceased and am authorized to act on their behalf.

I am requesting that you:

[State your request clearly. Examples:

- Close the account
- Transfer ownership
- Cancel services
- Provide information regarding the account]

Please let me know if you require any additional documentation.

A certified copy of the death certificate is [enclosed / available upon request].

Thank you for your prompt attention to this matter.

Sincerely,

**Your Name:** \_\_\_\_\_

**Relationship:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_

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# A FINAL NOTE

This part of the process is rarely talked about, but it shapes what comes next.

Take it one step at a time.

Ask questions when something is unclear.

Progress here does not come from speed.

It comes from steady, careful steps.