



The First 12 Calls After a Spouse Dies

Grief and paperwork arrive together. This is the list nobody can think of in the moment, so it exists to be saved now: get 10 to 12 certified death certificates first, because nearly every call below will ask for one.

1 The funeral home

which typically reports the death to Social Security for you. Confirm they did.

2 Social Security

ask about the survivor benefit, and the \$255 lump-sum death payment.

3 Life insurers

including old employer group policies. Claims start with a certificate and a form.

4 Pension and 401(k)/IRA custodians

survivor payout elections and spousal rollover options.

5 The employer

for final pay, group life, and benefits owed.

6 Banks and brokerages

to retitle joint accounts and claim POD balances.

7 The three credit bureaus

for a deceased alert that blocks identity theft of the dead.

8 Medicare and health insurers

to end the decedent's coverage and premiums.

9 Home and auto insurers

to keep coverage valid while titles change.

10 The VA

if they served: burial benefits and survivor payments.

11 The estate attorney or county probate office

will in hand, to learn what the estate actually requires.

12 The DMV and voter registration

closing the doors fraud walks through.

THE CHECK THAT GOES BACK

Social Security is not payable for the month of death: a benefit payment received for that month must be returned, and banks often pull it back automatically. Knowing this in advance turns a frightening clawback letter into expected paperwork.

AND ONE NON-CALL

Beyond this list, make no big money moves for a year: no selling the house, no investment overhauls, no large gifts. The first 30 days are for the calls. The big decisions deserve a clearer year.