



The First 30 Days After a Death – Financial Checklist

In the first month, focus on securing accounts, stopping unnecessary payments, and gathering information. Big decisions can wait. This checklist helps you stay organized without becoming overwhelmed.

Immediate (Days 1–7)

- Order 10–12 certified death certificates
- Contact the funeral home / confirm Social Security report
- Notify close family and key employers
- Secure the home, vehicles, and important papers
- Locate the will, trusts, and insurance policies
- Begin a simple running list of tasks and contacts

Accounts & Benefits (Days 1–14)

- Contact Social Security about survivor benefits
- File life insurance claims (all policies)
- Notify banks and credit unions
- Update or freeze joint and individual accounts
- Contact pension / 401(k) / IRA custodians
- Ask about any final paycheck or benefits owed

Ongoing Bills & Services

- Review automatic payments and subscriptions
- Contact utility companies if needed
- Notify mortgage company or landlord
- Cancel or transfer cell phone and internet
- Stop unnecessary recurring charges
- Forward or monitor mail for new bills

Protection & Records

- Place a deceased alert with the three credit bureaus
- Notify Medicare and health insurers
- Contact the VA if the person served
- Update voter registration and DMV records
- Begin gathering documents for the estate attorney
- Keep copies of everything you submit

REMEMBER

Avoid major financial decisions in the first 30 days — selling the house, large gifts, or overhauling investments. The goal of this month is organization and protection, not permanent change.